



WAYNE STATE

Human Resources

January 1 – December 31, 2024

Re: Michigan Auto Insurance Reform Law Requirements

Dear Colleagues,

As of the date of this letter, all Wayne State University health plans meet the requirements to be considered qualified health coverage under the Michigan no-fault law. The law allows you to choose a level of medical Personal Injury Protection coverage (known as PIP) associated with your auto policy. You have the option to reduce this protection if your medical plan (1) does not exclude or limit coverage for injuries related to motor vehicle accidents; and (2) you have an annual deductible of \$6,579 or less per individual. **Updates to the annual deductible are typically made by the State of Michigan in July and will be reflected in this letter accordingly.**

For employees enrolled in a WSU medical plan, this letter, in conjunction with your online [Benefits Summary](#), 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 Wayne State University.

Keep in mind that Michigan No-Fault Personal Injury Protection (PIP) coverage pays for more than medical expenses – including things like attendant care, housing modifications, lost wages, etc. (these non-medical expenses would not be covered by the WSU medical plan). Consider the risk to you and your family before reducing or eliminating the PIP from your auto insurance. You should discuss PIP coverage and other auto coverage with your auto carrier or agent.

Sincerely,

Human Resources