Michigan State University

Student Coverage With Care

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 (1) 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 additional Aetna resources, please visit **https://www.aetnastudenthealth.com/en/msu/index.html**

For more information, visit **msu.myahpcare.com**.

WHAT'S INCLUDED?

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

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

*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), Part of the Brown & Brown Team.

Academic HealthPlans, Inc. (AHP), Part of the Brown & Brown Team, is an independent company that provides program management and administrative services for the student health plans of Aetna.

Michigan State University 2026-2027

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 Recognzied Charge
Individual Deductible Per Individual, Per Policy Year	None	$200	$400
Family Deductible Per Family, Per Policy Year	None	$400	$800
Individual Out-of-Pocket Maximum Per Individual, Per Policy Year	$4,500 (Combined)		$7,500
Family Out-of-Pocket Maximum Per Family, Per Policy Year	$9,000 (Combined)		$15,000
Physician & Specialist Visits	100% after a $25 Copayment	100% after a $25 Copayment	70%
Urgent Care	Not Available	90%	70%
Hospital Room and Board	Not Available	90% after a $100 Copayment per visit	70%
Hospital Emergency Room	Not Available	90% after a $150 Copayment per visit (Deductible waived)	90% after a $150 Copayment per visit (Deductible waived)
Prescription Drugs Up to 30-day supply (Deductible waived)	Not Available	100% after a: Generic: $15 Copayment Brand: $30 Copayment Specialty: 20%	100% after a: Generic: $10 Copayment Brand: $20 Copayment
Preventive Care For more information, please visit healthcare.gov/preventive-care-benefits/	100% (Deductible waived)	100% (Deductible waived)	70%

Coverage Periods & Rates

	QUARTERLY 08/16/26 - 11/15/26 11/16/26 - 02/15/27 02/16/27 - 05/16/27 05/17/27 - 08/15/27	FALL 08/16/26 - 02/15/27	SPRING I 01/01/27 - 08/15/27	SPRING II 02/16/27 - 08/15/27	SPRING III 05/17/27 - 08/15/27	EARLY ARRIVAL SUMMER (COLLEGE OF OSTEOPATHIC MEDICINE) 06/01/27 - 08/15/27
Enrollment Periods	07/13/26 - 10/09/26 10/12/26 - 11/30/26 12/01/26 - 03/15/27 04/12/27 - 07/09/27	07/13/26 - 10/09/26	12/01/26 - 03/15/27	12/01/26 - 03/15/27	04/12/27 - 07/09/27	04/12/27 - 07/09/27
Student	$997	$1,999	$2,486	$1,999	$997	$832
Spouse/ Domestic Partner	$997	$1,999	$2,486	$1,999	$997	$832
One Child	$997	$1,999	$2,486	$1,999	$997	$832
Two or More Children	$1.994	$3,998	$4,972	$3,998	$1,994	$1,664

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