

Waiver FAQ

MICHIGAN STATE UNIVERSITY STUDENT & GRADUATE ASSISTANT HEALTH INSURANCE PLANS

Michigan State University (MSU) has implemented domestic and international students and graduate assistant plans to protect your educational future. If you get sick or injured, insufficient health insurance can lead to financial hardships that can threaten your ability to attend class, pay tuition, get student loans, or live away from home. Having insurance is a safety net that helps ensure you are able to stay in school.

Am I allowed to waive health insurance if I am residing outside the U.S.?

International students remaining outside the US for the full waiver period should complete an eForm through OISS to provide proof of residency. Once the eForm has been reviewed and approved, the health insurance charge will be removed from your student account. For questions related to the form, please contact OISS at **(517) 353-1720** or oiss.msu.edu.

What is a health insurance Waiver Application?

A Waiver Application is an online form that you complete if you have other qualified health insurance and do not wish to be enrolled in MSU's Insurance Plan. As part of the waiver process you are required to provide specific information about your existing insurance coverage, which will be verified by Relation, the Waiver Administrator.

In order to waive, please have your insurance ID card, policy, and name, date of birth and address of the primary insured.

Who is eligible to submit a Waiver?

- Domestic Medical Students (Human, Veterinary, Osteopathic)
- Graduate Assistants
- International students sponsored by home governments or non-governmental organizations outside of MSU
- International students with MSU staff benefits, through own employment or spouse/parent employment
- International students with U.S. employee benefits, through own employment or spouse/parent employment
- International students enrolled in an online degree program

Does my other insurance qualify?

If you are eligible to waive MSU's Insurance Plan because you have other qualified insurance, benefits under that plan must include **all** of the following criteria to be approved:

International Students

- Coverage must be at least \$500,000 per condition without time limitation
- Deductible must be \$500 or less per individual
- Plan must cover inpatient and outpatient medical services (including labs and x-rays) and mental health services
- Plan must cover prescriptions up to a minimum of \$500,000
- Maximum out-of-pocket must be limited to \$2,000 per individual and \$4,000 per family
- Coverage must be worldwide
- Coverage must have \$50,000 or more provision for medical evacuation to the international student's home country and \$25,000 or more provision for repatriation (removal of remains after death) to the international student's home country
- Coverage must be for the waiver period requested

2020–2021



To submit a Waiver Application

- STEP 1** Go to your school's page at www.4studenthealth.com. Choose MSU from the school dropdown and choose your plan type according to your student class. and click on the **Waive SHIP** icon in the HELPFUL QUICK LINKS section.
- STEP 2** Once on the waiver portal page, enter your date of birth (DOB), and student ID number, then click "Login."
- STEP 3** On the next page, where the term of coverage is indicated as "Available to waive," click "Create."
- STEP 4** Please read the text on the next page, then check the "I understand and agree..." box if you agree to the terms and conditions, and click "Continue."
- STEP 5** If you submitted an approved waiver in the previous term, your prior insurance information will be shown. If your information has not changed from last term, go to step #7 below.
- STEP 6** If your insurance information has changed, or you do not have an approved waiver on record, you will be asked for information about your insurance plan. Please enter your information exactly as it appears on your insurance ID card. See chart on the next page for definitions of terms.
- STEP 7** Click "Submit Application." Shortly after you click Submit, you will receive an email confirming receipt of your information.

Revised June 29, 2020 1:40 PM



Relation Insurance Services

College of Human Medicine (CHM), College of Osteopathic Medicine (COM), and College of Veterinary Medicine (CVM)

- Coverage must include hospitalization
- Coverage must include preventive services (annual physicals)
- Coverage must include emergency care
- Coverage must include lab work
- Coverage must include x-rays
- Coverage must include prescription medications
- Coverage must include mental health and substance abuse treatments
- Coverage must be for the waiver period requested

Graduate Assistants

- Coverage must include inpatient and outpatient hospital services
- Coverage must be for the waiver period requested

Your insurance coverage will be verified.

Students who are covered under a health insurance plan that does not meet all of the applicable requirements will not be allowed to waive out of MSU's Insurance Plan.

How do I decide whether or not to waive coverage?

If you have other coverage that meets the waiver criteria, it is your decision whether or not to waive. However, before you make that decision, please consider the following:

- MSU's Insurance Plan may be less expensive than being insured on an individual plan or as a dependent on an employer group plan through your parent or spouse. When comparing costs, be sure to look at **premium, deductibles, copays, and out-of-pocket maximums**.
- MSU's Insurance Plan has a local PPO provider network. If you have out-of-state coverage, or HMO or PPO coverage with a limited provider area, there may not be many or **any** network providers near school. You may have to pay higher out-of-network deductibles, coinsurance, or copays.

How often must I submit a Waiver Application?

