MICHIGAN STATE
UNIVERSITY

To: MSU Employees & MSU Retirees
From: Alice Smith, Interim Director of Benefits
Re: Qualified Health Coverage (QHC)

This notification confirms that the following Michigan State University health insurance plans meet the requirements to be considered qualified health coverage (QHC) for the 2026 plan year (January 1, 2026 – December 31, 2026).

Blue Cross Blue Shield (BCBS) of Michigan – Blue Care Network (BCN)
Blue Cross Blue Shield (BCBS) of Michigan – BlueCard Out-of-State
Blue Cross Blue Shield (BCBS) of Michigan – Community Blue
Blue Cross Blue Shield (BCBS) of Michigan – Consumer Driven Health Plan (CDHP)
MSU Medicare Advantage Plan
MSU Non-Medicare Plan

These plans meet the requirements to be considered qualified health coverage (QHC) under the Michigan no-fault law because (1) the plans do not exclude or limit coverage for injuries related to motor vehicle accidents; and (2) the plans have an annual deductible of $6,579 or less per individual. In addition, when enrolled in Parts A and B of the federal Medicare program, individuals meet the requirements to be considered to have qualified health coverage under the Michigan no-fault law.

You must print and attach a copy of your benefits confirmation statement, found in the EBS Portal, to confirm which family members are enrolled in your health coverage.

For questions regarding your coverage, please contact MSU Human Resources at SolutionsCenter@hr.msu.edu.

Sincerely,

Alice Smith
Interim Director of Benefits

Enclosed – Benefits Confirmation Statement

Human Resources

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