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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. Your Insurance Plan Documents [1] have more information about exactly what is and is not covered.

- **Vision:** The plan includes routine eye exams in-network twice per policy year and one office visit for the fitting of prescription contact lenses per policy year. Glasses and contact lenses are not covered.
- **Dental:** The plan covers routine exams and cleanings twice a year, and also covers emergency pain relief, fillings, and the extraction of impacted wisdom teeth. For additional information and resources, please refer to the Dental Care [2] section.
  - Your insurance plan also has additional "pediatric dental" and "pediatric vision" for you if you are under age 19 or for your children if you have children under age 19. For details, see your Member Guide [1].
- **Preventive care:** 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 Services" section of your Member Guide [1].
- **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.
- The costs of **pregnancy** and **childbirth** are covered.

Source URL: https://internationalcenter.umich.edu/resources/healthins/coverage

Links
[1] https://internationalcenter.umich.edu/resources/healthins/coverage-and-rates#docs
[2] https://internationalcenter.umich.edu/resources/healthins/dental-care