

Why did Hope College add an “auto exclusion” to the health plan? Self funded plans do not typically cover auto accident injuries. When we first became a self funded plan, we knew we needed to add the auto exclusion. Knowing this would also increase an employee’s auto premiums, we waited until a year when the health premiums were not increasing. Self funded plans in Michigan typically do not cover auto accident injuries because of the unlimited coverage of Michigan No Fault Insurance to cover these expenses.

What does Michigan No Fault Insurance cover as far as medical bills? Your auto insurance, by law, must carry unlimited medical coverage for you and your family in the event of an auto accident. Michigan is the only state in the country that has this unlimited coverage.

Will I need to pick a medical dollar amount with my auto insurance company? No, the law already mandates unlimited coverage. This coverage is called PIP (Personal Injury Protection). You can, if you desire to lower your auto premiums, ask for deductibles to be put into place.

Are motorcycles part of the auto exclusion? If while riding your motorcycle you are involved in an accident that doesn’t include an automobile, the Blue Cross Blue Shield health plan will cover your medical expenses. If you are in a motorcycle accident with another vehicle, your motorcycle or auto insurance becomes primary.

What if I have an auto accident while in Canada? Michigan No Fault Insurance requires the unlimited medical benefit for any accident in the U.S., U.S. territories, and Canada.

What if I have an auto accident while traveling abroad for my job (i.e. May term, admissions recruiting, etc.)? If you have an auto accident while performing services for Hope College, your injuries will be covered by workers compensation, in coordination with any travel insurance or car rental insurance that you might have purchased.

What if I have an auto accident while traveling abroad on vacation? If you are injured in an accident while outside of the U.S. or Canada, the Blue Cross Blue Shield health plan will be responsible for your medical expenses, in coordination with any travel insurance or car rental insurance that you might have purchased.

Why will my auto insurance carrier charge me higher premiums given my auto plan already had the unlimited medical benefit? The auto insurance carrier will now be the primary company responsible for medical claims. While part of your auto premium has always been to pay for this coverage, it was most likely reduced given they were not the primary payer.

How much more should I expect to pay for auto premiums? Prior to making this change, Hope contacted several auto insurance carriers. Estimates for increased premiums range from \$30-\$50 for a single person, to \$300-\$400 for a family with at least one teen driver. If your auto insurer quotes you numbers significantly higher than this, you might want to consider shopping for additional auto quotes. **REMEMBER-** you were already paying to have unlimited medical coverage prior to this change.