

VIPP HEALTH INSURANCE INFORMATION

All international students/scholars (and their accompanying family members) are required to **purchase and carry MSU health insurance as a condition of enrollment at Michigan State University**. The lack of valid insurance can result in the university revoking your DS2019, which would mean that you no longer have the legal status to stay in the U.S. It is in your best interest to have adequate health insurance to avoid unmanageable high costs should you or your family fall ill during your time in the U.S. Below is some basic information that you may find useful. Staff at VIPP will be on site to assist you should you have the need.

1. MSU's default insurance company for international students (F1 and J1) is Blue Care Network (BCN) of Michigan (www.bcbsm.com/msu). Once accepted by VIPP, you will be given a MSU student account and the BCN health insurance premium will be **automatically charged** to your MSU student account based on the length of your stay. You can simply pay the charges to choose this option for your health insurance coverage. The rate for international students follows:

International Tuition-Billed Students

	Annual 8/16/20 - 8/15/21	Fall 8/16/20 - 2/15/21	Spring I 1/1/21 - 8/15/21	*Spring II 2/16/21 - 8/15/21	**Spring III 5/16/21 - 8/15/21
Student	\$1,943	\$972	\$1,214	\$972	\$486
Spouse	\$1,943	\$972	\$1,214	\$972	\$486
One Child	\$1,943	\$972	\$1,214	\$972	\$486
Two or More Children	\$3,886	\$1,944	\$2,428	\$1,944	\$972

*Available to Spring semester students new to MSU.

**Available to Summer semester students only.

2. If your program dates do not correlate to the coverage period above, your best option is to purchase the BCN daily health insurance. Daily health insurance policy must cover the actual period of your stay in the U.S. from arrival date to departure date. A 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

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

Important: You will not be able to switch back to the fixed-term student rate. Once you choose a daily plan, you have to stick with it for whole program period.

3. The requirements above only apply to individuals holding J1 visa. We strongly recommend you include your family members holding J2 dependent visas in your insurance plan. However, if you choose to purchase different plans for them, the plan must meet MSU's requirements for J2 dependents for the period that they are staying in the U.S.

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

Name of participant: _____

Accompanied family members: () Spouse () Child, number of children: _____

● **Options** (*please mark one):

() MSU Blue Care Network fixed-term student insurance – automatically charged to your student account.

() MSU Blue Care Network day-by-day student insurance – you can pay it once you arrive at MSU based on the arrival date.

Signature _____

Date _____