Understanding the Wayne State University
International Student Health Insurance Requirement

Why am I required to have health insurance?
Due to the high cost of health care in the United States, Wayne State University (WSU) and federal regulations require that all Exchange Visitors, International Students and their dependents have insurance coverage for sickness and illness during their entire program period. Health insurance allows you to focus on your academic success, and not unexpected health care expenses.

What insurance plan can I purchase?
All international students and their dependents, residing in the United States, must enroll in the WSU-sponsored Student Accident and Sickness Plan administered by Blue Cross, Blue Shield of Michigan. Coverage may be purchased either annually or each semester. A registration hold will be placed on your account each semester until coverage is verified. Please DO NOT purchase alternative health insurance; in most instances it will not meet the WSU Health Insurance Standards which are compliant with the U.S. Federal Health Care Reform Law known as the Patient Protection and Affordable Care Act (PPACA).

Students with health insurance provided through a Wayne State University fellowship or Graduate Assistantship (GRA/GSA/GTA) must purchase repatriation each academic year. This coverage is also mandatory for F-2 and J-2 dependents.

What does the plan cover?
Blue Cross, Blue Shield of Michigan provides:
- A local and nationwide network of doctors, hospitals and specialists
- Routine health services covered at 100% when you visit the University’s Campus Health Center
- Coverage for a wealth of services including doctor’s office visits, emergency care, dental services and prescription drugs
- Travel Assistance and Worldwide Unlimited Medical Evacuation and Repatriation

How much does it cost?

<table>
<thead>
<tr>
<th></th>
<th>Annual</th>
<th>Fall Only</th>
<th>Winter Only</th>
<th>Winter, Spring &amp; Summer</th>
<th>Summer I</th>
<th>Summer II</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>$1,201</td>
<td>$515</td>
<td>$430</td>
<td>$711</td>
<td>$417</td>
<td>$319</td>
</tr>
<tr>
<td>Spouse*</td>
<td>$1,201</td>
<td>$515</td>
<td>$430</td>
<td>$711</td>
<td>$417</td>
<td>$319</td>
</tr>
<tr>
<td>1 Child*</td>
<td>$1,201</td>
<td>$515</td>
<td>$430</td>
<td>$711</td>
<td>$417</td>
<td>$319</td>
</tr>
<tr>
<td>2 or More Children*</td>
<td>$2,402</td>
<td>$1,030</td>
<td>$860</td>
<td>$1,422</td>
<td>$834</td>
<td>$638</td>
</tr>
</tbody>
</table>

Annual Stand-Alone Medical Evacuation / Repatriation (Students with Fellowships or Graduate Assistants)

<table>
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<tr>
<th>Per Person (All Ages)</th>
<th>$6</th>
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* These rates are in addition to the student rate

Though the price may seem expensive, it much more expensive not to have health insurance. For example, one visit to an emergency room can cost well over $1,500. Typical hospital charges, not including a surgery or tests, may cost $2,500 or more per day.

Where can I find more information?
Learn more about the Wayne State Medical Insurance Plan, visit https://4studenthealth.relationinsurance.com. Enrollment questions can be answered by the University’s Health Insurance Advocate. They can be reached by email at oissinsurance@wayne.edu or by phone at 1-313-577-3422.
How to use your BCBMS Health Insurance Plan

Where should I go when I am sick or injured?

Make the Campus Health Center your first stop

- The Campus Health Center is located on the first floor. They can treat a variety of illnesses and minor injuries.
- Wellness services are covered at 100% with no co-pay
- The clinic can also provide you with a referral to receive specialized care from a doctor or hospital.
- They are open Monday – Friday 9:00 am - 6:00 pm. Call 313-577-5041 for walk-in hours or to schedule an appointment.
- Be sure to contact the Campus Health Center regarding services provided available to your dependents at their office. You may be responsible for some of the charges.

If you need to see a doctor and the Campus Health Center is closed, visit an Urgent Care Center

- Urgent Care Centers are extended hour providers that treat minor injuries and acute, non-life threatening illnesses.
- Patients are seen on a walk-in basis, so no appointment is necessary. The Urgent Care Centers closest to Wayne State’s campus are:

<table>
<thead>
<tr>
<th>DMC Urgent Care-MI</th>
<th>The Wellness Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>8282 Woodward</td>
<td>4909 E. Outer Drive</td>
</tr>
<tr>
<td>Detroit, MI 48202</td>
<td>Detroit, MI 48234</td>
</tr>
<tr>
<td>(1.3 miles)</td>
<td>(8.5 miles)</td>
</tr>
<tr>
<td>(313) 874-3440</td>
<td>(313) 366-2000</td>
</tr>
<tr>
<td>Hours: Mon-Fri 9:00 AM-5PM</td>
<td>Hours: 8:00 am - 10:00 pm daily</td>
</tr>
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</table>

