



Health Insurance Part 1

Why you must have insurance?

- Required by University of Michigan (U-M) for F1s and a United States (U.S.) visa regulation for J1s
- Health care in the U.S. is very expensive
- Not subsidized by Government
- University is not responsible for your Health care

Who is Required to have insurance?

- F1 and J1 students and scholars sponsored by the University of Michigan*
- *UM-sponsored means UM issued I-20 or DS-2019.
- F2 and J2 dependents of UM-sponsored F1 and J1 students/scholars.

*****NO HEALTH INSURANCE is required if this semester is the first semester in your program and you are taking online courses outside of the U.S. In that case, you must email OIA to inform us to suspend your health insurance & remove the health fee on your student account. Send email to umdoia-international@umich.edu with Subject Line: Suspend my health insurance.***

Note: Other visa holders (H4, non-UM sponsored F2, etc.) are not eligible for the International Student/Scholar Health Insurance however they may enroll into the UM Domestic Student Plan at:

<https://www.bcbsm.com/content/microsites/umich/en/index.html>

Fast Facts about your Health Insurance

- All new F1/J1 students and scholars (UM Sponsored) are automatically enrolled in the International Student/Scholar Health Insurance (BCN) plan.
- Your insurance will continue until your I-20 or DS-2019 end date. If end date changes, your insurance end date will also change.
- Once you are registered for classes, your coverage is effective the start date of your I-20 or DS-2019.
- Coverage is **WORLDWIDE**.
- **ALWAYS** carry your insurance card with you.

Health Insurance ... getting started

International students and scholars enrolled in the BCN plan will receive two emails from donotreply@relationinsurance.com. One email will explain where to find electronic documents related to the new plan and the other email will have your new insurance ID (your "enrollee ID"), which you will need to create your BCN member account and obtain your virtual (electronic) insurance ID card. Once you have your enrollee ID, follow the instructions on the [BCN website](#) to create your BCN member account.

Got dependents?

- F2/J2 dependents are automatically listed on your plan.
- Contact the insurance coordinator at the Office of International Affairs to:
 - Add dependents to your insurance plan.
 - Remove dependents who are not yet or no longer in the U.S.

Alternatives & Waivers

- If your government, program sponsor or other is providing you health insurance, **you must obtain a Health Insurance waiver from OIA.**
- Submit your [Health Insurance Waiver Request Form](#) and required documentation **before the deadline date given on request form.**
- Future Summer Suspensions: If you will be leaving the U.S. for 2 months or longer in the Summer months (May-August) you must submit the [Suspension Waiver Form](#) prior to departing the U.S. to suspend your Student Health Insurance

How Insurance Works

- Pay insurance fee every semester (Fall, Winter & Summer).
- Get treatment for illness or accident.
- Show your Blue Care Network Student Health insurance card at doctors visits.
- The doctor/hospital will bill Blue Care Network Student Health.
- Blue Care Network Student Health will pay their amount of the bill after you pay the deductible and/or copay.
- If you owe money after Blue Care Network pay's their portion, you will receive a bill from the doctor/hospital.

Out-of-pocket Costs

Annual deductible: \$100. *Annual deductible = what you must pay each policy year (September 1 – August 31) before insurance starts to cover costs.* The annual deductible does **not** apply to some services. For example: immunizations, Emergency Room, routine physical exam, prescription drugs

Office visits and hospital admissions have co-pays. *Co-pay = what you pay, then insurance covers the rest.*

Office visit/walk-in clinic/urgent care clinic: \$20 co-pay

Emergency Room: \$75 co-pay (waived if admitted)

Hospital Room/Board/Miscellaneous Expense: \$150 co-pay per hospital admission

Coverage Details

- Routine check-ups, including vaccinations and immunizations
- 90% coverage for prescription drugs at 90% (excludes acne medications)
- Pregnancy and childbirth *
- Inpatient (hospital stay)
- Outpatient coverage (visit doctor and return home the same day) *
- Some coverage for mental health problems and drug or alcohol abuse *
- Routine eye exam once per policy year after \$20 copay
- Tuberculosis (TB) screening
- Medical evacuation and repatriation coverage
- Limited Dental services, routine exams, cleanings, and minor restorative services (fillings)
- Limited Vision services

Where to find a Doctor and get treatment

You can choose where to be treated, but remember:

Save money by choosing an in-network health care provider. *In-network (also called preferred care) = doctors and other health care providers who have joined the insurance company's network.*

- Search for in-network providers at [Blue Care Network](#)
- The [Henry Ford Hospital-Fairlane](#) is nearest in-network medical facility located closest to campus.

Medical Evacuation, Repatriation and Travel Assistance Coverage

Medical evacuation, repatriation and limited travel assistance coverage is included in your student/scholar international health insurance BCN plan under GeoBlue.

- Blue Care Network will email all students/scholars with these plan details and instructions from GeoBlue about registration.
- Please read your GeoBlue email as soon as you receive it to be prepared for an emergency.
- Ask your parents/relatives/friends to read this information so that they will know what assistance is available in the event of an emergency

Cost of your UM-D International Health Insurance

- Dearborn students and scholars will be assessed each term: Fall (September), Winter (January), and Summer (May) for coverage up to 4 months.
- *Charges cannot be pro-rated. This means that if you have this insurance for any part of the month, you will be charged for the entire month.*
- *Insurance rates change every year on September 1st. Rates usually increase; a decrease is rare.*

Current health insurance rates are posted online, at the [OIA Health Insurance webpage](#).

