Meemic

Bulletin Board

Partnership to Protection

Your Meemic Agent

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Dear Member,

As things warm up, many of us eagerly look forward to the summer movie blockbuster season. And what says "blockbuster" more these days than a team of superheroes fighting evil?

Here at Meemic, we're forming our own team: The Educators. You might have seen our hero nomination campaign over the winter. With the entries in, we're finding and announcing on social media all those educators with extra special abilities. And it's not just teachers; the team covers just about all facets of school life, from bus drivers to custodians, and librarians to administrators. Watch for the hashtag **#EducatorsUnite** and visit **EducatorsUnite.org** to meet the team.

One way you can be a superhero in your school is to join with The Meemic Foundation's Together Movement and Defeat the Label for Stand4Change Day 2018. Enroll your school to join locations around the world in taking a stand against bullying on May 4.

All educators are superheroes in our eyes, and we're proud to be your "secret" agent, offering you the great rates, coverage and service you deserve for all you do to help our kids, even if you don't wear a cape or tights.

Best,

Mike Metro

Personal Injury Protection Explained

When you think of auto insurance, most people think about damage to your vehicle. But what if you or your passengers are injured?

In Michigan, if you are injured in an auto accident, your policy provides unlimited, lifetime medical benefits, known as Personal Injury Protection (PIP) coverage. This means your policy covers all reasonable and necessary medical care for your auto accident related injuries.

PIP coverage also provides coverage for wage loss (up to three-year maximum), replacement household services that can no longer be performed and benefits to your survivors. Benefit limits are established by the Michigan No-Fault Code.

PIP coverage may be coordinated between your auto policy and a medical or health insurance policy, this is what Meemic refers to as Excess Medical. With Excess Medical, Meemic pays secondary after your health insurance provider. Whether Meemic pays PIP medical claims as Full or Excess is controlled by your health care insurance, as many plans exclude coverage for automobile accidents.

It is important to make sure you have the correct PIP medical coverage based on your health care insurance coverage. Your Meemic agent can help you determine the correct coverage for your situation.

Rising PIP premiums and assessments

Meemic Members in Michigan are affected by rising PIP costs in several ways.

First, increasing medical costs are continuing to put pressure on the unlimited medical coverage that all insurance companies in Michigan provide. Those cost increases lead to rate increases on the PIP premiums. Secondly, rising medical costs also result in increases to the assessment from the Michigan Catastrophic Claims Association (MCCA). This statutory assessment is currently at $186 a year per vehicle.

Finally, the threshold at which PIP losses go to the MCCA increases around 3% every few years. The threshold is currently at $555,000, meaning Meemic pays the first $555,000 of a claim before the claim goes to the MCCA. As this threshold increases over time, the PIP insurance premiums charged by insurance companies must also increase.

Meemic is committed to providing Members with affordable insurance for educators. We will continue to look for ways to keep expense costs under control and not pay for inflated or fraudulent claims. We can work together to help keep the cost of Michigan auto insurance under control.

GO PAPERLESS TODAY!

Going paperless isn't just better for the environment — it's better for you, too! Sign up today in our online Account Center at **Member.Meemic.Com** to get all your important policy documents online instead. What makes paperless better?

- **Safer:** Stolen checks, bills and paper statements account for almost 85% of identity theft.*
- **Easier:** Access your documents online, anytime, anywhere.
- **Greener:** Online delivery means less wasted paper and lower greenhouse gas emissions.

Coming Soon Our Meemic app will allow you to view your bill, make a payment, file a claim and more right from your phone or tablet.

*Source: PayItGreen.org

DISCLAIMER: This newsletter is intended solely to provide brief descriptions of coverage and is not intended to alter any coverage afforded in the policy. Only your policy and its endorsements, plus applicable deductibles, determine exact coverages and payment of losses. All coverages and discounts described are subject to change, availability, qualifications and certain restrictions. Other terms, limitations and exclusions may apply.

Join and Share the Meemic Foundation Club

Hey, Meemic policyholders! If you're a Member of The Meemic Foundation Club, raise your hand. If your hand's up, great! That means you're in on the exclusive benefits Club membership brings. If not, don't worry – you, too, can join the Foundation Club. It's so simple to join … and it's free!

