VIPP HEALTH INSURANCE INFORMATION

All international students or scholars (both F-1 and J-1 visa) are required to carry health insurance during their program at Michigan State University. As of September 1, 2021, MSU has required all international students AND their accompanying family members to purchase MSU Health Insurance provided by Blue Care Network (BCN) of Michigan ([www.bcbsm.com/msu](http://www.bcbsm.com/msu)). It is in your responsibility to have adequate health insurance to protect yourself and your family and avoid unmanageable high costs should you or a member of your family fall ill during your time in the U.S. Below is important information that you should be aware of. VIPP staff will assist you should you have any need.

1. **Semester coverage:** Once accepted by VIPP, you will be given an MSU student account (log in at [www.stuinfo.msu.edu](http://www.stuinfo.msu.edu)) and the BCN health insurance premium will be **automatically charged** to your MSU account based on the length of your stay. You can simply pay the charges if you choose this option as your health insurance coverage.

<table>
<thead>
<tr>
<th></th>
<th>Annual 8/16/21 - 8/15/22</th>
<th>Fall 8/16/21 - 2/15/22</th>
<th>Spring I 1/1/22 - 8/15/22</th>
<th>*Spring II 2/16/22 - 8/15/22</th>
<th>**Spring III 5/16/22 - 8/15/22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant</td>
<td>$2,118</td>
<td>$1,059</td>
<td>$1,324</td>
<td>$1,059</td>
<td>$530</td>
</tr>
<tr>
<td>Spouse</td>
<td>$2,118</td>
<td>$1,059</td>
<td>$1,324</td>
<td>$1,059</td>
<td>$530</td>
</tr>
<tr>
<td>One Child</td>
<td>$2,118</td>
<td>$1,059</td>
<td>$1,324</td>
<td>$1,059</td>
<td>$530</td>
</tr>
<tr>
<td>Two or More Children</td>
<td>$4,236</td>
<td>$2,118</td>
<td>$2,648</td>
<td>$2,118</td>
<td>$1,060</td>
</tr>
</tbody>
</table>

*Available to Spring semester students new to MSU.
**Available to Summer semester students only.

2. **Daily coverage:** If your program dates do not correlate to the coverage period above, you may consider purchasing the BCN daily health insurance to save some cost. Daily health insurance policy must cover the actual period of your stay in the U.S. from arrival date to departure date. The daily cost is $6 per day per person. Based on $6 daily rate per person, your monthly MSU BCN Insurance cost will be:

   a. Participant only: $186
   b. Participant + Spouse/Domestic Partner: $372
   c. Participant + Spouse/Domestic Partner + One Child: $558
   d. Scholar + Spouse/Dom. Partner + Two or More Children: $744

If you choose the daily insurance plan, VIPP will assist you with the purchase and waive the fixed-term based health insurance charge on your student account (number 1). Be advised that it takes 3-5 business days for MSU Human Resources to process the waiver application.

Note: Once you choose daily insurance you cannot switch back to the fixed-term student rate. Once you choose one coverage method, you must stick with it for the whole program period.

3. Your family members will also be required by MSU to purchase MSU Health Insurance provided by Blue Care Network (BCN) of Michigan ([www.bcbsm.com/msu](http://www.bcbsm.com/msu)).

4. More information about the MSU Health Insurance policy can be found at the MSU Human Resources website: [https://www.hr.msu.edu/benefits/students/health](https://www.hr.msu.edu/benefits/students/health)

5. This form needs to be signed and submitted to VIPP before your departure.

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VIPP HEALTH INSURANCE INFORMATION

Name of participant: _____________________________

Accompanying family members: ( ) Spouse   ( ) Child, number of children: ___________

- Options (*please mark one):

(    ) I understand MSU’s policy on health insurance. I choose to purchase MSU BCN semester-long insurance for myself and purchase daily insurance for my family members separately.

(    ) I understand MSU’s policy on health insurance. I choose to purchase MSU BCN daily health insurance for myself and any accompanying family members for the entire program dates.

Signature _______________________

Date __________