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

Your health plan also includes the following:

**Comprehensive affordable coverage**
- 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
- Premiums paid by MSU, with additional annual stipend for dependents

**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?
Graduate assistants with active appointments are eligible, as are their dependents (spouse, other eligible individuals, children and stepchildren).

MSU will cover the cost of the health plan. The premium for spouses and eligible dependents of graduate assistants will be partially funded by the university. MSU will contribute $2,500 annually toward the cost of a spouse or child, and $2,200 annually toward the cost of a spouse and one or more children.

### 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>
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</table>

**Note:** Dependent coverage cannot exceed the student coverage period.

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**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/student_insurance/

**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 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. Dependent children under the age of 18 and COBRA members are exempt from the referral requirement.

- **Women’s health services:** Female members won’t ever 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 abuse 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.

- **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**
  1-800-662-6667 | 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

- **24-Hour Nurse Advice Line**
  1-855-624-5214

*J&B Medical Supply Company is an independent company that provides diabetic materials for BCN Service Company.

**Northwood is an independent company that provides durable medical equipment for BCN Service Company.

**JVHL is an independent company that provides lab services for BCN Service Company.

BCN Service Company, as a third party administrator, administers your employer’s benefit plan and contracts with Blue Care Network to provide all health-related programs for members of the plan. BCN Service Company provides administrative claims services only. Your employer or plan sponsor is financially responsible for claims.

BCN Service Company is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.