How to Use UM’s International Insurance Plan

Aetna Student Health
Health Care & Insurance

Who is REQUIRED to have insurance?

- F–1 and J–1 students and scholars sponsored by the University of Michigan.
- The F–2 and J–2 dependents of U–M sponsored students and scholars.
- Entire time as U–M F1/J1 student/scholar or F2/J2 dependent.
- Includes time not enrolled in classes

U–M sponsored means U–M issued I–20 or DS–2019
Why you MUST have insurance

- Required by the University of Michigan (U-M) and United States (US) visa regulations.
- Health care in the US is very expensive.
- Not subsidized by government.
- University is not responsible for your health care expenses.
Health Care & Insurance

How to enroll
ALL new U–M F–1/J–1 students and scholars (U–M sponsored) are automatically enrolled in the Aetna Student Health international plan.

Your insurance begins on your I–20 or DS–2019 start date.

Your insurance will continue until your I–20 or DS–2019 end date. If that end date changes, your insurance end date will also change.

Your insurance end date will also change if you request Optional Practical Training (OPT) or Academic Training (J–1) work authorization after graduation.
Health Care & Insurance

How your plan works
Enrolled students will save money by going to University Health Service (UHS) if possible.

Much of your treatment is covered by your health service fee (part of your tuition)

No deductible and no co-pay at UHS in most cases.

See Free or Fees for Students for more information

http://www.uhs.umich.edu/feestudents
Pick your doctor

Choose where to receive your care:
- **In-network** – preferred Network provider
- **Out-of-network** – non-preferred provider

If you cannot go to UHS, save money by receiving your health care IN NETWORK

Your in-network provider will provide care and:
- Get approval from Aetna before giving you certain services
- File claims for you
- To find a provider in the network, use Aetna’s online directory at: [http://www.aetnastudenthealth.com/umich](http://www.aetnastudenthealth.com/umich) or call 800–239–9697

No referrals needed
Pick your doctor

University Health Service (UHS) is in network

**UHS (University Health Service)**
207 Fletcher Street, Ann Arbor 48109
Call for appointment: 734–764–8320
[www.uhs.umich.edu](http://www.uhs.umich.edu)
*Students/Scholars, Spouses, children age 10 or above can visit UHS*

Also in network:

**Packard Health**
3174 Packard Road, Ann Arbor 48108
Call for appointment: 734–971–1073
[www.packardhealth.org](http://www.packardhealth.org)
*All ages*

**Packard Health West**
501 North Maple Road, Ann Arbor 48103
Call for appointment: 734–926–4900
*All ages*

**University of Michigan Medical Center**
1500 E. Medical Center Drive
Ann Arbor, MI 48109
[www.uofmhealth.org](http://www.uofmhealth.org)
Out of Network

You can visit any licensed provider; however, you may be responsible to:

- Get approval from Aetna before receiving certain services
- File your own claims
- Pay the difference between the amount paid by your Plan and the amount charged by your provider.
- This option typically costs you more...$$
1. UHS (if not an emergency and UHS is open)

2. In-network doctor

3. Out-of-network doctor
Description of Benefits

Annual Deductible
Amount you must pay each policy year (Sept 1–Aug 31) before insurance starts to cover costs

**Individual**
- Students: $100 per policy year
- Spouse: $100 per policy year
- Child: $100 per policy year

**Family**
- Family: $200 per policy year

The annual deductible does not apply to some services. For example:
- Immunizations
- Emergency Room
- Routine physical exam
- Prescription drugs
- Vision exam

Coinsurance %
The % that you pay and the insurance company pays after you have paid the annual deductible. (See plan brochure)

Insurance pays mostly:
- 90% of Negotiated Charge (INN)
- 80% of Recognized Charge (ONN)

Co–pay
What you pay, then insurance covers the rest
- Office visit: $20
- Walk–in Clinic or Urgent Care Clinic: $20
- Emergency Room: $75 (waived if admitted)
- Hospital Room/Board/Misc Expenses: $150 per hospital admission
- For most other in–network medical services insurance pays 90%
## Description of Benefits

<table>
<thead>
<tr>
<th>Out of Pocket Maximums</th>
<th>Policy Year Maximum</th>
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<tr>
<td>Combined Out-of-Pocket</td>
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<td>Individual Out-of-Pocket:</td>
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<td>Once the out-of-pocket limit</td>
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<td>100% for the remainder of the</td>
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<td>policy year.</td>
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Tools To Help You

- Sign up for your members–only website
  - [http://www.aetnastudenthealth.com/umich](http://www.aetnastudenthealth.com/umich)

- Get information about estimated cost of services, claims and order ID cards.

- Find a network doctor with the online directory – DocFind

- At your fingertips with the Aetna Mobile app
  - [www.aetna.com/mobile](http://www.aetna.com/mobile)
Questions?

Email us at ihi@umich.edu

Call 734-764-9310

Visit the International Center
1500 Student Activities Building
1 p.m. – 4 p.m. – Advising hours
What?  Provide interpreters for medical visits

Where?  All UHMS hospitals and clinics
        EXCEPT University Health Services*

Cost?  Free

Why?  – Accuracy
       – Confidentiality
       – Convenience

*UHS provides free over-the-phone interpreting
Services include:

- In-person interpreters
- Written translation of medical records
- Home-to-Hospital phone interpretation
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<thead>
<tr>
<th>Language</th>
<th>In-Person Interpreter</th>
<th>Written translation of medical record</th>
<th>Phone Interpreter</th>
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Requesting Interpreter:
When you call the clinic to make an appointment, request an interpreter.

Home ➔ Hospital Phone Interpreting:
Call the number on the telephone interpreting card. An interpreter will answer, and will help you communicate with your desired hospital clinic.