

Michigan State University

Graduate Assistant Coverage With Care



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.

For more information, visit msu.myahpcare.com.

Coverage Periods & Rates

	FALL 08/16/25 - 02/15/26	SPRING I 01/01/26 - 08/15/26	SPRING II 02/16/26 - 08/15/26	SPRING III (SUMMER) 05/11/26 - 08/15/26
Enrollment Periods	07/14/25 - 09/30/25	12/01/25 - 03/15/26	12/01/25 - 03/15/26	04/13/26 - 07/10/26
Graduate Assistant	\$0	\$0	\$0	\$0
One Dependent (Spouse/Other Eligible Individual or Child)	\$256	\$322	\$256	\$128
Two or More Dependents	\$1,092	\$1,376	\$1,092	\$546

To view all enrollment and coverage periods available, please visit msu.myahpcare.com
For additional Aetna resources, please visit aetnastudenthealth.com/en/school/246796.index.html

WHAT'S INCLUDED?

Aetna PPO Network

GA's may choose their Primary Care Physician (PCP). Olin Health Center will be automatically assigned, but GA's have the flexibility to change this selection

No referrals needed to access Specialty Care Services

Enhanced holistic behavioral health support

CVS Caremark prescription coverage with over 25 no-cost drugs

Unlimited therapy visits for physical, occupational or speech therapies

Telehealth solutions through Aetna's 24/7 Teladoc

Access to Academic Emergency Services (AES)*

100% coverage at Olin Health Center



Questions

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



ID Cards

To access your ID Card, please visit msu.myahpcare.com

Michigan State University 2025-2026

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	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/preventive-care-benefits/	100% (Deductible waived)	100% (Deductible waived)	80%

This document is for informational purposes only and does not constitute an offer of coverage, a contract, nor medical advice. It provides a general overview of plan benefits, programs, and limitations, which are subject to plan maximums, exclusions, and regulatory approval. The benefits described herein may differ from the final policy of insurance, which will be available at msu.myahpcare.com upon approval by federal and state authorities.

Academic HealthPlans, Inc. (AHP), a Risk Strategies Company is an independent company that provides program management and administrative services for the Graduate Assistant health plans of 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.