

Michigan State University

Student Health Insurance Plan 2024-2025

Eligibility

The MSU student health insurance plan (SHIP) offers health coverage for students and their eligible dependents through Aetna. If you are a medical student or international student, you are **automatically** enrolled in the SHIP. If you are a student that does not fall into one of these groups, you are eligible to **voluntarily** enroll in the SHIP. Through this plan, you have access to quality health care through hospitals, physicians and affiliated health care professionals in the Aetna provider network.

If you are taking one or more credits for the enrollment period and are in one of these student categories, you are eligible to participate in the plan. Eligible students include:

- **Voluntary Enrolled Students:**
 - MSU College of Law students
 - Undergraduate and graduate students
 - Visiting Scholars (not eligible for employee health insurance)
 - Fellowship students
 - Lifelong Education Students (taking one or more credits)
 - English Language Program students
 - Students Completing Optional Practical Training (OPT)
 - Post Docs/Research Associates/Adjunct Professors (Not eligible for employee health insurance)
 - Nursing Students
- **Automatically Enrolled Students:**
 - International students
 - Medical students
 - Veterinary students
- **Eligible dependents of students enrolled in the SHIP:**
 - Spouse/Other Eligible Individual
 - Children (must be under the age of 26)
 - Stepchildren (must be under the age of 26)

Students who are automatically enrolled may submit a waiver with proof of comparable coverage. For more details about the waiver requirements please visit: msu.myahpcare.com

What's Included?

- Telehealth solutions through Aetna's 24/7 Teladoc
- 100% coverage at Olin Health Center
- Access to Academic Emergency Services*
- Small Copayment for approved prescription medications



*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 student 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.



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/246795/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**.

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Benefits

(Deductible applies unless otherwise stated below)

	STUDENT HEALTH SERVICES 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	\$150	\$300
Family Deductible Per Family, Per Policy Year	None	\$300	\$600
Individual Out-of-Pocket Maximum Per Individual, Per Policy Year	\$2,100 (Combined)		\$4,200
Family Out-of-Pocket Maximum Per Family, Per Policy Year	\$4,200 (Combined)		\$8,400
Physician & Specialist Visits	100% after a \$10 Copayment	100% after a \$10 Copayment	70%
Urgent Care	Not Available	90%	70%
Hospital Room and Board	Not Available	90%	70%
Hospital Emergency Room	Not Available	90% after a \$100 Copayment per visit (Deductible waived)	90% after a \$100 Copayment per visit (Deductible waived)
Prescription Drugs Up to 30-day supply (Deductible waived)	Not Available	At CVS Caremark: 100% after a: Generic: \$7.50 Copayment Brand-Name: \$15 Copayment Specialty: 20%	100% after a: Generic: \$7.50 Copayment Brand-Name: \$15 Copayment
Preventive Care For more information, please visit: healthcare.gov/coverage/preventive-care-benefits/	100% (Deductible waived)	100% (Deductible waived)	70%

Rates & Coverage Periods

	QUARTERLY 08/16/24 - 11/15/24 11/16/24 - 02/15/25 02/16/25 - 05/11/25 05/12/25 - 08/15/25	FALL 08/16/24 - 02/15/25	SPRING I 01/01/25 - 08/15/25	SPRING II 02/16/25 - 08/15/25	SPRING III 05/12/25 - 08/15/25	EARLY ARRIVAL SUMMER (COLLEGE OF OSTEOPATHIC MEDICINE) 06/01/25 - 08/15/25
Enrollment Periods	07/29/24 - 09/30/24 10/01/24 - 11/30/24 12/02/24 - 03/01/25 04/01/25 - 06/30/25	07/29/24 - 09/30/24	12/02/24 - 03/15/25	12/02/24 - 03/15/25	04/01/25 - 06/30/25	05/15/25 - 06/30/25
Student	\$700	\$1,400	\$1,741	\$1,400	\$700	\$583
Spouse/Domestic Partner	\$700	\$1,400	\$1,741	\$1,400	\$700	\$583
One Child	\$700	\$1,400	\$1,741	\$1,400	\$700	\$583
2+Children	\$1,400	\$2,800	\$3,482	\$2,800	\$1,400	\$1,166

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