Below is a brief summary of the benefits for this plan. For more details, visit hr.msu.edu/benefits/graduate-assistants/index.html or call MSU Human Resources at 517-353-4434 or 1-800-353-4434.

Your health plan also includes the following:

**Comprehensive affordable coverage**
- Preventive care covered at 100% with no deductible, copayment or coinsurance
- Prescription coverage
- Low out-of-pocket costs when you get care from MSU Student Health Services at Olin Health Center
- Premiums paid by MSU, with additional annual stipend for dependents

**Coverage that travels**
- Emergency care anywhere in the world
- BlueCard® access to hospitals and doctors across the country who participate with Blue plans

**Online and phone resources**
- Tools at bcbsm.com to help you manage your coverage
- Call 1-800-287-4103 to speak with an experienced Blue Care Network Customer Service representative who can answer your benefit questions

### Who’s eligible for this plan?
MSU will cover the cost of the health plan for the Graduate Assistant. The premium for spouses/other eligible individuals, and eligible dependents of Graduate Assistants are partially funded by Michigan State University. MSU will contribute $2,500 per academic year toward the cost of a spouse/OEI or child, and $2,700 per academic year toward the cost of a spouse/OEI and one or more children. The MSU contribution amount is prorated based on dependents enrolled, as well as, the enrollment period.

### Enrollment dates

<table>
<thead>
<tr>
<th>Enrolment period</th>
<th>Enrolment opens</th>
<th>Enrolment deadline</th>
<th>Effective date</th>
<th>Termination date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>July 26, 2023</td>
<td>Sept. 30, 2023</td>
<td>Aug. 16, 2023</td>
<td>Feb. 15, 2024</td>
</tr>
<tr>
<td>Spring III</td>
<td>April 17, 2024</td>
<td>June 30, 2024</td>
<td>May 16, 2024</td>
<td>Aug. 15, 2024</td>
</tr>
<tr>
<td>First quarter</td>
<td>July 26, 2023</td>
<td>Sept. 30, 2023</td>
<td>Aug. 16, 2023</td>
<td>Nov. 15, 2023</td>
</tr>
<tr>
<td>Second quarter</td>
<td>Oct. 17, 2023</td>
<td>Nov. 30, 2023</td>
<td>Nov. 16, 2023</td>
<td>Feb. 15, 2024</td>
</tr>
<tr>
<td>Third quarter</td>
<td>Jan. 17, 2024</td>
<td>Feb. 28, 2024</td>
<td>Feb. 16, 2024</td>
<td>May 15, 2024</td>
</tr>
<tr>
<td>Fourth quarter</td>
<td>April 17, 2024</td>
<td>June 30, 2024</td>
<td>May 16, 2024</td>
<td>Aug. 15, 2024</td>
</tr>
</tbody>
</table>

**Note:** Dependent coverage can’t exceed the graduate assistant coverage period.

### If you have questions about your MSU Student Health Plan, contact any of the following:

**Plan eligibility:**
- **MSU Human Resources** 517-353-4434
- Email: SolutionsCenter@hr.msu.edu
- Web: hr.msu.edu/benefits/graduate-assistants/index.html

**Enrollment:**
- **Blue Care Network** 1-800-287-4103
- Web: bcbsm.com/msu

**MSU Olin Student Health Services**
- To schedule an appointment, call: 517-353-4660
- Email: olin@msu.edu
- Web: olin.msu.edu
- Billing: 517-355-4516 or 517-355-4517
Getting care

- **Primary care:** MSU Student Health Services at Olin Health Center should be your first stop. The doctors there can provide routine health services or issue a referral for specialty care.

- **Specialty care:** Your MSU Student Health Services doctor will recommend special care should you need it. Check that your doctor is sending you to a specialist in BCN’s network to ensure you pay the least for your care. You may need special approval from BCN for certain services and for services from specialists who aren’t part of your plan’s network.

- **Important note regarding primary and specialty care:** If you seek any care within 45 miles of the Olin Health Center, you must have a referral from MSU Student Health Services. Without the referral, your care won’t be covered. Dependent children under the age of 18 and COBRA members are exempt from the referral requirement.

- **Women’s health services:** Female members won’t ever need a referral to see a network gynecologist or obstetrician for annual well-woman visits and obstetrical care. Your plan includes one annual free gynecological examination and mammography service.

