



Michigan State University 2008-2009 Student Health Insurance Plan Graduate Assistant Coverage Highlight Sheet

All students should be covered by health insurance. Michigan State University offers a plan through Aetna Student Health. Following is basic information about the Plan.

Who is eligible?

- Graduate Assistants (Premium paid by MSU)
- Dependents of Graduate Assistants are partially funded by Michigan State University. (See Premium Rates below)



What is covered?

Note: These are some of the highlights of the Plan coverage, more detailed information can be obtained online in the Plan Brochure. This Plan attempts to balance benefit levels and affordability of premiums.

- Coverage available from August 15, 2008 through August 14, 2009
 - Olin Health Center is the gatekeeper for students and spouses* (see back for important referral information)
 - \$100,000 maximum benefit per accident/illness
 - Outpatient mental health benefits paid at 100% of covered medical expenses with a \$10 Copay per visit (up to policy maximums)
 - Pre-existing conditions covered after six-months of continuous coverage in the Plan
(Treatment received from Olin Health Center for pre-existing conditions are covered immediately upon enrolling in the Plan)
 - Prescription Drugs covered with a \$5 per prescription Copay for Generic Prescription Drugs and a \$10 per prescription Copay for Brand Name Prescription Drugs (\$7,500 annual prescription maximum)
 - Benefit level: 95% Preferred Care / 80% Non-Preferred Care
 - Annual Deductible \$50 Preferred Care / \$100 Non-Preferred Care / Annual out-of-pocket maximum \$900 Preferred Care / \$2,300 Non-Preferred Care
 - Coverage for one annual gynecological examination including mammography services
 - Coverage includes three physician office visits at Olin Health Center that are subsidized by MSU. One of these visits may be used for a general physical examination.
- * If Olin Health Center is closed, seek non-emergency treatment at (hours vary by location):
- Delta Medical Center: Okemos, phone: (517) 349-4500; South Lansing, phone: (517) 882-7566; West Lansing, phone: (517) 321-8265
 - Haslett Redi-Care, Haslett Village Square, phone: (517) 339-2100
 - Lansing Urgent Care, 505 North Clipper Street, phone: (517) 333-9200

In a life-threatening situation or medical emergency – go directly to the nearest hospital emergency room.

What is the cost?

2008-2009 Annual Premiums			
Graduate Assistants	Total Premium	MSU Cost*	Student Cost
Student	\$1,726	\$1,726	\$0
Student w/ spouse*	\$6,653	\$3,826	\$2,827
Student w/ spouse, one child	\$9,310	\$3,926	\$5,384
Student w/ spouse, all children	\$10,343	\$3,926	\$6,417
Student w/ one child	\$4,383	\$3,826	\$557
Student w/ all children	\$5,416	\$3,926	\$1,490

Enrollment Periods	Deadlines
Fall (8/15/08 - 12/31/08)	September 30, 2008
Spring (1/1/09 - 5/11/09)	January 31, 2009
Summer (5/12/09 - 8/14/09)	May 12, 2009
1st Quarter (8/15/08 - 11/14/08)	September 30, 2008
2nd Quarter (11/15/08 - 2/14/09)	November 15, 2008
3rd Quarter (2/15/09 - 5/11/09)	February 15, 2009
4th Quarter (5/12/09 - 8/14/09)	May 12, 2009

* MSU will contribute \$2,100 (annually) towards the cost of a spouse or child and \$2,200 (annually) towards the cost of a spouse and/or multiple dependents.

Contact the MSU Human Resources Benefits office at (517) 353-4434
or e-mail studentinsurance@hr.msu.edu for more information website:
<http://www.hr.msu.edu/HRsite/Benefits/Students/HealthCov/>

IMPORTANT REFERRAL INFORMATION 2008-2009 Policy Year

If you are covered by AETNA STUDENT HEALTH, MSU Student Health Insurance Plan...

If within 45 miles of the MSU East Lansing campus, all medical treatment must begin at Olin Health Center (except treatment of an emergency medical condition, maternity, mammograms, and mental health). An Olin referral is required for any additional outside benefits to be paid. Referrals must be renewed each Policy Year.

- **Outside of Olin Health Center**, there is an annual Deductible and Copay that will apply to all treatment. The **Deductible** is a specific amount that must be paid by the insured before benefits are payable under the insurance plan. The **Copay** is the amount that must be paid by the insured at the time services are rendered. The amount of the Deductible and Copay will depend on where treatment is sought, whether it is with a **Preferred** or **Non-Preferred** Care Provider. *Olin will refer you to a Preferred Care Provider whenever possible.*
 - **If you go to a Preferred Care (In-Network) Provider**, an annual Deductible of \$50 per person (\$100/family) will apply. Once the Deductible has been met you will be responsible for a \$10 per visit Copay for office visits, and a 5% Copay for all other charges (such as lab work, x-rays or hospital fees). Outpatient mental health benefits are payable at 50% of the Negotiated Charge after the annual Deductible.
PLEASE NOTE: Services for Medical students currently on rotation will be payable at the Preferred Care benefit level when no preferred provider* is available.

To find a Preferred Care Provider visit Aetna Student Health's website:

<http://www.aetnastudenthealth.com/msudirect.htm> or call their customer service department: **1-800-859-8452**.

- **If you choose to go to a Non-Preferred Care (Out-of-Network) Provider**, an annual Deductible of \$100 per person (\$200/family) will apply. Once the Deductible has been met you will be responsible for all charges over 80% of Reasonable Charge. Outpatient mental health benefits are payable at 50% of the Reasonable Charge after the annual Deductible.
- **A Pre-Existing Condition** is any Injury, Sickness or condition for which medical advice, diagnosis, care or treatment was recommended or received by the Covered Person within the 6 months immediately preceding the effective date of his or her coverage.
 - Students and Spouses may have Pre-Existing conditions treated at Olin Health Center. Any referral **outside** of Olin for treatment of a Pre-Existing condition **will not be covered** until the 6-month continuous coverage waiting period has been met.
- **Referrals must be renewed each policy year (beginning August 15th) for continuing treatment to be covered.**
- **A separate referral is required for each diagnosed condition.**

IF YOU HAVE QUESTIONS ABOUT YOUR MSU STUDENT HEALTH INSURANCE PLAN
CONTACT EITHER ONE OF THE FOLLOWING:

Aetna Student Health
1-800-859-8452
<http://www.aetnastudenthealth/msudirect.htm>

MSU Human Resources Benefits Office
(517) 353-4434
E-mail: studentinsurance@hr.msu.edu
<http://www.hr.msu.edu/HRsite/Benefits/Students/HealthCov/>

*Preferred providers are independent contractors and are neither employees nor agents of Michigan State University, Aetna Student Health, or Aetna.

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Health benefits and health insurance plans contain exclusions and limitations. If any discrepancy exists between this pamphlet and the Master Policy, the Master Policy will govern and control the payment of Benefits.

The Michigan State University Student Health Insurance Plan (the "Plan") is underwritten by Aetna Life Insurance Company (ALIC). The Plan is administered by Chickering Claims Administrators, Inc. Aetna Student Health is the brand name for products and services provided by these companies.

This Plan is endorsed by Michigan State University. Benefits are paid in accordance with state mandates. Discount programs provide access to discounted prices and are not insured benefits.

Aetna Student Health Highlight Flyer 2008-2009