How to pay for UM-D International Health Insurance

Go to Student Accounts Self-Service website located at myaccount.umd.umich.edu to pay online.

Note: Your health fee assessment will be posted on your account on/before the add/drop deadline of each semester that you are enrolled. If you do not see it on your account please email OIA at umdoia-international@umich.edu with Subject Line: Missing Health Fee.

Insurance payment is due by the tuition deadline each semester. If you do not pay, you WILL be assessed a late fine. For tuition and fee due dates go to: <https://umdearborn.edu/student-accounts/tuition-payments-due-dates/tuition-due-dates>

Problem paying?

Phone: 313-593-5255

email: myaccount@umich.edu

Address: 4901 Evergreen Rd.

1187 University Center

Dearborn, MI 48128

Contact Student Accounts Office regarding:

- Bill problems
- Payment arrangements
- Late fees



Health Insurance Card & Info

- Obtain your virtual (electronic) insurance ID card from [BCN website](#).
- Update your current address (local U.S. address) with the Office of International Affairs (OIA) by going into [UM-Dearborn Connect](#).
- For more information about how to use your new UM-D International Student/Scholar Health Insurance Plan (BCN) and what it covers go to our website at [UM-D International Student/Scholar Health Insurance \(BCN\)](#).

Your Responsibilities

- Maintain health insurance for the Entire length of your program.
- Check your student account and pay your bills.
- If needed submit a health insurance waiver request form along with the required documentation before the waiver deadline or If you will be leaving the U.S. for 2 months or longer in the Summer months (May-August) you must submit the [Suspension Waiver Form](#) prior to departing the U.S. to suspend your health insurance.
- Inform OIA if your program will end early or you plan to leave the U.S. and not return.

Health Care and Insurance. Questions?

- Go Online:
[UM International Student/Scholar Health Insurance Office of International Affairs \(OIA\)](#)
- Contact info:
Blue Care Network 1-800-662-6667
OIA 313-583-6600 or email umdoia-international@umich.edu

- Visit us:

[Schedule a Virtual Appointment with the OIA](#)



Health Insurance

Part 2: Health Care

Nearest Health Care Facility by UM-Dearborn campus

Henry Ford Medical Center- Fairlane (HFMC-FL)

address: 19401 Hubbard Drive, Dearborn MI 48126

telephone #: (313) 982-8100

Website: henryford.com/locations/fairlane

- Walk-in Clinic (2nd Floor)
- Emergency Room
- Pharmacy (to fill prescriptions)
- Health Advice

Health care

For Minor emergencies and urgent health problems...
contact one of these clinics for assistance:

First Choice Urgent Care

23455 Michigan Ave
Dearborn, MI 48124

Hours: Monday to Sunday 9am-9pm
Holidays 9am-5pm

(313) 438-6094

www.firstchoiceucc.com

HFMC-FL Walk-In Clinic

19401 Hubbard Dr
Dearborn, MI 48126

Hours: Monday to Friday 8am-8pm
Saturday, Sunday & Holidays 8am-4pm

(313) 982-4400

www.henryford.com/locations/fairlane/walk-in-clinic

Emergency- Call 911

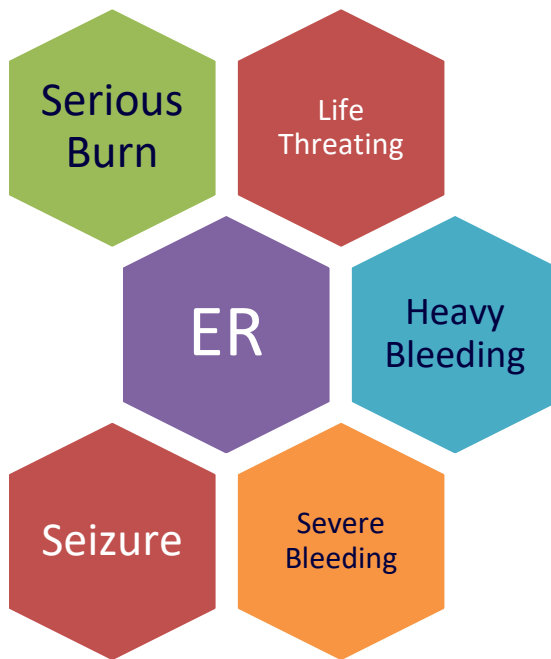
If you have a medical emergency and need assistance, you should dial 911 from your landline or cell phone. You will be connected to the local Police Department. The local fire department, ambulance and/or police will arrive to assist you.

If you do not need an ambulance, go to the Emergency Room at the nearest hospital.

[Henry Ford Hospital-Fairlane](#) is the hospital located closest to campus.

If emergency is located Off campus (including The Union at Dearborn) call 911 (goes to local Police) however if on campus call Public Safety 24-Hour Dispatch at 313-593-5333.

ER Vs Doctor Visit



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