



University of Michigan-Flint
International Student Health Insurance Notice

All University of Michigan (Flint) F-1 and J-1 international students/scholars and their accompanying dependents whose Forms I-20 were issued by the University of Michigan (Flint), are eligible for this Plan and must remain enrolled in the Plan throughout their stay as U-M/Flint F-1 and J-1 international students/scholars or F-2 and J-1 dependents unless, in the judgment of the University, comparable coverage is in effect under another insurance policy.

Insurance Policy

The 2009-2010 University of Michigan International Plan, Policy No. 711146 offered by Aetna Student Health is the University of Michigan endorsed plan. The policy is effective September 1, 2009 through August 31, 2010. A full policy brochure regarding plan benefits, exclusions and limitations accompanies this Notice.

The Insured Population and Enrollment Procedures

All UM-Flint F-1 international students (graduate, undergraduate, and English Language Program) and J-1 students/scholars are automatically enrolled in the University of Michigan International Plan and charged the appropriate semester premium unless they can provide the necessary evidence of equal coverage to receive an approved waiver. F-1 and J-1 dependents, F-2s & J-2s, are also required to enroll in the University of Michigan International Plan.

U-M Flint F-1 Canadian students, except those currently enrolled in the Ontario Health Insurance Plan (OHIP) will be required to enroll in the university plan. F-1 students from Ontario must present their valid OHIP cards to the International Center (IC) in order to receive an approved waiver.

If after 30 days an OHIP card has not been presented, the student will be enrolled in the university plan. Coverage will not be retroactive back to 9/1/09; it will be effective the day of enrollment and the student will pay for the full month s/he enrolls.

Description of Benefits

Information regarding coverage, health care providers and the billing process will be provided at new student/scholar orientation. The International Student Advisor in the International Center will be available to answer additional questions throughout the semester. For additional information regarding plan benefits, exclusions and plan limitations such as pre-existing conditions, please refer to the full policy brochure accompanying this Notice.

PLEASE NOTE: All Flint International Students enrolled in the University of Michigan International Plan must meet the \$50 Annual Deductible per covered Injury or Sickness. No waiver or reduction in the \$50 Annual Deductible per covered Injury or Sickness will apply.

Student Billing

The monthly premium rate beginning September 1, 2009 through August 31, 2010 is \$99.00. Registered students are billed for the entire calendar month even if they are enrolled in the plan for part of a calendar month. Monthly premiums cannot be pro-rated.

Table 1 Monthly Premium Rates

Coverage	Monthly Rates*
Student/Scholar	\$99
Student/Scholar and One Dependent	\$411
Student/Scholar and Two or More Dependents	\$723

Students enrolling for the fall semester will be billed for six (6) months beginning September 1, 2009. Students will be billed for the remaining six (6) months beginning March 1, 2010. Students enrolling from the winter, spring or summer semesters of 2010 will be billed once for coverage up to August 31, 2010.

Table 2 Insurance Coverage Period and Premium

Semester Billed		Coverage Periods		Premium
Fall	New/Continuing Students	6 months	September 1 st - February 28 th	\$594.00
Winter	Continuing Students	6 months	March 1 st – August 31 st	\$594.00
	New Students	8 months	January 1 st – August 31 st	\$792.00
Spring	New Students	4 months	May 1 st - August 31 st	\$396.00
Summer	New Students	2 months	July 1 st - August 31 st	\$198.00

Waiver Verification

The Flint International Center will issue Waiver Request Forms and verify any non-Aetna insurance coverage of any new and continuing F-1 students and J-1 students/scholars.

The standards used to determine comparable coverage are at:

<http://internationalcenter.umich.edu/healthins/waiver.html>

An insurance waiver can be requested by filling out the waiver request form and attaching information about the insurance coverage they want to substitute for the Aetna plan. Upon approving a waiver, the Flint International Center will update Student Accounts and any necessary adjustment will be made. Waiver forms can be found at **<http://www.umflint.edu/ic/Forms/form.htm>**.

Coverage Cancellation & Re-Enrollment Procedures

All coverage cancellation requests or re-enrollment requests must be initiated and approved through the Flint International Center. These forms can be found at <http://www.umflint.edu/ic/Forms/form.htm>

Student Health Insurance Advising

The Flint International Center will provide assistance to students/scholars who may have questions about enrolling in the plan, waiver procedures, using the insurance plan, local health care providers or claims issues. Student Accounts will refer all students inquires about the health insurance to the Flint International Center.

Finding a doctor/hospital/clinic

International students can receive services through the Campus Health Clinic: Urban Health & Wellness Center. The Urban Health and Wellness Center is the campus clinic for currently enrolled University of Michigan Flint students. Primary Care is provided by licensed nurse practitioners who focus on quality healthcare through diagnosis, health promotion, health maintenance and disease management. Physical Therapy Services are also available and provided by licensed physical therapists for acute pain, chronic pain, and pre/ post-op surgical therapy.

The campus clinic at the Urban Health and Wellness Center always seeks to provide the best possible service to students and therefore appointments are highly recommended.

The Urban Health & Wellness Center is located in the William S. White Building. Hours of operation are: Monday through Friday 9:30 am - 4:30 p.m. Phone number is 810-424-5269. There is a student fee of \$25.00 per visit.

Detailed information is available on our website at www.umflint.edu/uahwc.

Students/Scholars and family members can also find a doctor/hospital/clinic through Aetna's DocFind Service at:
www.aetnastudenthealth.com/stu_conn/student_connection.aspx?groupID=711146

There are three local hospitals:

Hurley Medical Center
One Hurley Plaza
Flint, MI 48503
810-257-9000

Hurley Medical Center is a full service hospital with an emergency room. You can find out more information about Hurley by visiting their website at:
<http://www.hurleymc.com/>

McLaren Regional Medical Center
401S. Ballenger Hwy
Flint, MI 48532
810-342-2000

McLaren Regional Medical Center is a full service hospital with an emergency room.
You can find more information about McLaren by visiting their website at:
<http://www.mclarenregional.org>

Genesys Health Systems
One Genesys Parkway
Grand Blanc, MI 48439
810-606-5000

Genesys Health Park is a full service hospital with an emergency room. You can find more information about Genesys Health Park by visiting their website at:
<http://www.genesys.org/GRMCWeb.nsf/0/F69FD9852F9D03E5852571A400507A3A>

For additional information please contact:

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