



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.

Enrollment dates			Coverage period	
Enrollment period	Enrollment opens	Enrollment deadline	Effective date	Termination date
Annual	July 26, 2021	Sept. 30, 2021	Aug. 16, 2021	Aug. 15, 2022
Fall	July 26, 2021	Sept. 30, 2021	Aug. 16, 2021	Feb. 15, 2022
Spring I	Dec. 1, 2021	Feb. 28, 2022	Jan. 1, 2022	Aug. 15, 2022
Spring II	Dec. 1, 2021	Feb. 28, 2022	Feb. 16, 2022	Aug. 15, 2022
Spring III	April 18, 2022	June 30, 2022	May 16, 2022	Aug. 15, 2022
First quarter	July 26, 2021	Sept. 30, 2021	Aug. 16, 2021	Nov. 15, 2022
Second quarter	Oct. 18, 2021	Nov. 30, 2021	Nov. 16, 2021	Feb. 15, 2022
Third quarter	Jan. 17, 2022	Feb. 28, 2022	Feb. 16, 2022	May 15, 2022
Fourth quarter	April 18, 2022	June 30, 2022	May 16, 2022	Aug. 15, 2022

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.

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

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

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

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

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**Blue Care
Network**
of Michigan

A nonprofit corporation and independent licensee
of the Blue Cross and Blue Shield Association