College of Osteopathic Medicine
MICHIGAN STATE UNIVERSITY

STUDENT HEALTH INSURANCE

1. **Mandatory health insurance:** During their enrollment in the Doctor of Osteopathic Medicine program at MSUCOM, all students must be covered by health insurance.
    a. **This is required in all four years of the DO program.**
    b. In other graduate programs, including non-clinical years in the DO-PhD program, health insurance is voluntary, and available through the MSU Student Health Insurance Program.

2. **MSU Student Health Insurance Program (SHIP)**
    a. This program is administered for students and their eligible dependents through an affiliated insurance vendor. Details on this coverage may be found online at: https://hr.msu.edu/benefits/stu-grad-asst/index.html
    b. Students with at least one credit hour of enrollment during the insurance period are eligible for and automatically enrolled in the MSU student health insurance plan and will have an account created with Blue Water which is Blue Care Network's 3rd party vendor for the enrollment and waiver process.

3. **Automatic enrollment**
    a. Students who are admitted to the DO program are automatically enrolled in the MSU Student Health Insurance Plan (SHIP) and will be billed for this coverage.

4. **Waivers**: Students who can demonstrate to the University that they have health insurance that provides comparable or broader coverage through another insurance provider may waive the SHIP coverage through MSU by completing a waiver form.
    a. Enrollment and waivers are managed by each term. When a student successfully waives coverage, this waiver will be applied to each consecutive term in the academic year unless the student opts into the MSU plan.
    b. Waiver periods are provided for each semester. A student who does not waive health insurance by the deadline will be enrolled in the plan. No refunds will be issued.
    c. Details on this process may be found online at: https://hr.msu.edu/benefits/stu-grad-asst/waiver.html

5. **Vision insurance**: MSUCOM students are also eligible to voluntarily enroll in vision insurance. https://hr.msu.edu/benefits/stu-grad-asst/vision.html

6. **Dental insurance**: MSUCOM students are also eligible to voluntarily enroll in dental insurance: https://hr.msu.edu/benefits/stu-grad-asst/dental.html

7. **MSU Solutions Center**: Questions regarding these plans or the waiver process may be directed to MSU Human Resources at (517) 353-4434 or solutionscenter@hr.msu.edu