Below is a brief summary of the benefits for this plan. For more details, visit hr.msu.edu/benefits/students/index.html 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, College of Medicine and the optional practical training program.

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**Enrollment dates**

<table>
<thead>
<tr>
<th>Enrollment period</th>
<th>Enrollment opens</th>
<th>Enrollment deadline</th>
<th>Effective date</th>
<th>Termination date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual</td>
<td>July 24, 2018</td>
<td>Sept. 30, 2018</td>
<td>Aug. 16, 2018</td>
<td>Aug. 15, 2019</td>
</tr>
<tr>
<td>Fall</td>
<td>July 24, 2018</td>
<td>Sept. 30, 2018</td>
<td>Aug. 16, 2018</td>
<td>Feb. 15, 2019</td>
</tr>
<tr>
<td>Spring III</td>
<td>April 16, 2019</td>
<td>June 30, 2019</td>
<td>May 16, 2019</td>
<td>Aug. 15, 2019</td>
</tr>
<tr>
<td>First quarter</td>
<td>July 24, 2018</td>
<td>Sept. 30, 2018</td>
<td>Aug. 16, 2018</td>
<td>Nov. 15, 2018</td>
</tr>
<tr>
<td>Second quarter</td>
<td>Oct. 16, 2018</td>
<td>Nov. 15, 2018</td>
<td>Nov. 16, 2018</td>
<td>Feb. 15, 2019</td>
</tr>
<tr>
<td>Fourth quarter</td>
<td>April 16, 2019</td>
<td>June 30, 2019</td>
<td>May 16, 2019</td>
<td>Aug. 15, 2019</td>
</tr>
</tbody>
</table>

**Coverage period**

**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/students/index.html

**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. 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 use disorder 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.

• **Blue Cross Online Visits℠:** When your primary care physician isn’t available, you can speak to a U.S. board-certified doctor via your smartphone, tablet or computer anytime, anywhere*. You can also schedule an appointment to video-chat with a clinically-licensed therapist or psychiatrist if you’re struggling with anxiety or grief, among other challenges. Visits to treat minor illnesses and injuries are $49 or less, based on your cost share. Costs for behavioral health visits vary depending on the type of provider and the services you receive. Prescriptions can also be sent to a local pharmacy, as needed. To sign up, visit bcbsmonlinevisits.com, get the BCBSM Online Visits℠ app, or call 1-844-606-1608.

**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

*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.

*U.S. only. Remember to coordinate all care through your primary care physician.
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.

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 chiamami il 877-469-2583, TTY: 711 se non sei ancora membro.

If you, or the person you are helping, need assistance, you have the right to free help and information in your language. 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.

Bạn có quyền được giúp đỡ và nhận thông tin miễn phí bằng ngôn ngữ của bạn. Để giao tiếp với người dịch, vui lòng gọi số điện thoại dịch vụ khách hàng trên mặt sau của thẻ, hoặc số điện thoại 877-469-2583, TTY: 711 nếu bạn chưa là một thành viên.

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 chiamami il 877-469-2583, TTY: 711 se non sei ancora membro.

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