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<thead>
<tr>
<th>Samaritan Urgent Care</th>
<th>UCM Urgent Care Centers</th>
</tr>
</thead>
<tbody>
<tr>
<td>5575 Conner</td>
<td>22341 W. Eight Mile Rd.</td>
</tr>
<tr>
<td>Detroit, MI 48213</td>
<td>Detroit, MI 48219</td>
</tr>
<tr>
<td>(6 miles)</td>
<td>(17.5 miles)</td>
</tr>
<tr>
<td>(313) 924-0000</td>
<td>(313) 387-8700</td>
</tr>
<tr>
<td>Hours: 8:00 am - 8:00 pm daily</td>
<td>Hours: 8:00 am - 10:00 pm daily</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>A.M. Medical Center</th>
<th>Concentra Urgent Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>13031 Conant</td>
<td>2151 E. Jefferson Ave</td>
</tr>
<tr>
<td>Detroit, MI 48212</td>
<td>Detroit, MI 48207</td>
</tr>
<tr>
<td>(6 miles)</td>
<td>(30 miles)</td>
</tr>
<tr>
<td>(313) 893-5490</td>
<td>(313) 259-7990</td>
</tr>
<tr>
<td>Hours: Mon - Fri 9:00 am-8:00 pm</td>
<td>Hours: Mon-Fri 8:00 am - 11:00 pm</td>
</tr>
<tr>
<td>Sat 10:00 am - 3:00 pm</td>
<td>Sat 8:00 am - 6:00 pm</td>
</tr>
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</table>
For major and life-threatening illnesses or injuries, go to the Emergency Room (ER)

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Call 911 for life-threatening emergencies and an ambulance will transport you to the nearest hospital.

The four hospitals closest to Wayne State’s campus are:

- Detroit Receiving Hospital
  4201 Saint Antoine
  Detroit, MI 48201

- Henry Ford Hospital
  2799 West Grand Boulevard
  Detroit, MI 48202

- Harper Hospital
  3990 John R Street
  Detroit, MI 48201

- Children’s Hospital of Michigan
  3901 Beaubien
  Detroit, MI 48201

Only visit the ER in the event of an emergency! No charges will be covered for non-emergency medical services received in the emergency room.

Who accepts my insurance plan?

Use the Preferred Provider Lookup tool to locate specialists, Urgent Care Centers and Hospitals in the BCBSM Provider Network

1. Visit www.bcbsm.com/providers.html
2. Click Login
3. Make sure “Member” is highlighted
4. Enter Login Information - Register if necessary (If you do not have a Social Security Number, use the last 4 digits of your Banner ID number)

Always present your insurance card when visiting a medical provider.

You can login to your BSBC account and print a copy of your insurance card within 24 to 48 hours of your online purchase.

If you do not receive your permanent card in the mail within 2 to 3 weeks after purchasing your insurance, please contact the OISS Health Insurance Advocate, at oissinsurance@wayne.edu or 313-577-3422.

If you lose your card, you can request a new card from BCBSM by calling 1-877-790-2583 or by going online to www.studentinsurance.com.
Office of International Students and Scholars

Campus Health Center
The Campus Health Center is an on-campus site managed and staffed by nurse practitioners who are nationally Certified in their specialty areas. The center provides our students quality, cost effective health care.

Health Care Services
X  Acute Illness Care  
   (Sore throats, infections, rashes, etc.)
X  Allergy Injections
X  Chronic Illness Management
X  Immunizations
X  Travel health vaccinations
X  TB testing
X  Physical exams
X  Pre-participation Physicals
X  Medical Clearance for Health Profession Program
X  Annual Exams for Women (PAP Testing)
X  Women’s health and Diagnostic Testing

Location
5285 Anthony Wayne Dr., Suite 115
Detroit, MI 48202
Phone: 313-577-5041
Fax: 313-577-9581
E-mail: campushealth@wayne.edu
Web: www.health.wayne.edu
*Note: You must dial 1-313 and the number, even if you are calling from the 313 area code.

Hours
Monday-Friday 9:00 AM - 6:00 PM
Remember: Make the Campus Health Center your first stop

X Wellness services are covered at 100% when you visit the Campus Health Center
X If you need to see a specialist, they can provide you with a referral.
X When you receive a referral, your annual $150 deductible is waived.

Provider Cost Comparison – BCBS International Plan

<table>
<thead>
<tr>
<th>Provider</th>
<th>Campus Health Center</th>
<th>Specialist (In-Network)</th>
<th>Urgent Care Center (In-Network)</th>
<th>Emergency Room (In-Network and Out-of-Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do I have to pay The deductible?</td>
<td>No</td>
<td>Waived with CHC referral</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Copay</td>
<td>$0</td>
<td>$40 per visit</td>
<td>$30 per visit</td>
<td>$50 per visit (waived if admitted)</td>
</tr>
</tbody>
</table>

Only go to the emergency room in the event of true emergency.
If you have a minor illness or injury, try going to the Campus Health Center or an Urgent Care Facility.

Definitions

Copay

X This is a fee charged to a person for covered medical expenses.

Deductible

X The amount you have to pay for your medical services each year before the insurance company begins to pay their portion of the charges.

PPO

X A Preferred Provider Organization is a health plan that has contracts with group of preferred doctors and hospitals.

Network

X A group of doctors and hospitals who agree to a negotiated price for services they provide.

In-Network

X Health care provided by a doctor or hospital that is contracted with the provider network.

Non-Network

X Health care provided by a doctor or hospital that is not contracted with the Provider Network. (Please note you will have to pay more for these services.)

Referral

X A recommendation to receive specialized care from a doctor or hospital.