

## Useful Links and Frequently Asked Questions

### Useful Links

- [U-M Benefits Office](#) [1]  
If you are eligible for benefits paid for by the University of Michigan, or if you are awarded a U-M fellowship that includes GradCare health insurance, this link will help you learn more about your options and how to enroll in your plan.
- [Blue Care Network \(BCN\)](#) [2]  
Review medical bills, request replacement insurance cards, review your policy details, look for doctors, review your policy details, communicate with a customer service representative, submit claims, and do more by using this web site.
- [University Health Service](#) [3]  
The University Health Service (UHS) treats international students, scholars, and their children (age 10 or older) for minor emergencies and non-emergency illnesses. Many UHS services are free for enrolled students, so students enrolled for the current term will save money by going to UHS for medical care when possible. See [Free or Fees for Students](#) [4] for more information.
- [Counseling and Psychological Services](#) [5]  
The Counseling and Psychological Services provide confidential and culturally sensitive counseling services to enrolled students. They have specific resources to help international students with more relevant issues to them such as homesickness, adjusting to a new culture, academic pressures and classroom style, social interactions and making new friends, etc.
- [U-M Student Financial Services](#) [6]  
For questions regarding your health insurance bill payment options, and third party billing (such as billing your sponsoring organization directly instead of billing you), contact the U-M Student Financial Services at [um-sfo@umich.edu](mailto:um-sfo@umich.edu) [7] or call 734.764.7447.
- [International Student Mandatory Check-In Session presentation](#) [8] and [International Scholar Mandatory Check-In information](#) [9]
- [GSI, GSRA, and Fellowship Workshop](#) [10]
- [University of Michigan International Student/Scholar Health Insurance Plan Documents](#) [11]  
**Note:** GeoBlue International travel assistance coverage that includes medical evacuation and repatriation, visit by family member or friend if you are hospitalized, etc. is also available to you if your I-20 or DS-2019 was issued by U-M- Ann Arbor and you are enrolled in one of the insurance plans administered by the U-M Benefits Office.

### Frequently Asked Questions

When will I receive an insurance card?

You will receive your Blue Care Network (BCN) in the mail about two weeks after you complete your check-in.

Your virtual ID card will also be always available on the [Blue Care Network \(BCN\) website](#) [2] once you have registered for your BCN member account.

If you recently arrived at U-M, your virtual insurance card may not be available on the [Blue Care Network \(BCN\) website](#) [2] until about two weeks after you complete your check-in. You can use the temporary insurance certificate you received at your check-in until your virtual ID card is available.

I started/ended my insurance in the middle of the month. Why am I being charged for the whole month?

The minimum charge for insurance is one calendar month (for example, all of August, all of September). Your insurance charge cannot be prorated (charged for a partial month). So, if you are covered for any part of a month under this plan, you will have to pay for the whole month.

Where can I get my U-M International Student/Scholar Health Insurance (IHI) bill?

You are not going to get a bill in the mail for your IHI. Instead, you need to check your bill online every month. To see your bill, go to [Wolverine Access](#) [12]. Click on Student Business, then log in using your username and kerberos password. Under Campus Finances, click on Account Inquiry and you will see your bill. For payment options, see [Making Payment on a Student Account](#) [13]

Why can't I see my bill on Wolverine Access?

If you attended mandatory check-in after the bills for the month have been generated, you will not see a charge. You will have to wait until next month for the next billing cycle. You will see two charges: one for the current month and another for the previous month that was not charged. You do not have to worry about late fees for the first month since there was no bill. If you have more questions regarding your bill, you can contact the [U-M Student Financial Services](#) [6]

Why am I being charged twice?

If you attended mandatory check-in after the bills for the month have been generated, you will not see a charge. You will have to wait until next month for the next billing cycle. You will see two charges: one for the current month and another for the previous month that was not charged. You do not have to worry about late fees for the first month since there was no bill then. If you have more questions regarding your bill, you can contact the [U-M Student Financial Services](#) [6].

How do I enroll in University of Michigan benefits, such as GradCare?

If you are receiving benefits paid by your department, you can talk to your department administrator to find out your Benefit Group. Once you have that information, you can go to [U-M Benefits Enrollment](#) [14]. You can also review the [GradCare workshop presentation](#) [10].

**IMPORTANT:** Remember to add your F-2 or J-2 dependents to your plan. Once you enroll, your IHI plan will be automatically cancelled. If for any reason your other University of Michigan health care benefit stops, you will automatically be put back on the IHI plan.

I received a bill from the hospital/doctor, what do I do? I paid for treatment at the hospital, how can I get

my money back?

Sometimes, the hospital does not bill the insurance company. You might need to call the hospital or file a claim with the insurance company depending on your situation. Please refer to [What to Do if You Get a Bill from the Hospital or Doctor](#) [15] for step-by-step instructions.

How do I get coverage abroad? Are there any problems if my bills are not in English?

Your plan provides full medical coverage while traveling abroad through the Blue Cross Blue Shield Global Core program, but you may have to pay for the treatment and then file a claim. You can contact Global Core at 800-810-2583 or collect at 804-673-1177. Please see [Travel Outside the U.S.](#) [16] for instructions on how to proceed. Don't worry if your bills are not in English. Even if your bills are in a different language, the insurance company will translate them to evaluate your claim.

I received a notice (email or postcard) about a Blue Cross Blue Shield Settlement. Is this notice real?

This notice is genuine. Here is a [brief summary](#) [17]. The University of Michigan is not involved with the settlement, so if you are interested in pursuing this, you should follow the instructions on the following webpage: <https://www.bcbssettlement.com/> [18], which also has contact information if you have further questions. If you are asked to confirm which BCN plan you were enrolled in, your insurance ID should have the necessary information, or you could refer to your [insurance plan documents](#) [11].

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**Source URL:** <https://internationalcenter.umich.edu/resources/healthins/links-and-faq>

#### Links

[1] <https://hr.umich.edu/benefits-wellness>

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

[3] <https://www.uhs.umich.edu/>

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

[5] <https://caps.umich.edu/>

[6] <http://www.finops.umich.edu/student>

[7] <mailto:um-sfo@umich.edu>

[8] <https://internationalcenter.umich.edu/events/student-checkin>

[9] <https://internationalcenter.umich.edu/events/scholar-checkin>

[10] <https://internationalcenter.umich.edu/events/benefits-overview-graduate-students-gsigrafellowship-holder>

[11] <https://internationalcenter.umich.edu/resources/healthins/coverage-and-rates#docs>

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

[13] <http://www.finops.umich.edu/student/payments>

[14] <https://hr.umich.edu/benefits-wellness/benefits-enrollment/benefits-enrollment-eligibility/benefits-enrollment>

[15] <https://internationalcenter.umich.edu/resources/healthins/claims>

[16] <https://internationalcenter.umich.edu/resources/healthins/travel>

[17] <https://internationalcenter.umich.edu/bcn-settlement-summary>

[18] <https://www.bcbssettlement.com/>