Did you know that as a policyholder, you are already helping Meemic give back to many educational communities? Your continued loyalty has allowed us to provide millions of dollars in funding over the past few years for school and classroom educational needs through our nonprofit organization, The Meemic Foundation. This year alone, our goal is to provide up to $650,000 in support of education.

And if you're already a Club Member, help us spread the word! Friends share good news with friends, so if you know a friend or colleague who works for a school or university who could benefit from joining the Foundation Club, please invite them at MeemicFoundation.org/Refer.

Foundation Club Members have exclusive access to these benefits:

Grants: Get exclusive access to year-round grant opportunities, from our traditional grants of up to $500 for a variety of school projects, to specialty grants in partnership with top educational organizations like Scholastic and Lakeshore Learning. And applying is easy!

School & Office Supply Discounts: Foundation Club Members get a variety of special discounts from national business partners. And if you're also an employee of an educational institution, you can enjoy richer discounts and free shipping from Quill.com.

Free Webinars and Workshops: We encourage you to visit MeemicFoundation.org/Events often for the latest offerings of professional and personal development workshops. Miss one of our webinars? View them at your leisure as often as you'd like in our Members-only online webinar library!

Find out more at

MeemicFoundation.org/FoundationClub

Stand4Change Day Returns

The Meemic Foundation's Together Movement initiative will again be partnering with Defeat the Label to continue the fight against bullying

in school. One of the most visible events is the annual Stand4Change Day, which returns Friday, May 4. On that day at 12 noon, thousands of students will literally stand up against bullying in classrooms and rallies around the world. **Register your school at** MeemicFoundation.org/Events.

Last year, we had the honor of taking part in an event at Avondale Middle School in Rochester Hills, MI, and streamed it live on our Facebook page (Facebook.com/Meemic). The experience was both exciting and heartwarming as a gym full of students took the pledge.

We look forward to another successful year and encourage you to visit MeemicFoundation.org/Together for a variety of local and national resources to combat bullying. Join the movement – let's be better together.

together MOVEMENT presented by Meemic

Join the Conversation! Meemic's Facebook page has all the latest information, from safety and insurance tips to Meemic Foundation grants and presentations to fun links for educators.

You also can find us on Twitter and Instagram. Follow all of our pages so you don't miss a thing.

Send comments or feedback directly to our agency or to Communications@Meemic.com. We look forward to hearing from you!

Facebook.com/Meemic Follow us @Meemic Instagram.com/Meemic

5 Most Dangerous Driving Distractions to Avoid

The National Safety Council has named April Distracted Driving Awareness Month, and recent research shows that about **10 percent** of people who are in fatal crashes are distracted.

Statistics show that drivers who are holding electronic devices while driving are four times more likely to experience a serious accident. Teen drivers are more likely than any other age groups to be in fatal crashes resulting from distractions. There are several dangerous distractions that every driver should avoid:

Cell Phones Talking, texting or reading cell phones while driving are all common ways people cause accidents. In several states, it is illegal to use a handheld mobile phone while driving. About **12 percent** of fatal crashes happen as a result of this practice. A person who is texting and driving is more likely to cause an accident than an intoxicated driver. In addition to this, more than 11 teen deaths per day and 1.5 million accidents per year are caused by drivers who are texting. To avoid the temptation, consider installing special software to disable the phone while the vehicle is moving.

Lost in Thought There are endless things a person could possibly be thinking about while driving. Whether a driver is looking for an address, trying to listen to the radio or daydreaming, accidents caused by general distractions account for more than **60 percent** of all fatal crashes. It is important to stay mentally focused at all times.

Outside Event Almost every person has seen a distracting billboard, crash or other event outside. Many people crane their necks or slow down to look. These are dangerous habits, and about **7 percent** of accidents were caused by such behaviors. Drivers should always avoid slowing down for outside distractions.

Friends Drivers who were distracted by or talking to their passenger friends while on the road accounted for about **5 percent** of fatal crashes. Although it may be tempting to converse with friends while driving, it is important to stay focused on the road and surroundings at all times.

