

New Insurance Company for the U-M International Student/Scholar Health Insurance Plan

Effective September 1, 2019, the U-M International Student/Scholar Health Insurance Plan will change insurance companies from Aetna Student Health to [Blue Care Network \(BCN\)](#) [1].

BCN Plan Coverage

The new BCN insurance plan is very similar to the current Aetna Student Health Plan and covers:

- Doctor/Clinic visits (outpatient coverage)
- Hospitalization (inpatient coverage)
- Pregnancy/Delivery
- Prescription drugs
- Preventive care including immunizations
- Mental Health Care
- Ambulance and emergency rooms visits
- Annual vision exam

New for 2019-20: expanded dental coverage. In addition to covering the removal of impacted wisdom teeth, the new plan will cover routine exams and cleaning, and “minor restorative services” (fillings).

Annual Deductible, Copay and Coinsurance

The annual deductible is \$100 for in-network care and \$100 for out-of-network care, for each policy year (September 1 – August 31). Office visit copays are \$20. Most in-network services are covered at 90%, meaning that the coinsurance that you pay is 10%. Prescription drugs are also covered at 90% at in-network pharmacies.

Member Guide

The [2019-20 U-M International Student/Scholar Health Plan Member Guide](#) [2] has more details about the what the plan covers and an explanation of key terms such as copay, coinsurance and deductible.

Coverage outside the United States

You may be required to pay out-of-pocket for services and seek reimbursement upon returning to the U.S., but your insurance claims will be treated as “in-network”, meaning lower costs for you.

Travel Assistance Coverage

Travel Assistance (medical evacuation, repatriation, visits by parents if you are hospitalized, etc) will be provided by GeoBlue. It is very similar to the coverage currently provided by [On Call International](#) [3].

Insurance Card

International students and scholars enrolled in the U-M International Student/Scholar Health Insurance Plan will receive BCN insurance cards in September. Virtual (electronic) cards will also be available, once you create your BCN member account in September.

Until September 1, students and scholars enrolled in the U-M International Student/Scholar Health Insurance Plan should continue to use their Aetna Student Health card when they need health care services.

BCN Member Account

In September, you will receive an email with your “enrollee ID”, which will allow you create your member account by following the instructions on the [BCN website](#) [1]. Your member account will give you access to your electronic ID card and will allow you to check your coverage, claims, and more on your computer, smartphone or tablet.

University Health Service

Students will save money by getting medical care at [University Health Service](#) [4] during terms when they are enrolled in classes. Many UHS services are free for enrolled students, so it will not be necessary to pay the deductible, co-pay or co-insurance.

BCN Network

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. Find in-network doctors, hospitals and pharmacies using the [BCN website](#) [1]. Look for “Find a Doctor” and select “Ann Arbor.” If you are not in Ann Arbor, you can change the search location.

Primary Care Physician (PCP)

BCN will assign you a Primary Care Physician (PCP). You can change your PCP at any time using your BCN Member Account. You are not required to get a referral from your PCP prior to receiving health care.

Resources

- [BCN website](#) [1]
- [2019-20 U-M International Student/Scholar Health Plan Member Guide](#) [2]

Source URL: <https://internationalcenter.umich.edu/new-insurance-company-bcn>

Links

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

[2] <https://bcbsm.com/content/dam/microsites/um-plan/international-member-guide.pdf>

[3] <https://www.aetnastudenthealth.com/schools/ADDdescription.pdf>

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