Below is a brief summary of the benefits for this plan. For more details, visit [hr.msu.edu/benefits/students/index.html](http://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% 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*

### 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 or completing certification
- College of Law students
- Registered international students
- Medical students
- Visiting scholars (including visiting research associates and adjunct professors)
- Fellowship students
- Lifelong Education students
- English Language Program students
- Students completing optional practical training
- Eligible dependents of students enrolled in the plan (spouse or domestic partner, children or stepchildren)

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

*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 and coverage period

<table>
<thead>
<tr>
<th>Enrollment period</th>
<th>Enrollment opens</th>
<th>Enrollment deadline</th>
<th>Effective date</th>
<th>Termination date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall</td>
<td>July 26, 2022</td>
<td>Sept. 30, 2022</td>
<td>Aug. 16, 2022</td>
<td>Feb. 15, 2023</td>
</tr>
<tr>
<td>Spring I</td>
<td>Dec. 1, 2022</td>
<td>Feb. 28, 2023</td>
<td>Jan. 1, 2023</td>
<td>Aug. 15, 2023</td>
</tr>
<tr>
<td>Spring III</td>
<td>April 17, 2023</td>
<td>June 30, 2023</td>
<td>May 16, 2023</td>
<td>Aug. 15, 2023</td>
</tr>
<tr>
<td>First quarter</td>
<td>July 26, 2022</td>
<td>Sept. 30, 2022</td>
<td>Aug. 16, 2022</td>
<td>Nov. 15, 2023</td>
</tr>
<tr>
<td>Second quarter</td>
<td>Oct. 17, 2022</td>
<td>Nov. 30, 2022</td>
<td>Nov. 16, 2022</td>
<td>Feb. 15, 2023</td>
</tr>
<tr>
<td>Fourth quarter</td>
<td>April 17, 2023</td>
<td>June 30, 2023</td>
<td>May 16, 2023</td>
<td>Aug. 15, 2023</td>
</tr>
</tbody>
</table>

Note: Dependent coverage can’t 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

**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
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 (U&J 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

**U&J Medical Supply Company is an independent company that provides durable medical equipment for Blue Care Network of Michigan.

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

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

Online and phone resources
the BCBSM Online VisitsSM app, or call pharmacy, as needed. To sign up, visit the services you receive. Prescriptions can also be sent to a local behavioral health visits vary depending on the type of provider and
getting care. You don’t need a referral, but you’ll pay the least if
BCN care manager at 711
covered are conditions that cause emotional or mental distress,
the referral must have a referral from MSU Student Health Services.
The referral
get primary and specialty care: If you
Your MSU Student Health Services doctor will
necessary assistance, you have the right to get help and information in your language at no cost.
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.

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
primary care while you travel
and phone resources
the BCBSM Online VisitsSM app, or call pharmacy, as needed. To sign up, visit
Chronic Condition Management
with Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross

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You may need special care and you need it right.
Must have a referral from MSU Student Health Services.

Women’s health services: Female members don’t need a referral to see a network gynecologist or obstetrician for annual well-woman visits and obstetric 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 Visits™: 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. Treats minor illnesses and injuries are counseling, education, and behavior therapy.

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.
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.

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: 888-668-2768, email: OCRComplaint@hhs.gov.
If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

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MIBluesPerspectives.com | aHealthierMichigan.org | twitter.com/bcbsm | youtube.com/bcbsmnews

Blue Care Network of Michigan

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