

THE STUDENT HEALTH INSURANCE PLAN

All students are required to have health insurance. For students without adequate coverage, the University is pleased to offer the special program described in this brochure. This plan has been developed especially for students by Blue Cross and Blue Shield of Montana (BCBSMT) who is committed to assisting college health professionals and administrators in providing students access to affordable health care.

HOW DOES THE STUDENT INSURANCE PLAN WORK?

This plan provides coverage for injuries and illnesses, on or off campus. It also includes special cost-saving features to keep the coverage as affordable as possible.

1. ELIGIBILITY

If you are a fee-paying student attending credit courses at a participating campus, you are eligible for the insurance. The insurance will begin on the first day of the semester provided that payment is made as required within the enrollment period.

All campuses: All students who have enrolled for six credit hours or more will automatically be enrolled for the entire semester unless a waiver form is completed and returned to the campus insurance representative within the prescribed waiver period. The insurance charge will be assessed each Fall and Spring Semester.

WHO NEEDS HEALTH INSURANCE?

Everyone does, including students. Good health is essential to your academic success, and adequate insurance makes sure you get the care you need to maintain your good health. Unexpected medical bills can also threaten your education if you are uninsured or have inadequate coverage.

ARE YOU SURE YOU'RE COVERED?

You may not be. An out-of-state student covered by a Health Maintenance Organization or other managed care program at home may have limited benefits in the state of Montana. Often students who are over age 26 are no longer covered as a dependent under a parent's health insurance plan. Finally, some students declare financial independence to gain eligibility for financial aid programs. This may mean the student is ineligible for coverage as a dependent under a parent's plan regardless of the student's age. Check your current plan carefully to make sure you're covered.

STUDENT HEALTH PLAN NOTICE

Your student health insurance coverage includes an annual limit of \$10,000 on private duty nursing. If you have questions or concerns about this notice, contact Customer Service at 1-855-267-0214. You may be eligible for coverage under a parent's employment-based group health plan or individual health insurance if you are under age 26. Contact the plan administrator of the parent's employer plan or the issuer of the parent's individual health insurance for more information.

International students, regardless of their number of credit hours, are required to purchase Health Insurance while residing in the United States. The Student Health Insurance Plan coverage is automatic for each period of enrollment. You may waive participation in the Student Health Insurance Plan on the same basis as other students (proof of coverage in the United States).

Students who are enrolled for less than six credit hours are not eligible for the Student Health Insurance Plan. Any exceptions to this provision must have the prior authorization from the Student Health Services Office or the Campus Office responsible for Student Insurance.

2. ENROLLMENT

A specified period of time will be allowed at the beginning of each semester for enrolling in the Plan or waving coverage. For the Fall and Spring semesters, the enrollment/waiver period will begin on the first day of scheduled classes each semester and end 15 class days later.

Eligible students will not be allowed to enroll in the Plan after the applicable enrollment/waiver period unless proof is furnished that the student became ineligible for coverage under another group insurance plan during the 31 days immediately preceding the date of the request for late enrollment in the Student Health Insurance Plan. In such cases, the cost and the effective date will be the same as it would have been at the beginning of that period.

NEED MORE INFORMATION?

A list of participating providers and other information can be accessed on the Blue Cross and Blue Shield of Montana website at www.bcbsmt.com.

QUESTIONS?

Please call the Student Insurance Office on your campus or Blue Cross and Blue Shield of Montana at 1-855-267-0214.

MEMBER RIGHTS

When requested by the Member or the Member's agent, BCBSMT is required to provide a summary of a Member's coverage for a specific health care service or course of treatment when an actual charge or estimate of charges by a health care provider, surgical center, clinic, or hospital exceeds \$500.

3. REFUNDS

Refunds will be made upon the entry of any insured person into the armed forces of any country. A prorated refund will be returned to the appropriate campus.

Students who withdraw for nonmedical reasons during the first 15 class days of a semester are not eligible for the Student Health Insurance Plan for that semester. Students must notify the Student Health Service Office (or at MT Tech, the Student Life Programs Office) of such withdrawal, and the entire cost of the coverage for that semester will be refunded. Such a student will not be entitled to any benefits during the days described above and no claims will be honored.

For nonmedical withdrawals after the first 15 class days of a semester, coverage will continue to the end of the semester and no refunds will be issued.

THIS IS NOT YOUR CERTIFICATE

This Outline of Coverage is not a contract with Blue Cross and Blue Shield of Montana.

It is a summary of benefits and limitations. If there is any difference between this Outline of Coverage and the group contract, the provisions of the group contract will govern.

A complete description of benefits and limitations is available on the Student website or at www.university.bcbsmt.com. If a printed Member Guide is desired, please call the Student Benefit number at 1-855-267-0214.

2026-2027 STUDENT HEALTH INSURANCE PLAN OUTLINE OF COVERAGE

Montana State University
Billings

Montana State University
Bozeman

Montana State University
Great Falls College

Montana State University
Northern



University of Montana
Helena College

University of Montana
Missoula

University of Montana

University of Montana
Western



BlueCross BlueShield of Montana

Blue Cross and Blue Shield of Montana, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association