

**MICHIGAN TECHNOLOGICAL UNIVERSITY  
STUDENT HEALTH PLAN  
2021–22 Plan Overview**



Nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association

For the 2021-2022 academic year, Michigan Technological University students can enroll in a PPO health insurance plan with Blue Cross Blue Shield of Michigan. Below, is an overview of the plan. Review the plan details carefully to ensure you make the best choice for your health and wellness needs.

For questions about or help with enrollment, contact Relation Insurance Services at 1-800-301-9128. You can find plan materials at [www.bcbsm.com/michigantech](http://www.bcbsm.com/michigantech). If you have questions about your medical, prescription drug, dental or vision coverage, call the number on the back of your member ID card, or the number listed on your explanation of benefits statement.

**Plan Overview**

	<b>Blue Cross Blue Shield of Michigan PPO Plan</b>
<b>Network Access</b>	Members have the flexibility to visit a provider or facility of their choice. However, benefits increase when in-network providers are used.
<b>Maximum Annual Benefit</b>	Unlimited
<b>In-Network Deductible</b>	\$150 per person/ \$300 per family per policy year
<b>Coinsurance</b>	20% of approved amount for most covered services 50% of approved amount for bariatric surgery
<b>Annual Out of Pocket Maximum</b>	\$5,000 for one member, \$10,000 for the family (when two or more members are covered under your contract) each calendar year
<b>Office Visit Copay</b>	\$20 per visit
<b>Specialist Visit Copay</b>	\$40 per visit
<b>Urgent Care Copay</b>	\$35 per visit
<b>Medical Online Visit Copay</b>	\$20 per visit
<b>Emergency Room Copay</b>	\$50 per visit (waived if admitted)
<b>Prescription Drug Copays</b>	Generic: \$10, Preferred: \$40, Non-Preferred: \$80 Preferred Brand-Name Specialty: 15%, up to \$150 Non-Preferred Brand-Name: 25%, up to \$300

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

Relation Insurance Services is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Care Network of Michigan in administering their student health care plans. Blue Cross and Blue Care Network don't control the content of the Relation Insurance Services website.

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## Coverage Periods

ENROLLEMENT DATES			COVERAGE PERIOD	
ENROLLMENT PERIOD	ENROLLMENT OPENS	ENROLLMENT DEADLINE	COVERAGE START	COVERAGE END
ANNUAL	7/1/2021	9/30/2021	8/16/2021	8/15/2022
FALL	7/1/2021	9/30/2021	8/16/2021	1/15/2022
FALL/SPRING	7/1/2021	9/30/2021	8/16/2021	5/12/2022
SPRING	1/1/2022	1/31/2022	1/16/2022	5/12/2022
SPRING/SUMMER	1/1/2022	1/31/2022	1/16/2022	8/15/2022
SUMMER	5/1/2022	5/31/2022	5/13/2022	8/15/2022

## Rates

	ANNUAL	FALL	FALL/SPRING	SPRING	SPRING/SUMMER	SUMMER
STUDENT	\$1,660	\$692	\$1,245	\$553	\$968	\$415
SPOUSE	\$1,660	\$692	\$1,245	\$553	\$968	\$415
ONE CHILD	\$1,660	\$692	\$1,245	\$553	\$968	\$415
2 OR MORE CHILDREN	\$3,320	\$1,384	\$2,490	\$1,106	\$1,936	\$830

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