Searching for Lost Items People who were searching for maps, electronic devices or other items while driving accounted for about **2 percent** of fatal crashes. Drivers should pull over to a safe area and stop before searching for any items in the vehicle.

Avoiding harmful practices is a good way to not only stay alive on the road but also to keep insurance rates lower. To enjoy the lowest possible rate, drivers need to consistently maintain a record that is free of negligent accidents. It is also important to stay vigilant and watch for distracted drivers in other vehicles on the road. **To learn more, talk to your Meemic agent.**

Meet Mr. D — a Superhero of Education

In 2017, Royal Oak, MI, teacher Joe Dombrowski became an Internet star when a video he posted of an April Fools Day spelling test went viral. Since then, he has appeared twice on "The Ellen Degeneres Show," moved to a suburban Chicago school district and travels the country to speak.

And in partnership with Meemic, we discovered his alter ego as educational superhero Captain Inspire. He uses his cerebral powers to fight threats to education as the first member of the Meemic super team The Educators. Joe talked to Meemic about his adventures over the past year.

What are you doing these days? Although I am on tour with speaking and making television appearances, I'm always on the very next flight right back to my classroom. I'm very humbled to be able to inspire educators all over the world. Ellen truly gave me a gift, and I believe the best way to use it is to use it for good.

How does it feel to be the superhero Captain Inspire? When Meemic first told me the name of the superhero, my jaw hit the floor. IT'S PERFECT! I think it absolutely captures everything that I'm trying to do with my platform. I am honored to be representing Meemic as Captain Inspire.

You were a Meemic Member before you came into the spotlight. How did you find us and how has that experience been? Three years ago, when I went to buy my Jeep (R.I.P, Beatrice), the dealer I was working with knew I was a teacher and just assumed I was with Meemic. He said something along the lines of, "If you're an educator, and not with Meemic, I don't know what you're actually doing with your life." I blindly trusted him, and I am really glad I did. Meemic is always extremely easy to work with, knowledgeable and exhibits the epitome of exceptional customer service. I'd just like everyone to know, also, that I never EVER agree to partner with organizations that I don't believe in. When Meemic approached me to partner for Educators Unite, it was a no-brainer.

What's your No. 1 message for teachers? BE. YOURSELF! The only way students will feel comfortable in their own skin is if you feel comfortable in yours. Embrace your weird and tell your kids it's OK to be different. It's our job to make sure school is their safe place. A place where they want to be, not have to be.

➔ To read the full interview, visit the Meemic blog at Meemic.com/Blog. ➔ To learn more about The Educators and Captain Inspire, visit EducatorsUnite.org.

Meemic Bulletin Board

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Start a Craft Education Movement

*Michigan Teacher of the Year **Luke Wilcox** finds inspiration in surprising places. Here is an excerpt from his blog. To see more and to watch his accompanying Ted Talk, visit **www.Meemic.com/Blog.***

The craft beer revolution has taken over the United States. No longer are people flocking towards factory-produced mediocrity. Instead, they are savoring the unique flavors that are being batch produced through innovative brewing processes with interesting ingredients.

What can education learn from this whole craft beer movement?

Start by thinking of our students as the product of an intentional brewing process. Currently, we are standardizing curriculum, standardizing teaching practices and standardizing assessments, which looks a lot like the factory model for mass producing beer. The product we are trying to produce is a standardized, ready-for-college robot.

This may have worked well in our world 50 years ago, but the world has changed. Our world demands a community of diverse and individualized thinkers in order to solve complex issues. And we need to start cultivating these problem-solvers in our classrooms right now … using Craft Education.

Here are the top 3 strategies:

1. Provide students with choice in their learning.
2. Develop lesson plans that are interesting and relevant.
3. Use a variety of instructional methods.

Using Craft Education, we can create a community of diverse thinkers who are ready to engage in our global world and find solutions to problems that don't even exist yet. To achieve this diversity of thinking, we must acknowledge and celebrate differences in our students – and to appreciate each student's unique flavor.