

**MICHIGAN TECHNOLOGICAL UNIVERSITY
STUDENT HEALTH PLAN
2020–21 Plan Overview**



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

For the 2020-2021 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.4studenthealth.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

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

	COVERAGE START	COVERAGE END	ENROLLMENT/WAIVER DEADLINE
ANNUAL	08/16/2020	08/15/2021	09/29/2020
FALL	08/16/2020	01/15/2021	09/29/2020
FALL/SPRING	08/16/2020	05/12/2021	09/29/2020
SPRING	01/16/2021	5/12/2021	01/31/2021
SPRING/SUMMER	01/16/2021	8/15/2021	01/31/2021
SUMMER	05/13/2021	08/15/2021	05/31/2021

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
STUDENT + 2 OR MORE DEPENDENTS	\$4,980	\$2,076	\$3,735	\$1,659	\$2,904	\$1,245

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