MSU Graduate Assistant Health Plan

Your MSU student health insurance plan administrator will be changing on August 15, 2016, from Aetna Student Health to Blue Care Network (BCN) Service Company. Coverage for your student health insurance will continue through the Aetna Student Health Plan through August 14, 2016. Any claims incurred through August 14, 2016, should be submitted to Aetna Student Health.

As a graduate assistant, you are automatically enrolled in the health plan and your coverage is paid by MSU. The deadline to enroll your dependents for the 2016-17 academic year through BCN is September 30, 2016. Coverage for your new plan will begin on August 15, 2016.

What’s Changing for 2016-17?

- **Plan Administrator:** Student health insurance for the 2016-17 academic year will be through Blue Care Network (BCN) Service Company.
- **Provider Network:** Providers can be located through the BCN website at [www.bcbsm.com](http://www.bcbsm.com).
- **Pre-authorizations:** Some services may require a pre-authorization.
- **Visit Limit:** Physical therapy/occupational therapy (PT/OT) have a 30-visit limit per condition per plan year. Osteopathic/chiropractic manipulations have a 30-visit limit per plan year.
- **Prescription Drug Coverage:** A 90-day supply will have two copays applied.
- **Continuation Plan:** The Continuation Plan will not be offered to graduate assistants who no longer qualify for the MSU Graduate Assistant Student Health Insurance plan for 2016-17. Graduate assistants who are losing coverage may be eligible to purchase health insurance coverage through the Health Insurance Marketplace at [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596. For more information, visit the [MSU Human Resources website](http://www.msu.edu).

What’s Not Changing for 2016-17?

- **Health Plan Subsidy:** The premium for spouses and eligible dependents of graduate assistants are partially funded by Michigan State University. MSU will contribute $2,500 (per plan year) toward the cost of a spouse or child, and $2,200 (per plan year) toward the cost of a spouse and a child/or two or more child(ren).
- **Out-of-Pocket Amounts:** Your deductible and office visit copays will remain the same.
- **Prescription Drug Coverage:** Your BCN ID Card will include your medical and pharmacy coverage. The copay amount for a 30-day supply will remain the same.
- **SHS Olin Health Center:** Student Health Services (SHS) Olin Health Center will remain your first stop for care when services are rendered within 45 miles from campus.
- **Referrals:** Referrals from SHS Olin Health Center will continue to be required if you seek care from another provider within 45 miles of campus.
- **Waiver System:** The waiver system to opt-out of the student health insurance plan will remain the same.

Note: The information in this document is not all inclusive.