Student Health Plan

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

Your health plan also includes the following:

Comprehensive coverage
- Unlimited lifetime maximum
- Preventive care covered at 100 percent 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

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?
If you’re taking one or more credits and are in one of these student categories, you’re eligible to enroll:
- Undergraduate students
- Graduate students enrolled in a degree program
- Registered international students
- Medical students
- Eligible dependents of students enrolled in the plan (spouse or domestic partner, children or stepchildren)

*The deductible and co-insurance may apply to services at Olin for visiting scholars, College of Law, College of Medicine and the optional practical training program.

<table>
<thead>
<tr>
<th>Enrollment dates</th>
<th>Coverage period</th>
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<tbody>
<tr>
<td>Enrollment period</td>
<td>Enrollment opens</td>
</tr>
<tr>
<td>Spring III</td>
<td>April 18, 2022</td>
</tr>
<tr>
<td>First quarter</td>
<td>July 26, 2021</td>
</tr>
<tr>
<td>Fourth quarter</td>
<td>April 18, 2022</td>
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</tbody>
</table>

Note: Dependent coverage cannot exceed the student 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/students/index.html

**Plan coverage:**
Blue Care Network
1-800-287-4103

**Enrollment:**
bcbsm.com/msu

**MSU Olin Student Health Services**
To schedule an appointment, call: 517-353-4660  
email: olin@msu.edu  
Web: olin.msu.edu

**Referrals:**
517-884-3556  
**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. The referral requirement doesn’t apply to visiting scholars, College of Law, the optional practical training program, all eligible dependents and the following Colleges: Human Medicine, Osteopathic Medicine and Veterinary Medicine.

• **Women’s health services:** Female members don’t 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.

• **Blue Cross Online VisitsSM:** When your primary care physician 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 cost share. 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.

*U.S. only. Remember to coordinate all care through your primary care physician.

**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.
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.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, cần tờ trình quý vị sẽ có quyền được giúp và có thêm thông tin ngoài ng murky của mình miễn phí. Để nói chuyện với một thông đích viên, xin gọi số Dịch vụ Khách hàng ở masturb sau đó của quý vị, hoặc 877-469-2583, TTY: 711 nếu quý vị chưa phải là một thành viên.

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

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, 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.
