Below is a brief summary of the benefits for this plan. For more details, visit hr.msu.edu/benefits/student_insurance 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 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*

**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?**
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
- Registered international students
- Medical students
- Eligible dependents of students enrolled in the plan (spouse or domestic partner, children or stepchildren)

*The deductible and co-insurance may apply to services at Olin for visiting scholars, College of Law, and the optional practical training program.

<table>
<thead>
<tr>
<th>Enrollment dates</th>
<th>Coverage period</th>
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<tr>
<td><strong>Enrollment period</strong></td>
<td><strong>Enrollment opens</strong></td>
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<td>Spring III</td>
<td>April 12, 2018</td>
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<td>Third quarter</td>
<td>Jan. 15, 2018</td>
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<td>Fourth quarter</td>
<td>April 12, 2018</td>
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</tbody>
</table>

Note: Dependent coverage cannot 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
e-mail: 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
e-mail: olin@msu.edu
Web: olin.msu.edu
Referrals:
517-884-3556
Billing:
517-355-4516 or 517-355-4517
• **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. The referral requirement doesn’t apply to visiting scholars, College of Law, the optional practical training program, all eligible dependents and the following Colleges: Human Medicine, Osteopathic Medicine and Veterinary Medicine.

• **Women’s health services**: Female members don’t 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.

• **24/7 online health care, powered by American Well®**: When your primary care physician isn’t available, you can speak to a doctor via your smartphone, tablet or computer anytime, anywhere*. Just a $10 visit copayment is all that’s required for treatment of minor illnesses or injuries. Prescriptions can also be sent to a local pharmacy, as needed. Visit bcbsm.amwell.com to sign up today. Enter your plan information and service key BCBSM.

• **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.

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**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

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*J&B Medical Supply Company is an independent company that provides diabetic materials for Blue Care Network of Michigan.

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

***JVHL is an independent company that provides lab services for Blue Care Network of Michigan.

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*U.S. only. Some states have visit and prescribing restrictions. Online health care doesn’t replace primary doctor relationships.

American Well® is an independent company that provides online health care for Blue Care Network members. BCN doesn’t control the content of the Amwell website.
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. To 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.


Se tu o qualcuno che stai aiutando avete bisogno di assistenza, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, rivolgiti al Servizio Assistenza al numero indicato sul retro della tua scheda o chiama il 877-469-2583, TTY: 711 se non sei ancora membro.

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: 866-559-0578, email: CivilRights@bcbsm.com. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.