- **Behavioral health care:** You’re covered for behavioral health, including mental health and substance use disorder care. Also covered are conditions that cause emotional or mental distress, such as life adjustment issues and depression. You can contact a BCN care manager at 1-800-482-5982 (TTY users call 711) for help getting care. You don’t need a referral, but you’ll pay the least if you see a doctor in the BCN network.

- **Virtual Care:** When your primary care provider isn’t available, you can speak to a U.S. board-certified doctor via your smartphone, tablet or computer anytime, anywhere.* You can also schedule an appointment to video chat with a clinically licensed therapist or psychiatrist if you’re struggling with anxiety or grief, among other challenges. Visits to treat minor illnesses and injuries are $49 or less, based on your out-of-pocket costs. Costs for behavioral health visits vary depending on the type of provider and the services you receive. Prescriptions can also be sent to a local pharmacy, as needed. To sign up, visit bcbsmonlinevisits.com, get the BCBSM Online VisitsSM app, or call 1-844-606-1608. On January 1, 2024 you’ll need to sign up with Teladoc Health™ to receive virtual care. Visit bcbsm.com/virtualcare, download the Teladoc Health™ app, or call 1-855-636-1578.

- **Urgent care:** To locate an urgent care facility near you, go to bcbsm.com, click Find a Doctor, then GET STARTED. After selecting your plan, type "urgent health care" in the search box and enter your location.

- **Emergency care:** In a life-threatening situation or medical emergency, call 911 or go directly to the nearest hospital emergency room.

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**CALL US**

- **Customer Service**  
  1-800-287-4103 | TTY users 711  
  8 a.m. to 5:30 p.m. Monday through Friday

- **Behavioral health services**  
  1-800-482-5982

- **BlueCard care while you travel**  
  1-800-810-BLUE (2583)

- **Diabetic supplies (J&B Medical Supply Company*)**  
  1-888-896-6233

- **Chronic Condition Management nurse line**  
  1-800-392-4247

- **Durable medical equipment (Northwood**)**  
  1-800-667-8496

- **Laboratory (Joint Venture Hospital Laboratories***)**  
  1-800-445-4979

- **24-Hour Nurse Advice Line**  
  1-855-624-5214

*J&B Medical Supply Company is an independent company that provides diabetic materials for Blue Care Network.

**Northwood is an independent company that provides durable medical equipment for Blue Care Network.

***JVHL is an independent company that provides lab services for Blue Care Network.

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*U.S. only. Remember to coordinate all care through your primary care provider.
We speak your language

If you, or someone you’re helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member.

Si usted, o alguien a quien usted está ayudando, necesita asistencia, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al número telefónico de Servicio al cliente que aparece en la parte trasera de su tarjeta, o 877-469-2583, TTY: 711 si usted todavía no es un miembro.

Se tu o qualcuno che stai aiutando avete bisogno di assistenza, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, rivolgiti al Servizio Assistenza al numero indicato sul retro della tua scheda o chiama il 877-469-2583, TTY: 711 se non sei ancora membro.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, cần trợ giúp, quý vị sẽ có quyền được giúp và có thể thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thoại điện thoại, xin gọi số Điện ụ Khách hàng ở mặt sau thẻ của quý vị, hoặc 877-469-2583, TTY: 711 nếu quý vị chưa phảí là một thành viên.

 وبالتالي, wenn Sie noch kein Mitglied sind.

Falls Sie oder jemand, dem Sie helfen, Unterstützung benötigt, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer des Kundendienstes auf der Rückseite Ihrer Karte an oder 877-469-2583, TTY: 711, wenn Sie noch kein Mitglied sind.

Important disclosure

Blue Cross Blue Shield of Michigan and Blue Care Network comply with Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross Blue Shield of Michigan and Blue Care Network provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information in other formats. If you need these services, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member. If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network has failed to provide services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person, by mail, phone, fax, or email with: Office of Civil Rights Coordinator, 600 E. Lafayette Blvd., MC 1302, Detroit, MI 48226, phone: 888-605-6461, TTY: 711, fax: 866-559-0578, email: CivilRights@bcbsm.com. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

Blue Care Network of Michigan is providing administrative claims services only. Your employer is financially responsible for claims.