

To: EMU Employees or Retirees

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

- BCBS - Community Blue PPO Option 5
- BCBS – High Deductible Simply with HSA
- BCN – HMO w/ Healthy Blue Living

According to our information, your plan meets the requirements to be considered qualified health coverage under the Michigan no-fault law. This is because your plan (1) does not exclude or limit coverage for injuries related to motor vehicle accidents; and (2) has an annual deductible of \$6,000 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

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. You should discuss PIP coverage and other auto coverage with your auto carrier or agent.

To verify coverage, provide this letter along with you printing and attaching a copy of your benefit confirmation statement via the BenefitFocus Portal to confirm which members are enrolled in your health coverage.

- Log in my.emich and click the employee tab
- In the box on the right side of the screen, Click on "**Enroll in Benefits**"
- Log in Benefitfocus with the same log in you use for my.emich
- Click on the green button "**Enroll Now**"
- On the screen that says "**Welcome to the EMU Benefits Enrollment Portal**",
- Click on **Employee Summary Report** or **Employee Detail report**, under **My Documents** on the bottom left of the screen.

For questions regarding your coverage, reach out to us at the HR_Benefits@emich.edu or 734-487-3195. Customer support is available Monday – Friday, 8:30AM – 4:30PM.

Sincerely,

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