

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.
- [Aetna Student Health](#) [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.
- [Packard Health and Packard Health West](#) [5]
A non-profit primary care medical practice that is in the Aetna network. Treats both children and adults.
- [Counseling and Psychological Services](#) [6]
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](#) [7]
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 [8] or call 734.764.7447.
- [International Student Mandatory Check-In Session presentation](#) [9] and [International Scholar Mandatory Check-In information](#) [10]
- [GSI, GSRA, and Fellowship Workshop](#) [11]
- [2018 - 2019 University of Michigan International Summary of Benefits and Coverage](#) [12]
- [2018 - 2019 Plan Design and Benefits Summary \(International\)](#) [13] - IHI policy details such as rates, benefits and exclusions.
- [On Call Description of Services 2018-2019](#) [14]: Detailed information about the On Call International travel assistance coverage that includes medical evacuation and repatriation, visit by family member or friend if you are hospitalized, etc. This coverage is part of the IHI plan, and 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.](#) [15]

Frequently Asked Questions

When will I receive an insurance card?

Your card is always available on the [Aetna Student Health website](#) [2]. You can download an image of your card to your phone, or you can print your card if you prefer.

If you recently arrived at U-M, your insurance card may not be available on the Aetna Student Health website until about two weeks after you complete your check-in. You can use the temporary insurance certificate you received at your check-in until you can download or print your card from the Aetna Student Health website.

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](#) [16]. 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](#) [17]

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](#) [7]

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](#) [7].

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](#) [18]. You can also review the [GradCare workshop presentation](#) [11].

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](#) [19] for step-by-step instructions.

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

Under the IHI plan, you get worldwide coverage. However, when you get treatment abroad, it is likely that you will have to pay for the treatment and then file a claim with Aetna Student Health. Please see [Travel Outside the U.S.](#) [20] for instructions on how to proceed. You will need to keep copies of your doctor/hospital bills and send the original bills to Aetna Student Health Claims Administrator. 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.

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

Links

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

[2] <https://www.aetnastudenthealth.com/en/school/711146/index.html>

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

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

[5] <https://packardhealth.org/>

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

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

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

[9] https://internationalcenter.umich.edu/sites/default/files/Student_Check-in_Presentation.pdf

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

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

[12] <https://www.aetnastudenthealth.com/schools/umich/sbcINT1819.pdf>

[13] <https://www.aetnastudenthealth.com/schools/umich/pdbsINT1819.pdf>

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

[15] <https://hr.umich.edu/benefits-wellness/health-well-being/health-plans>

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

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

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

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

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