

Why does Hope College have an “auto exclusion” in the health plan? Self funded plans in Michigan typically do not cover auto accident injuries because of availability of unlimited coverage of Michigan No Fault Insurance to cover these expenses.

Will I need to pick a medical dollar amount with my auto insurance company? Yes, as of 2020, there are multiple levels to choose from. This coverage is called PIP (Personal Injury Protection). Whatever level you pick will impact your auto insurance premium, however, we strongly recommend staying with the unlimited option due to this exclusion in our health plan.

What does Michigan No Fault Insurance cover as far as medical bills? Your auto insurance, by law, offers different levels of PIP including 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, which is recommended as your health plan through the College will not cover ANY costs associated with an auto accident.

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 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 worker's 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.

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