

**MICHIGAN SELECTION OF PERSONAL INJURY PROTECTION (PIP)
MEDICAL COVERAGE - INDIVIDUAL(\$)**

AGENCY:	APPLICANT/NAMED INSURED:	
	INSURANCE COMPANY:	
	POLICY/QUOTE NO.:	EFFECTIVE DATE:

The purpose of this form is to help you understand the Personal Injury Protection (PIP) Medical Coverage options available under your auto insurance policy. Please read this form carefully before making a selection.

This first page describes what PIP coverage is. A quick way to think about this is PIP pays unlimited, lifetime medical and other benefits like lost wages, if you are injured in an auto accident

Personal Injury Protection (PIP) Medical Coverage - Individual (\$)

Personal Injury Protection (PIP) Medical Coverage Explained

Personal Injury Protection (PIP) pays allowable expenses for your care, recovery, rehabilitation, wage loss and replacement services. PIP coverage also includes some funeral expense benefits and survivor's benefits which are paid to your dependents if injuries from an auto accident result in your death. This form allows you to select the level of **PIP medical** coverage you want included with your auto policy.

This form is divided into three sections, which are described below.

- Section A will review your **PIP medical** coverage options and the risks and benefits of each option.
- Section B will ask you to choose ONE coverage option.
- Section C will ask you to certify your choice and acknowledge the information within this form.

NOTICE

You must choose the level of **PIP medical** coverage you wish to have under your auto policy. If you do not make a selection from the options listed:

- Your policy will be issued with unlimited **PIP medical** coverage; AND
- You will be charged the appropriate premium for this coverage.

Definitions

The terms in bold letters throughout this form are defined below for informational purposes only and are not intended to limit or expand coverage that may be available in a particular policy.

Applicant means a person who has submitted an application for insurance but is not yet insured under a policy.

Attendant care means services to assist an injured person with tasks they would normally do for themselves (e.g., eating, bathing, dressing, grooming, and medication administration.) It may also involve supervision or other types of support.

Excess attendant care means additional coverage purchased for **attendant care** above the **PIP medical** coverage limit selected for your policy.

Michigan Assigned Claims Plan is a program that may pay benefits to people injured in an accident involving a motor vehicle when there is no applicable auto insurance policy.

Named insured means the individual(s) named in an insurance policy.

Personal Injury Protection (PIP) Medical is coverage under an auto insurance policy issued in Michigan that pays allowable expenses for medical care, recovery, rehabilitation, and some funeral expenses.

Qualified health coverage means either of the following:

- Health and accident coverage that does not exclude or limit coverage for injuries related to auto accidents and has an annual individual deductible of \$6,000 or less; OR
- Coverage under both Medicare Parts A and B.

Medicaid and health care sharing ministries are examples of coverages that are NOT considered **qualified health coverage**.

Resident relative means a relative of either you or your spouse who lives in the same household.

Section A: Your PIP Medical Choices and the Risks and Benefits of Each

Option 1: Unlimited Coverage

This option provides the most coverage. It will pay for your medical expenses if you are injured in an auto accident.

Section A is what you have now, if you wish to keep your policy "as is" you don't need to go further, you can disregard this form completely.

Risks The premiums for this option are higher than for the other options.

Benefits **PIP medical** will cover costs that may not be covered by health insurance, such as rehabilitation and attendant care.

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This choice will significantly limit the risk that you will have out-of-pocket costs for your care.

Option 2: Limited Coverage of \$500,000 or

Option 3: Limited Coverage of \$250,000

If you choose one of these limits, this amount is the most your auto insurance company will pay per person per accident for an injured person's expenses under **PIP medical** coverage.

Risks Limited **PIP medical** coverages may not be enough to cover your medical expenses. If your **PIP medical** limit is reached, you may need to rely on other health coverage, which may not cover all medical, rehabilitation or **attendant care** costs. If you do not have other health coverage, you may be personally responsible for paying these expenses.

NOTE: Your insurance company must offer **excess attendant care** coverage, which you may purchase for an additional premium. Check with your agent or company for additional information.

Benefits Lower coverage limits have less expensive premiums than plans with higher or unlimited **PIP medical** coverage.

Up to the limit chosen, **PIP medical** will cover the cost of products and services that may not be covered by health insurance, such as rehabilitation and **attendant care**.

Option 4: Limited Coverage of \$250,000, with some or all persons excluded from **PIP medical**

This option is only available if you choose the \$250,000 **PIP medical** limit.

- A **named insured** who wishes to exclude **PIP medical** must have **qualified health coverage** that is not Medicare.
- Any **resident** who is excluded from **PIP medical** coverage must have **qualified health coverage**.

Anyone who is excluded from **PIP medical** coverage.

Option 4 is how you can exclude some, but not all drivers from PIP coverage. Any non-excluded drivers will have a \$250,000 limit.

Risks ANYONE who is excluded from **PIP medical** coverage. In an auto accident, the excluded person's medical expenses will not be covered by your PIP medical coverage.

- Persons relying on **qualified health coverage** to pay for auto accident injuries should be aware that, unlike auto insurance, health insurance stops paying when the policy ends or is canceled.
- If any excluded person loses **qualified health coverage**, you must notify your insurer within 30 days of loss of coverage.

