

**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 2025 plan year (January 1, 2025 – December 31, 2025).

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.



**Human  
Resources**

**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](mailto:SolutionsCenter@hr.msu.edu).

Sincerely,

A handwritten signature in blue ink that reads "Alice Smith".

Alice Smith  
Interim Director of Benefits

Enclosed – Benefits Confirmation Statement

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

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