

## MICHIGAN STATE UNIVERSITY STUDENT & GRADUATE ASSISTANT HEALTH INSURANCE PLANS

Michigan State University (MSU) has implemented domestic and international students and graduate assistant plans to protect your educational future. If you get sick or injured, insufficient health insurance can lead to financial hardships that can threaten your ability to attend class, pay tuition, get student loans, or live away from home. Having insurance is a safety net that helps ensure you are able to stay in school.

### Am I allowed to waive health insurance if I am residing outside the U.S.?

International students remaining outside the US for the full waiver period should complete an eForm through OISS to provide proof of residency. Once the eForm has been reviewed and approved, the health insurance charge will be removed from your student account. For questions related to the form, please contact OISS at **(517) 353-1720** or [oiss.msu.edu](http://oiss.msu.edu).

### What is a health insurance Waiver Application?

It's an online form that you complete if you have other qualified health insurance and do not wish to be enrolled in MSU's Insurance Plan. As part of the waiver process you are required to provide specific information about your existing insurance coverage, which will be verified by Blue Water Benefits Administrators, the Waiver Administrator.

To waive, please have your insurance ID card, policy, and name, date of birth and address of the primary insured.

### Who is eligible to submit a Waiver?

- Domestic Medical Students (Human, Veterinary, Osteopathic)
- Graduate Assistants
- International students sponsored by home governments or non-governmental organizations outside of MSU
- International students with MSU staff benefits, through own employment or spouse/parent employment
- International students with U.S. employee benefits, through own employment or spouse/parent employment
- International students enrolled in an online degree program

### Does my other insurance qualify?

Yes, if your benefits under that plan include **all** of the following:

#### International Students

- Coverage must be at least \$500,000 per condition without time limitation
- Deductible must be \$500 or less per individual
- Plan must cover inpatient and outpatient medical services (including labs and x-rays) and mental health services
- Plan must cover prescriptions up to a minimum of \$500,000
- Coverage must be worldwide
- Coverage must have \$50,000 or more provision for medical evacuation to the international student's home country and \$25,000 or more provision for repatriation (removal of remains after death) to the international student's home country
- Coverage must be for the waiver period requested

## To submit a Waiver Application

- STEP 1** Visit [www.yourstudenthealthplan.com/](http://www.yourstudenthealthplan.com/) Choose MSU from the school dropdown and choose your plan type according to your student class.
- STEP 2** Click the Login to Waive button. Enter your Blue Water Username and password.
- STEP 3** From your Blue Water Student dashboard, select Waive Coverage. At the effective date prompt, enter the semester start date.
- STEP 4** Please read the text, complete the questions, and click **Continue**.
- STEP 5** If you have an approved waiver from the previous term, your insurance information will be shown. If your information has not changed from last term, go to step #7 below.
- STEP 6** If your insurance information has changed, or you do not have an approved waiver on record, you will be asked for information about your insurance plan. Enter your information exactly as it appears on your insurance ID card. See the **DEFINITION OF TERMS** on the next page.
- STEP 7** Upload required documents, if any. The upload documents screen will state if you are required to upload documents and if so, what documents are required. After uploading any required documents, click "FINISH" to submit your application.



**College of Human Medicine (CHM), College of Osteopathic Medicine (COM), and College of Veterinary Medicine (CVM)**

- Coverage must include hospitalization
- Coverage must include preventive services (annual physicals)
- Coverage must include emergency care
- Coverage must include lab work
- Coverage must include x-rays
- Coverage must include prescription medications
- Coverage must include mental health and substance abuse treatments
- Coverage must be for the waiver period requested

**Graduate Assistants**

- Coverage must include inpatient and outpatient hospital services
- Coverage must be for the waiver period requested

**Your insurance coverage will be verified.**

Students who are covered under a health insurance plan that does not meet all of the applicable requirements will not be allowed to waive out of MSU’s Insurance Plan.

**How do I decide whether or not to waive coverage?**

It is your decision whether or not to waive. However, please consider the following:

- MSU’s Insurance Plan may be less expensive than being insured on an individual plan or as a dependent on an employer group plan through your parent or spouse. When comparing costs, be sure to look at **premium, deductibles, copays, and out-of-pocket maximums.**
- MSU’s Insurance Plan has a local PPO provider network. If you have out-of-state coverage, or HMO or PPO coverage with a limited provider area, there may not be many or any network providers near school. You may have to pay higher out-of-network deductibles, coinsurance, or copays.

**Please remember that if you waive coverage under SHIP, you are responsible for any medical costs you incur.**

**How often must I submit a Waiver Application?**

To help ensure the wellbeing of our student body, MSU is pleased to offer health insurance coverage for students. This coverage is offered each term. To attend MSU a student must either enroll in our health insurance plan or provide proof of coverage that would meet your needs as a student. If you successfully waive coverage, this waiver will be applied to each consecutive term in which you attend this academic year, unless you elect to rescind the waiver for the upcoming term and enroll in MSU’s health care plan. Prior to the beginning of each term, you will receive an email from Blue Water Benefits Administrators on how to enroll in the MSU health plan which will discontinue your waiver for the following term.

