What’s Covered, What’s Not

The U-M International Student/Scholar Health Insurance (IHI) covers treatment when you are sick, injured or pregnant, as well as routine and preventive care.

The plan includes a routine eye exam in-network once per policy year. Glasses and contact lenses are not covered. The plan only covers dental work needed as a result of an injury, or for removing impacted wisdom teeth. For dental care resources, please refer to the Dental Care [1] section.

To see exactly what is covered, see the “Description of Benefits” section of the U-M International Student/Scholar Health Insurance (IHI) Plan Design and Benefits Summary [2]. To see what is not covered, see the “Exclusions” section of the Plan Design and Benefits Summary. For questions about coverage, call the insurance company at 1.800.239.9697 or come to the U-M International Center Health Insurance Office [3]. You may also send an email to ihi@umich.edu [4].

- This plan also covers what we call preventive care. Preventive care includes your annual physical, annual visit to the gynecologist, routine tests or screening, and immunizations. For more information on these benefits, see the “Preventive Care Expenses” section of the U-M International Student/Scholar Health Insurance (IHI) Plan Design and Benefits Summary [2].
- Medical evacuation to your home country is covered, as well as repatriation. Medical evacuation occurs when you are too ill to complete your stay at the University of Michigan, and you must return to your home country. In this case, the medical costs of your return trip will be covered by the insurance company. Repatriation refers to the shipment of your body back to your home country in the event of your death. These charges will be covered to the reasonable and customary amount.
- The costs of pregnancy and childbirth are covered.