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.
How your plan works
Choosing your doctor

- 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
Choosing 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
Choosing 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)
Choosing your doctor

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>Before Deductible is reached</th>
<th>After Deductible is reached</th>
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</thead>
<tbody>
<tr>
<td>Student Jane Doe sees a doctor for a sore throat that just won’t go away, and it is their first service for the policy year. The physician bills the insurance for an office visit at $220. Aetna would apply the $100 deductible, then the $20 copay (which was paid at time of service), and reimburse the doctor’s office a total of $100. Student Jane Doe would then get billed by the physician for that $100 deductible.</td>
<td>Student Jane Doe goes back a few weeks later for a follow-up appointment, and the provider bills Aetna the same amount of $220. Student Jane Doe would have paid $20 co-pay at time of service. Aetna would then reimburse the doctor’s office the remaining $200. The student would not receive a bill from the physician if co-pay was paid at time of service.</td>
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# Description of Benefits

<table>
<thead>
<tr>
<th>Out of Pocket Maximums</th>
<th>Policy Year Maximum</th>
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<tbody>
<tr>
<td>▶ Combined Out-of-Pocket</td>
<td>▶ Unlimited</td>
</tr>
<tr>
<td>▶ Individual Out-of-Pocket: $3,500</td>
<td>▶ This limit explains the amount of money Aetna would pay towards medical care within a policy year, since it is unlimited there is no cap on the insurance coverage you would receive.</td>
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<tr>
<td>▶ Family Out-of-Pocket: $7,000</td>
<td></td>
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<tr>
<td>▶ Once the out-of-pocket limit has been met, covered medical expenses will be payable at 100% for the remainder of the policy year.</td>
<td></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 print 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
1p.m. – 4p.m. – Advising hours

*Please note – Advising hours may change, please check website for up to date information
Workshop Evaluation

You will receive an email requesting an evaluation of this workshop.

Your feedback is valuable to us and will help us improve the experience of future participants. Thank you!