June 1, 2020

GM Salaried and Hourly Retiree Health Care Plans Mail Code 482-C26-A68 300 Renaissance Center Detroit, Michigan 48265-3000 qmbenefits.com

RE: GM Salaried and Hourly Retiree Health Care Plans Qualified Health Care Status under Michigan No-Fault Law

Dear GM Retiree Health Care Plan Participant,

Beginning July 1, 2020, Michigan's new auto insurance law will allow you to choose a level of Personal Injury Protection (PIP) coverage that may affect your auto insurance premium. You may even opt out of PIP coverage if you are enrolled in Medicare or have other qualified health coverage (QHC).

The GM Salaried and Hourly Retiree Health Care Plan's medical coverage meets the requirements to be considered qualified health coverage under Michigan's no-fault law. This is because your Plan (1) does not exclude or limit coverage for injuries related to motor vehicle accidents; and (2) has an annual deductible of \$6,000 or less per individual.

This letter, in conjunction with a printed summary of your benefits from your personal account at NetBenefits.com, 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 General Motors. To obtain a printed copy of your current benefits and covered dependents, log into NetBenefits.com and select Health & Insurance > View Current Benefits > View Printable Summary. If you need assistance with printing a summary of your current benefit enrollment, call the GM Benefits & Services Center at 1-800-489-4646.

Please note that Michigan's No-Fault Personal Injury Protection coverage pays for more than medical expenses, including costs for attendant care, housing modifications, lost wages, etc. You should discuss PIP coverage and other auto coverage options with your auto insurance carrier or agent.

If you have questions specific to your health care coverage through General Motors, call the customer service number on the back of your GM health care ID card.

Sincerely,

GM Benefits & Services Center