IMPORTANT: It is your responsibility to ensure your health insurance will pay for auto accidents and you MUST notify your agent if your health insurance changes within 30 days or you will lose coverage

If an excluded person is injured in an auto accident, you must file a **Claims Plan** up to the **PIP medical** coverage. The excluded person's **PIP medical** coverage within the **PIP medical** coverage within the **PIP medical** benefits.

NOTE: Your insurance company must offer **excess attendant care**, which you may purchase for an additional premium. This coverage is only available to those who are not excluded from **PIP medical** coverage. Check with your agent or company for additional information.

Benefits You will pay a reduced premium because you will not be charged a premium for **PIP medical** coverage for anyone who is excluded.

Section A (Continued)

Option 5: Limited Coverage of \$50,000

If you choose this limit, \$50,000 is the most your auto insurance company will pay per person per accident for an

Only available for Medicaid recipients. If other household members are not Medicaid recipients, they must have:

1. Qualified health plan that pays for auto accidents
2. Auto insurance of their own with PIP

Risks

Limited **PIP medical** coverages may not be enough to cover the cost of your medical care. If your **PIP medical** limit is reached, you may need to rely on other health coverage, which may not cover all medical, rehabilitation, or **attendant care** costs. If you do not have other health coverage, you may be personally responsible for paying these expenses.

NOTE: Your insurance company must offer **excess attendant care** coverage, which you may purchase for an additional premium. Check with your agent or company for additional information.

Benefits

Lower coverage limits have less expensive premiums than plans with higher or unlimited **PIP medical** coverage.

Up to the limit chosen, **PIP medical** covered by health insurance,

Option 6 is declining all medical coverage. Read this section carefully as you have to satisfy all requirements and you have specific responsibilities should your eligibility to opt out change at any time during the policy

Option 6: No **PIP medical** coverage for

You may select this option if:

- The **applicant** or **named insured** has
- Any spouse and all **resident relatives** under another auto policy with **PIP medical**

Risks

NO PIP MEDICAL COVERAGE WILL BE PROVIDED UNDER YOUR POLICY.

You and any other persons covered by this policy will not have **PIP medical** coverage. You and those persons may have to rely on other health coverage to pay for medical expenses resulting from an auto accident, which may not cover all products and services that **PIP medical** provides.

- Persons relying on **qualified health coverage** to pay for auto accident injuries should be aware that, unlike auto insurance, health insurance stops paying when the policy ends or is

IMPORTANT: It is your responsibility to ensure your health insurance will pay for auto accidents and you MUST notify your agent if your health insurance changes within 30 days or you will lose coverage

- You must notify your
- Coverage provided by the policy is **Assigned Claims**
- **PIP medical**

coverage.

- A person who has not obtained **qualified health coverage** or **PIP medical** coverage within 30 days of the loss of coverage will not be entitled to any **PIP medical** benefits.

Benefits

You will pay a reduced premium because your policy will not be charged a premium for **PIP medical** coverage.

Section B: PIP Medical Coverage Options and Certification

Make your selection carefully because the more than one option, your insurer will provide the appropriate premium for that option.

Here you can choose your limit. If you choose to keep unlimited medical coverage, no action is necessary. You currently have that coverage and can throw this form away.

INITIAL ONE AND ONLY ONE option on the line

_____ Option 1: Unlimited coverage **OR**

(Initial)

_____ Option 2: \$500,000 per person per accident **OR**

(Initial)

_____ Option 3: \$250,000 per person per accident **OR**

(Initial)

_____ Option 4: \$250,000 per person per accident with exclusions **OR**

(Initial)

By selecting Option 4, you certify that one or both of the following are true:

- A **named insured** who is excluding **PIP medical** has **qualified health coverage** that is not Medicare.
- Any **resident relative** or spouse who is excluding **PIP medical** has **qualified health coverage**.

	Date of Birth
<p>If you would like to make any other selection, please choose the option, complete section C, sign and send back to your insurance company or our agency</p>	

_____ Option 5: \$50,000 per person per accident **OR**

(Initial)

By selecting Option 5, you certify that **both** of the following are true:

- The **applicant** or **named insured** is enrolled in Medicaid; AND
- Any spouse and all **resident relatives** have **qualified health coverage**, is enrolled in Medicaid, or are covered under another auto policy with **PIP medical** coverage.

_____ Option 6: No **PIP medical** coverage.

(Initial)

By selecting Option 6, you certify that **both** of the following are true:

- The **applicant** or **named insured** has coverage under both Medicare Parts A and B; AND
- **Any** spouse and all **resident relatives** have **qualified health coverage** or are covered under another auto policy with **PIP medical** coverage.

Section C: Certification

You must initial each line and sign and date this form.

_____ I have read this form. I understand the **PIP medical** options available to me and the benefits and risks associated with those options.

(Initial)

_____ I have made a coverage selection and I understand that the selection I have made applies to me and any other person claiming benefits under this policy.

(Initial)

_____ I understand that if I have not made a selection my policy will be issued with unlimited **PIP medical** coverage and I will be charged the premium for this option.

(Initial)

_____ I understand that if I have chosen Option 4 or Option 6, I must notify my insurer within 30 days if a person who has **qualified health coverage** loses their **qualified health coverage**. A person who has not obtained **qualified health coverage** or **PIP medical** coverage within 30 days of the loss of coverage will not be entitled to any **PIP medical** benefits.

(Initial)

APPLICANT/NAMED INSURED SIGNATURE

DATE