

U-M International Student/Scholar Health Insurance (IHI) Plan Coverage and Rates

September 1, 2019: Blue Care Network (BCN) is now the insurance company for the U-M International Student/Scholar Health Insurance Plan.

University of Michigan International Student/Scholar Health Insurance Plan Documents

September 1, 2021 - August 31, 2022 ([Blue Care Network](#) [1])

- [Member Guide](#) [2] - detailed description of the insurance plan

September 1, 2020 - August 31, 2021 ([Blue Care Network](#) [1])

- [Member Guide](#) [3] - detailed description of the insurance plan
- Benefits-at-a-Glance - summary of the plan benefits
- Travel assistance coverage is provided by GeoBlue
 - [GeoBlue Overview](#) [4]
 - [Detailed Description of GeoBlue Services](#) [5]

Coverage Highlights

See [Insurance Plan Documents](#) for more details about the deductible, co-pays and co-insurance, in and out of network health care providers, and the out of pocket maximum.

\$100 annual deductible in-network/\$100 annual deductible out-of-network

The annual deductible is what you must pay each policy year (September 1 – August 31) before insurance starts to cover costs. The annual deductible does not apply to some services, such as immunizations, emergency room visits, routine physical exams, and prescription drugs.

Co-pays for office visits and hospital admissions

A co-pay is what you pay, then insurance covers the rest. Co-pay examples: Office visit or urgent care clinic: \$20; Emergency Room: \$75 (waived if admitted); Hospital Room/Board/Miscellaneous Expense:

\$150 (per hospital admission)

Co-insurance for most other services

Co-insurance is the percentage that you pay. For most in-network services, you will pay 10% and the insurance company will pay 90%.

University Health Service

Students will save money by getting medical care at [University Health Service](#) [6] during terms when they are enrolled in classes. Many [UHS services are free for enrolled students](#) [7], so it will not be necessary to pay the deductible, co-pay or co-insurance.

In-Network Medical Care

If you are not an enrolled student, do not want to receive health care at UHS, or need health care that UHS cannot provide, you will save money by going to a doctor or hospital in the BCN network, such as Michigan Medicine. You can find other doctors and hospitals in the network on the [Blue Care Network website](#) [1].

Out of network Medical care

Your health insurance plan will also cover care if you go to a doctor or hospital not in the [Blue Care Network](#) [1], but this option will be the most expensive for you.

Out of pocket maximum

Once you have paid the “out of pocket maximum”, you will not have to pay co-pays or co-insurance for the rest of that policy year. A policy year is September 1 through August 31. The out-of-pocket maximum for this plan is Individual: \$3,500 / Family \$7,000 in-network and Individual \$3,500 /Family \$7,000 out-of-network per policy year.

Coverage Highlights

- Routine/preventive care – including immunizations
- 90% coverage for prescription drugs
- Pregnancy and childbirth are covered.
- Both inpatient and outpatient coverage (for example: hospital room and board, physician's fees, laboratory tests, x-rays, ambulance, etc.)
- Mental health problems and drug or alcohol abuse
- Routine eye exam in-network twice per policy year for \$20 co-pay
 - Your insurance will also cover routine eye exams at University Health Service for a \$20 co-pay. Visit [UHS Eye Clinic](#) [8] for clinic hours and information about the eye exam.
- Medical evacuation and repatriation coverage
- Some [dental coverage](#) [9]

Your Member Guide, one of your [Insurance Plan Documents](#) will tell you whether the annual deductible, a co-pay, or co-insurance applies to these services.

Current Rates

Your monthly insurance bill can be seen at [Wolverine Access](#) [10] >Student Business >Campus Finances >Account Inquiry. You will not receive a paper bill in the mail. Charges cannot be pro-rated. This means that if you have this insurance for any part of the month, you will be charged for the entire month.

Insurance rates change every year on September 1. Rates usually increase; a decrease is rare. The current rates are listed below.

Insurance Premiums for 9/1/2020 - 8/31/2021

	Monthly
Student/Scholar	\$149.65
Student/Scholar and One Dependent	\$293.80
Student/Scholar and Two or More Dependents	\$437.95

Insurance Premiums for 9/1/2021 - 8/31/2022

	Monthly
Student/Scholar	\$160.74
Student/Scholar and One Dependent	\$315.98
Student/Scholar and Two or More Dependents	\$471.22

Source URL: <https://internationalcenter.umich.edu/resources/healthins/coverage-and-rates>

Links

[1] <http://www.bcbsm.com/umichglobal>

[2] https://internationalcenter.umich.edu/sites/default/files/International_Member_Guide_2021-22.pdf

[3] https://internationalcenter.umich.edu/sites/default/files/International_Member_Guide_2020-21.pdf

[4] https://internationalcenter.umich.edu/sites/default/files/GeoBlue_Overview_20-21.pdf

[5] https://internationalcenter.umich.edu/sites/default/files/GeoBlue_Detailed_Description_20-21.pdf

[6] <https://uhs.umich.edu/>

[7] <https://uhs.umich.edu/feestudents>

[8] <https://uhs.umich.edu/eyecare>

[9] <https://internationalcenter.umich.edu/resources/healthins/dental-care>

[10] <http://wolverineaccess.umich.edu/>