



## POLICY ON INSURANCE FOR MSUCOM STUDENTS

### Health Insurance

1. During their tenure at Michigan State University College of Osteopathic Medicine (MSUCOM), all students must be covered by health insurance.
2. Students who are admitted to the College are automatically enrolled in Blue Care Network Health Insurance through MSU Human Resources Benefits Office. The Blue Care Network coverage provides students with reasonable protection against sickness and accidents at an affordable cost. More details on this coverage may be found online at: (<https://hr.msu.edu/benefits/students/health/index.html>).
3. Students who can demonstrate to the University that they have comparable or better health insurance coverage through another vendor may waive Blue Care Network coverage through MSU by completing a waiver form. The form may be found online at: (<https://hr.msu.edu/benefits/students/health/waiver.html>).
4. Questions regarding the MSU health insurance plan may be directed to MSU Human Resources at 517.353.4434 or via email at [solutionscenter@hr.msu.edu](mailto:solutionscenter@hr.msu.edu).

### Disability Insurance

1. MSUCOM provides a disability insurance policy to enrolled students, with coverage that will pay a monthly benefit in the event a student becomes disabled due to sickness or injury.
2. Students have the option to purchase continued coverage upon graduation.
3. The plan is currently issued through Guardian Life Insurance Company of America. More information is available through the plan administrator, InsMed Insurance Agency, Inc. at 800- 214-7039, via email at [infor@insmedinsurance.com](mailto:infor@insmedinsurance.com) or online at: [www.insmedinsurance.com](http://www.insmedinsurance.com).

### Dental and Vision Insurance

1. Dental insurance through Delta Dental of Michigan and vision insurance through VSP are available to MSUCOM students as optional coverage.
2. Details and online enrollment are available through the MSU Human Resources website at <https://www.hr.msu.edu/benefits/students/dental/> through MSU Human Resources Benefits Office. Questions regarding these plans may be directed to MSU Human Resources at 517.353.4434 or via email at [solutionscenter@hr.msu.edu](mailto:solutionscenter@hr.msu.edu).

### Professional Liability Coverage

1. MSUCOM provides professional liability coverage to students for participation in courses (rotations) in which they are formally enrolled, or for other activities that are preapproved by the MSUCOM Office of the Registrar.
2. To obtain proof of coverage, students must contact MSUCOM Office of Registrar staff to obtain proof and for any questions related to coverage.
3. Students are covered only when performing services in approved academic programs, those for which they are enrolled, are registered and have received College approval. This would include a) activities that are an official component of the curriculum, including required and elective courses, b) approved preceptorships, and c) approved field placements in off-campus locations. Students must be under the direction of the University, i.e., under the supervision of faculty in performing the services, and the performance of such services must be within the scope of their education/training. Students are not covered when receiving pay for services or for non-MSU activities that are not approved field placements or preceptorships.