

**April Lynch, Deputy County Executive**

Dear Oakland County Medical Plan Participant,

Beginning July 1, 2020, Michigan's new auto insurance law will allow you to choose a level of Personal Injury Protection (PIP) coverage that may affect your auto insurance premium. You may even opt out of PIP coverage if you have other qualified health coverage (QHC) or are enrolled in Medicare.

The Oakland County medical plan's coverage (Trustmark Supplemental Plan) meets the requirements to be considered qualified health coverage under Michigan's no-fault law. This is because your Plan (1) does not exclude or limit coverage for injuries related to motor vehicle accidents; and (2) has an annual deductible of \$6,000 or less per individual.

This letter, in conjunction with a printed summary of your benefits will provide your auto insurance carrier the confirmation they may request to confirm you and your eligible dependents are enrolled in qualified health care coverage through Oakland County. If you need assistance with a summary of your current benefit enrollment, contact Oakland County Benefits at [benefits@oakgov.com](mailto:benefits@oakgov.com) or call (248) 309-7910.

Please note that Michigan's No-Fault Personal Injury Protection coverage pays for more than medical expenses, including costs for attendant care, housing modifications, lost wages, etc. You should discuss PIP coverage and other auto coverage options with your auto insurance carrier or agent.

If you have questions specific about your medical plan coverage through Oakland County, call the customer service number on the back of your medical ID card.

Sincerely,

Human Resources - Employee Benefits  
[benefits@oakgov.com](mailto:benefits@oakgov.com)