

Michigan State University
Student Health Insurance Plan (SHIP)
2026-2027 Final Premium Rates
Aetna Life Insurance Company
International Students

	International Undergraduates, International Graduates, International College of Law				International Human Medicine, International Vet Medicine, International College of Osteopathic Medicine (COM)				College of Osteopathic Medicine (COM)	International Early Arrival Students		
	Spring 1	Spring 2	Spring 3 (Summer)	Fall	Spring 1	Spring 2	Spring 3 (Summer)	Early Arrival	Early Arrival Spring (Daily)	Early Arrival Summer (Daily)	Early Arrival Fall (Daily)	
	8/16/2026	1/1/2027	2/16/2027	5/17/2027	8/16/2026	1/1/2027	2/16/2027	5/17/2027	6/1/2027	12/1/2026	5/1/2027	7/1/2027
	through	through	through	through	through	through	through	through	through	through	through	through
	2/15/2027	8/15/2027	8/15/2027	8/15/2027	2/15/2027	8/15/2027	8/15/2027	8/15/2027	8/15/2027	12/31/2026	5/31/2027	8/15/2027
Medical												
Student	\$1,999.00	\$2,486.00	\$1,999.00	\$997.00	\$1,999.00	\$2,486.00	\$1,999.00	\$997.00	\$832.00	\$11.00	\$11.00	\$11.00
Spouse/Domestic Partner	\$1,999.00	\$2,486.00	\$1,999.00	\$997.00	\$1,999.00	\$2,486.00	\$1,999.00	\$997.00	\$832.00	\$11.00	\$11.00	\$11.00
One Child	\$1,999.00	\$2,486.00	\$1,999.00	\$997.00	\$1,999.00	\$2,486.00	\$1,999.00	\$997.00	\$832.00	\$11.00	\$11.00	\$11.00
2 or more Children	\$3,998.00	\$4,972.00	\$3,998.00	\$1,994.00	\$3,998.00	\$4,972.00	\$3,998.00	\$1,994.00	\$1,664.00	\$22.00	\$22.00	\$22.00