

PIP Choice Options and Details



Option	PIP Limit Per Person/ Per Loss (PIP-Medical)	Michigan Insurance Code	Restrictions	Exclusions	Documentation Required*
1	Unlimited	3107c(1)(d)	N/A	N/A	N/A
2	\$500,000	3107c(1)(c)	N/A	N/A	N/A
3	\$250,000	3107c(1)(b)	N/A	N/A	N/A
4	Coordination of Benefits Exclusion - Exclude all or some in the household	3109a(2)(b)	In order to select this option, the Applicant/Named Insured must have Qualified Health Coverage as defined in 3107D (B) (i) which <u>does not</u> include Medicare. For the Applicant/Named Insured's spouse or any relative of either domiciled in the household to be excluded, they must also have Qualified Health Coverage which could include Medicare.	Excludes PIP Medical/ Allowable Expenses only. This option will still pay Work Loss and Replacement Services up to the limit allowed by law.	Pioneer has submitted its own Personal Auto PIP Choice Form to DIFS for approval. If approved, the Pioneer Personal Auto PIP Choice Form will require the Applicant/ Named Insured to list everyone in the household and determine if they want to exclude or include PIP Medical for each person. If the form under Option 4 on the Pioneer PIP Choice Form is not completed, the policy will default to Unlimited PIP.
5	\$50,000 - Medicaid	3107c(1)(a)	Applicant/Named Insured must be enrolled in Medicaid and the Applicant/Named Insured's spouse and any relative of either who resides in the same household has Qualified Health Coverage, as defined in 3107D, is enrolled in Medicaid or has coverage for PIP medical benefits from another auto insurer.	N/A	N/A
6	Medicare Opt-Out	3107d	The Applicant/Named Insured must be a Qualified Person (meaning enrolled in Medicare Parts A & B) AND the Applicant/Named Insured's spouse and any relative of either that resides in the same household must have Qualified Health Coverage or another auto policy that provides PIP medical benefits.	Excludes PIP Medical/ Allowable Expenses only. This option will still pay for Work Loss and Replacement Services up to the limit allowed by law unless a Work Loss Waiver applies.	A copy of each Applicant/Named Insureds' Medicare cards; documentation from the person that provides Qualified Health Coverage for others in the household stating the names of all persons covered under the Qualified Health Coverage.

*PIP Choice forms are required at issuance and each renewal. In addition to the PIP Choice forms, the company will need the documentation listed in this column.

Definition of Qualified Health Coverage per the Insurance Code:

3107d(7)(b): Qualified Health Coverage means either of the following:

- (i) Other health or accident coverage to which both of the following apply:
 - (A) The coverage does not exclude or limit coverage for injuries related to motor vehicle accidents.
 - (B) Any annual deductible for the coverage is \$6,000.00 or less per individual (note: this amount may be adjusted annually by the Director).
- (ii) Coverage under Parts A and B of the Federal Medicare Program