Students who wish to waive MSU's Insurance Plan during the fall term can request an annual waiver or a fall only waiver. Students who are new for the Spring I and Spring II terms will request a waiver for the spring. Students who are new for Spring III will request a waiver for the summer term. **If you do not complete an annual waiver, you will be responsible for ensuring that you have an approved waiver that extends for each term that you attend MSU. If you have an approved spring waiver, you do not need to complete an additional summer waiver. New students for summer term will need to complete a waiver petition for that time period.**

Waiver Deadline Date

Waiver Term	Policy Term	Waiver Portal Open	Waiver Deadline
Annual	08/16/2020 to 08/15/2021	07/03/2020	09/30/2020
Fall	08/16/2020 to 02/15/2021	07/03/2020	09/30/2020
Spring I	01/01/2021 to 08/15/2021	10/14/2020	02/28/2021
Spring II	02/16/2021 to 08/15/2021	10/14/2020	02/28/2021
Spring III	05/16/2021 to 08/15/2021	03/16/2021	06/30/2021

What happens if I don't waive by the deadline date?

Students who do not successfully waive by the deadline date during each waiver period stated above will remain enrolled in MSU's Insurance Plan for the applicable term. Any applicable health insurance charge will remain on your student account.

If my insurance coverage starts after the term begins, can I get a refund?

No refunds will be issued. If it is past the Waiver Deadline Date, your MSU's Insurance Plan coverage will remain in place and you will be required to wait until the next waiver period to waive out of MSU's Insurance Plan.

What if I successfully waive out of MSU's Insurance Plan, then lose my other coverage?

You may enroll at other times during the year if you have a qualifying event. Qualifying events include loss of coverage through another plan, marriage, divorce, birth, or adoption of a child.

You must contact the MSU Solutions Center, located at 1407 S. Harrison Road, or call **(800) 353-4434** and enroll in the plan within 30 days of the qualifying event. Premium will be pro-rated.

Please contact the MSU Solutions Center if you have questions about qualifying for this option.

How do I know if my waiver is approved or denied?

When you submit your waiver application, you will receive an email acknowledging receipt of your waiver application. Generally within 7-10 business days, you will receive another email. Please read this email carefully. If your waiver is approved, you have nothing further to do. If your waiver is pended, you may need to supply additional information. You must supply all information by the waiver deadline, or your waiver will be denied. If your Waiver Application is denied, you will remain enrolled in MSU's Insurance Plan.

Appealing a waiver denial

If you feel the denial is in error, you may appeal within 10 days from the date of denial by contacting the following:

- Relation: **(800) 955-1991, ext. 8**, clientservices@relationinsurance.com
- MSU Solutions Center, **(517) 353-4434 / (800) 353-4434**, solutionscenter@hr.msu.edu

What happens if I receive an “Action Required” or “Information Needed” email?

If you receive an “Action Required” or “Information Needed” email, you must provide the requested information right away, or your waiver will be denied. If you provide the information and it meets the requirements, you will be notified by email within 3–10 business days that your waiver was approved.

If you do not provide the information by the date requested, or if the documentation you provide does not meet the requirements, you will remain enrolled in MSU's Insurance Plan and you will receive notice after the waiver deadline that your Waiver Application was denied.

It is your responsibility to check your student email or personal email account for waiver status updates and to send in additional documentation if requested.

Whom should I contact if I have additional questions?

Please contact Relation at **(800) 955-1991**, clientservices@relationinsurance.com, or the MSU Solutions Center at **(517) 353-4434**, solutionscenter@hr.msu.edu.

DEFINITION OF TERMS

Insurance Co. Name: This is the name of the insurance carrier. Please select from the drop-down box. If your insurance carrier is not listed, please select “Other” and enter the full name of the company.

Insurance Co. Phone: This is the customer service or provider phone number, usually found on your insurance ID card or the insurance company website, which we can call in order to verify that the information you have provided is accurate.

Primary Insured First: This is the first name of the individual who is the primary insured on the plan. If you are insured through your parents, it's either your mother or your father, depending on whose plan it is. If you are insured through your own employer, it's your name. If you are covered under your spouse's insurance plan, it's your spouse's name. It may also be listed as Subscriber, Member, or Enrollee on the insurance card.

Primary Insured Last: This is the last name or surname of the individual who is the primary insured on the plan.

Primary Insured DOB: This is the date of birth of the individual who is the primary insured on the plan.

Relationship to Primary Insured: This is the student's relationship to the primary insured. Please choose Self, Spouse (if your spouse is the primary insured), Child (if your parent is the primary insured), or Other Adult (if the primary insured is not yourself, spouse, or parent).

Policy/Group Number: This is a number found on the insurance ID card of your current health plan. It is different from the member number. It will be listed as Policy or Group Number and may contain an alpha prefix (letters, then numbers). Type it in exactly as it appears on the card.

Member/Sub ID: This is a number found on the insurance ID card of your current health plan, sometimes referred to as a member or subscriber ID. It is different from the policy or group number. It is sometimes the Social Security Number of the policyholder. Type it in exactly as it appears on the card.

Primary Insured Address: This is the address of the individual who is the primary insured on the plan.

Most of this information can be found on the insurance ID card. Other information can generally be found on the insurance company's website. If you are covered under an employer plan, the employee can contact their employer's Human Resources Department or Benefits Department or the Insurance Carrier.

Please make sure the information you provide on your Waiver Application is accurate, as incorrect or incomplete information may cause your Waiver Application to be denied. Information provided on waiver applications will be verified by Relation, the designated Waiver Administrator.