

This letter applies to plan year 01/01/2024 – 12/31/2024

To: MSU Employees or Retirees

This notification confirms that the following Michigan State University health insurance plans meet the requirements to be considered qualified health coverage (QHC):

**BlueCard Out-of-State**  
**Blue Care Network MI**  
**Community Blue**  
**Community Blue CDHP**  
**Humana Group Medicare Advantage PPO**  
**Humana MSU Non-Medicare PPO**



**Human  
Resources**

Michigan State University  
1407 S. Harrison, Suite 110  
East Lansing, MI 48823

517-353-4434  
Fax: 517-432-3862  
hr.msu.edu

These plans meet the requirements to be considered qualified health coverage 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 benefit confirmation statement found in the EBS Portal to confirm which family members are enrolled in your health coverage.**

For questions regarding your coverage, contact MSU Human Resources at [SolutionsCenter@hr.msu.edu](mailto:SolutionsCenter@hr.msu.edu).

Sincerely,

A handwritten signature in cursive script that reads "Mary Lou Morey".

**Mary Lou Morey**  
Director of Benefits

Enclosure - Benefit Confirmation Statement