

Michigan State University Graduate Assistant

Health Insurance Plan 2024-2025

Eligibility

Michigan State University (MSU) provides health coverage for Graduate Assistants and their eligible dependents through Aetna. As a Graduate Assistant (GA), you are automatically enrolled in the health plan, at no cost to you. MSU pays the premium for your health coverage. Through the health plan, you have access to quality health care through hospitals, physicians and affiliated health care professionals in the Aetna provider network.

Graduate Assistants who are automatically enrolled may submit a waiver with proof of comparable coverage. For more details about the waiver requirements, visit msu.myahpcare.com/waiver.

Graduate Assistants may enroll eligible dependents on a voluntary basis. For more details about enrolling your dependents, please visit: msu.myahpcare.com/enrollment.

What's Included?

- Primary Care Physician (PCP) Choice: Graduate Assistants will have the option to choose their PCP. Olin Health Center will be automatically assigned as the PCP, but Graduate Assistants will have the flexibility to change this selection.
- No Referrals for Specialty Care Services: Graduate Assistants will no longer need referrals to access specialty care services.
- 100% coverage at Olin Health Center.
- CVS Caremark prescription coverage with over 25 no-cost drugs.
- Unlimited Therapy Visits: There will be no visit maximums for physical, occupational or speech therapies.
- Holistic Behavioral Health Support: Enhanced support services for behavioral health will be available.
- Telehealth solution for medical and behavioral services
- Access to Academic Emergency Services*



More Information

For full details of participation in the plan, please view the complete brochure online at: msu.myahpcare.com

Questions

To view Frequently Asked Questions or submit a request, please visit help.ahpcare.com

Insurance ID Card

To access your ID card, please visit msu.myahpcare.com/additionalresources

Aetna Student Health

For additional Aetna resources, please visit: aetnastudenthealth.com/en/school/246796/index.html

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is **Aetna**.



*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans, Inc. (AHP), a Risk Strategies Company.

This document contains a summary of your school's Graduate Assistants health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at msu.myahpcare.com.

Michigan State University 2024-2025 - Graduate Assistant

Benefits

(Deductible applies unless otherwise stated below)

	OLIN HEALTH CENTER Payments are based on the Negotiated Charge	IN-NETWORK COVERAGE Payments are based on the Negotiated Charge	OUT-OF-NETWORK COVERAGE Payments are based on the Recognized Charge
Individual Deductible Per Individual, Per Policy Year	None	\$125	\$250
Family Deductible Per Family, Per Policy Year	None	\$250	\$500
Individual Out-of-Pocket Maximum Per Individual, Per Policy Year	\$1,500 (Combined)		\$2,300
Family Out-of-Pocket Maximum Per Family, Per Policy Year	\$3,000 (Combined)		\$4,600
Physician & Specialist Visits	100% after a \$15 Copayment (Deductible waived)	100% after a \$15 Copayment	80%
Urgent Care	Not Available	95%	80%
Hospital Room and Board	Not Available	95%	80%
Hospital Emergency Room	Not Available	95% after a \$50 Copayment (Deductible waived)	95% after a \$50 Copayment (Deductible waived)
Prescription Drugs Up to 30-day supply (Deductible waived)	Not Available	At CVS Caremark: 100% after a: Generic: \$10 Copayment Preferred Brand-Name: \$30 Copayment Non-Preferred Brand-Name: \$60 Copayment Specialty: \$75 Copayment	100% after a: Generic: \$10 Copayment Preferred Brand-Name: \$30 Copayment Non-Preferred Brand-Name: \$60 Copayment
Preventive Care For more information, please visit: healthcare.gov/coverage/preventive-care-benefits/	100% (Deductible waived)	100% (Deductible waived)	80%

Rates & Coverage Periods

	FALL 08/16/2024 - 02/15/2025	SPRING I 01/01/2025 - 08/15/2025	SPRING II 02/16/2025 - 08/15/2025	SPRING III (SUMMER) 05/12/2025 - 08/15/2025
Enrollment Periods	07/29/2024-09/30/2024	12/02/2024-03/15/2025	12/02/2024-03/15/2025	04/01/2025-06/30/2025
Graduate Assistant	\$0	\$0	\$0	\$0
One Dependent (Spouse/Other Eligible Individual or Child)	\$235	\$296	\$235	\$118
Two or More Dependents	\$1,008	\$1,271	\$1,008	\$504

To view all enrollment and coverage periods available, please visit msu.myahpcare.com