**The annual waiver option has been discontinued.**

**Waiver Deadline Date**

WAIVER TERM	POLICY TERM	WAIVER PORTAL OPEN	WAIVER DEADLINE
<b>Fall</b>	08/16/2023 to 02/15/2024	07/24/2023	09/30/2023
<b>Spring I</b>	01/01/2024 to 08/15/2024	11/15/2023	02/28/2024
<b>Spring II</b>	02/16/2024 to 08/15/2024	11/15/2023	02/28/2024
<b>Spring III</b>			
Mandated*	05/16/2024 to 08/15/2024	03/28/2024	06/30/2024
Early COM	06/01/2024 to 08/15/2024	03/28/2024	06/30/2024

\* Mandated students include (International, Medical and Graduate Assistants)

**What happens if I don’t waive by the deadline date?**

You will be automatically enrolled in MSU’s Insurance Plan for the applicable term. Any applicable health insurance charge will remain on your student account.

**If my insurance coverage starts after the term begins, can I get a refund?**

No refunds will be issued. If it is past the Waiver Deadline Date, your MSU’s Insurance Plan coverage will remain in place and you will be required to wait until the next waiver period to waive out of MSU’s Insurance Plan.

**What if I successfully waive out of MSU's Insurance Plan, then lose my other coverage?**

You may enroll at other times during the year if you have a qualifying event. Qualifying events include loss of coverage through another plan, marriage, divorce, birth, or adoption of a child.

You must contact the MSU Solutions Center, located at 1407 S Harrison Rd, or call **(800) 353-4434** and enroll in the plan within 30 days of the qualifying event. Premium will be pro-rated.

Please contact the MSU Solutions Center if you have questions about qualifying for this option.

### How do I know if my Waiver Application is approved or denied?

When you submit your waiver application, you will receive an email acknowledging receipt of your waiver application. Generally within 7-10 business days, you will receive an email either approving or denying your waiver application. If your Waiver Application is denied, you will remain enrolled in MSU's Insurance Plan.

#### Appealing a waiver denial

If you feel the denial is in error, you may appeal within 7 days from the date of denial by contacting the following:

- BlueWater Benefits Administrators LLC: **(947) 941-1388**
- MSU Solutions Center, **(517) 353-4434 / (800) 353-4434**, [solutionscenter@hr.msu.edu](mailto:solutionscenter@hr.msu.edu)

### What happens if I receive an “Action Required” or “Information Needed” email?

You must provide the requested information right away, or your waiver will be denied. If you provide the information and it meets the requirements, you will be notified by email within 3–10 business days that your waiver was approved.

If you do not provide the information by the date requested, or if the documentation you provide does not meet the requirements, you will remain enrolled in MSU's Insurance Plan and you will receive notice after the waiver deadline that your Waiver Application was denied.

**It is your responsibility to check your student email or personal email account for waiver status updates and to send in additional documentation if requested.**

### Whom should I contact if I have additional questions?

Contact BlueWater Benefits Administrators LLC at (947) 941-1388 or the MSU Solutions Center at **(517) 353-4434**, [solutionscenter@hr.msu.edu](mailto:solutionscenter@hr.msu.edu).

## DEFINITION OF TERMS

**Insurance Co. Name:** This is the name of the insurance carrier. Please select from the drop-down box. If your insurance carrier is not listed, please select “Other” and enter the full name of the company.

**Insurance Co. Phone:** This is the customer service or provider phone number, usually found on your insurance ID card or the insurance company website, which we can call in order to verify that the information you have provided is accurate.

**Primary Insured First:** This is the first name of the individual who is the primary insured on the plan. If you are insured through your parents, it's either your mother or your father, depending on whose plan it is. If you are insured through your own employer, it's your name. If you are covered under your spouse's insurance plan, it's your spouse's name. It may also be listed as Subscriber, Member, or Enrollee on the insurance card.

**Primary Insured Last:** This is the last name or surname of the individual who is the primary insured on the plan.

**Primary Insured DOB:** This is the date of birth of the individual who is the primary insured on the plan.

**Relationship to Primary Insured:** This is the student's relationship to the primary insured. Please choose Self, Spouse (if your spouse is the primary insured), Child (if your parent is the primary insured), or Other Adult (if the primary insured is not yourself, spouse, or parent).

**Policy/Group Number:** This is a number found on the insurance ID card of your current health plan. It is different from the member number. It will be listed as Policy or Group Number and may contain an alpha prefix (letters, then numbers). Type it in exactly as it appears on the card.

**Member/Sub ID:** This is a number found on the insurance ID card of your current health plan, sometimes referred to as a member or subscriber ID. It is different from the policy or group number. It is sometimes the Social Security Number of the policyholder. Type it in exactly as it appears on the card.

**Primary Insured Address:** This is the address of the individual who is the primary insured on the plan.

Most of this information can be found on the insurance ID card. Other information can generally be found on the insurance company's website. If you are covered under an employer plan, the employee can contact their employer's Human Resources Department or Benefits Department or the Insurance Carrier.

**Please make sure the information you provide on your Waiver Application is accurate, as incorrect or incomplete information may cause your Waiver Application to be denied. Information provided on waiver applications will be verified by Blue Water Benefits Administrators, the designated Waiver Administrator.**