

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.

In addition, Michigan has a no-fault auto insurance law and as such Blue Cross Blue Shield of Michigan has the primary responsibility for all claims for covered services related to the accident. The patient must be enrolled on the date the service was provided.

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 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 "Benefits and Deductions (Staff/Faculty)" link found in the "Employee Services" box, and Select "Benefits information on BenefitFocus"
- Click the green button "Enroll Now!"
- On the screen left side of the screen that says "Welcome to the EMU Benefits Enrollment Portal", under "My Documents" - Click on "Employee Summary Report"
- Save this as a document to provide this and this letter to your auto carrier or agent

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,

Jeff Angeliu
Director Total Rewards
Eastern Michigan University
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