

MICHIGAN STATE UNIVERSITY

This letter applies to plan year 01/01/2023 - 12/31/2023

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:

Blue Care Network MI

Community Blue

Community Blue CDHP

Humana Group Medicare Advantage PPO

Humana MSU Non-Medicare PPO



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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 \$6,000 or less for policies beginning or renewing through June 30, 2023; and \$6,579 or less for policies beginning or renewing [starting July 1, 2023](#). 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.

Keep in mind that Michigan No-Fault Personal Injury Protection (PIP) coverage pays for more than medical expenses – including things like attendant care, housing modifications, lost wages, etc. MSU employees and retirees should discuss PIP coverage and other auto coverage with your auto carrier or agent.

To verify coverage, print and attach a copy of your benefit confirmation statement via the EBS Portal to confirm which members are enrolled in your health coverage.

For questions regarding your coverage, MSU Human Resources at SolutionsCenter@hr.msu.edu, 517-353-4434 or 800-353-4434. Customer support is available Monday – Friday, 8:00AM – 5:00PM.