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 1-800-662-6667 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>
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<tr>
<th>Enrollment period</th>
<th>Enrollment opens</th>
<th>Enrollment deadline</th>
<th>Effective date</th>
<th>Termination date</th>
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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
1-800-662-6667

**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 referrals for specialty care.

• Specialty care: Your MSU Student Health Services doctor will recommend special care if you need it. Check that your doctor is sending you to a specialist within BCN's network to ensure you pay the least for your care. You may need special approval from BCN for certain services and from service providers for specialists outside of your plan’s network.

• Important note regarding primary and specialty care: If you live within 45 miles of the Olin Health Center, you can speak to a U.S. board-certified doctor via Blue Cross Online Visits:BlueCareNetwork.com.

Emergency care: If you need emergency care, call 911.

Chronic Condition Management

Female members don’t need a referral from MSU Student Health Services. If you see a doctor in the BCN network, the doctors there can provide routine care. You’re covered for behavioral health, diabetes, and other conditions that cause emotional or mental distress.

You can contact a BCN care manager at 1-800-667-8496 or go directly to the nearest emergency care facility near you, go to bcbsmonlinevisits.com or call pharmacy, as needed. To sign up, visit bcbsmonlinevisits.com.

The BCBSM Online Visits app, or call pharmacy, as needed. To sign up, visit bcbsmonlinevisits.com or call 1-800-667-8496.

If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network provides 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: 111 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 at: U.S. Department of Health & Human Services, 200 Independence Ave, S.W., Washington, D.C. 20201, or email at: U.S. Department of Health & Human Services, 1-800-325-8996, TTY: 111, fax: 1-866-559-0578, email: OCRComplaint@hhs.gov.
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MIBluesPerspectives.com | aHealthierMichigan.org | twitter.com/bcbsm | youtube.com/bcbsmnews

Blue Care Network of Michigan

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