Your MSU student health insurance plan administrator will be changing on August 15, 2016, from Aetna Student Health to Blue Care Network (BCN) of Michigan. 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.

The deadline to enroll your dependents for the 2016-17 academic year through Blue Care Network is September 30, 2016. Medical, international and veterinary students will automatically be enrolled in the student health coverage; all other students will be eligible to voluntarily enroll in the health coverage.

**What’s Changing for 2016-17?**

- **Plan Administrator:** Student health insurance for the 2016-17 academic year will be through Blue Care Network (BCN) of Michigan.
- **Provider Network:** Providers can be located through the BCN website at [www.bcbsm.com](http://www.bcbsm.com).
- **Pre-authorizations:** Some services may require 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.
- **Emergency Room Copay:** The emergency room copay will change from $50 to $100 (waived if admitted).
- **In-Network Out-of-Pocket Maximum:** The in-network out-of-pocket maximum (deductible, copay and coinsurance) will be $2,100 per member/$4,200 for family.
- **Out-of-Network Out-of-Pocket Maximum:** The out-of-network out-of-pocket maximum (deductible, copay and coinsurance) will be $4,200 per member/$8,400 for family.

**What’s Not Changing for 2016-17?**

- **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 (for applicable student groups) 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.