



## **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://www.hr.msu.edu/benefits/student\\_insurance/index.htm](https://www.hr.msu.edu/benefits/student_insurance/index.htm) ).
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://www.hr.msu.edu/benefits/student\\_insurance/waiver.htm](https://www.hr.msu.edu/benefits/student_insurance/waiver.htm) ).
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 Registrar Office.
2. Students must contact MSUCOM Registrar staff for to obtain proof of coverage, if needed, and for any questions related to coverage.