Health Insurance 101: International Students & Scholars

How to Use Your Aetna Health Insurance

Q: Where should I go when I am sick or hurt?
A: It depends on what kind of problem you have!

Normal sickness or minor emergency

- ★ Go to Olin Health Center first
- ★ Open Mon-Fri 8am - 6pm; Sat 10am - 1pm

Minor emergency if Olin is closed

- ★ Go to urgent care centers
- ★ Complete list: tinyurl.com/docfind

Major emergency

- ★ Go to Emergency Room:
- Sparrow Hospital
- Ingham Regional Medical Center

Life-threatening emergency

- ★ Dial 911 on any phone
- ★ An ambulance will be sent to your location



Not sure what kind of problem you have? Call Olin 24-hr Nurseline: (517) 353-5557

Normal sickness or minor emergency:

- Make Olin Health Center your first stop.
- Call to schedule an appointment: 517-353-4660
- Open Mon-Fri 8am- 6pm &. Sat 10am -1pm; Summer & break hours: Mon-Fri 8am 5pm.
- If Olin is unable to provide treatment, they will refer you to a health care provider who belongs to an Aetna provider network.
 - For more information, please visit: http://olin.msu.edu

Minor emergency if you are sick or hurt when Olin is closed, you may visit a local urgent care provider:

Lansing Urgent Care
Open daily 9am – 9pm
505 N. Clippert St. Lansing, MI 48912
(Bus route 1, across the street from Kroger)
(517) 333-9200

Sparrow Okemos Urgent Care Open daily 9am - 9pm 2248 Mt. Hope Road Okemos, MI 48864 (517) 381-4001

For complete list please visit: tinyurl.com/docfind (select "urgent care facilities" in the provider category)

Major emergency (but not life-threatening):

- Go to the emergency room of one of the 2 major hospitals in the Greater Lansing area:
- > Sparrow Hospital 1215 E. Michigan Avenue, Lansing, MI 48912
- > McLaren Greater Lansing 401 W. Greenlawn, Lansing, MI 48910



Go to the Emergency Room (ER) for major emergencies only! Aetna may not cover your ER visit if it is not a major emergency! Go to Olin Health Center or an urgent care facility for any problem that is not a major emergency.

Life-threatening emergency:

-Dial 911 !!! An ambulance will be sent to your location.

For OISS Health Insurance Advising hours, please visit: http://oiss.isp.msu.edu/health.php

Local Health Facilities - Where to g

On-Campus Health Facility

MSU Olin Health Center (on campus)
Open Mon-Fri. 8 am - 6 pm; Sat. 10 am - 1 pm
Summer/Break: Mon-Fri. 8 am - 5 pm
Appointment: (517) 353-4660
www.olin.msu.edu

20 or 39

Neighborhood clinics (on campus)

127 South Hubbard Hall - East Neighborhood

127 G-17 Holden Hall - South Neighborhood

128 Mon-Wed. 8 am - 8 pm; Thur. 9 am - 5 pm; Fri. Closed

129 W-9 McDonel Hall- River Trail Neighborhood

120 148 Brody Hall - Brody Neighborhood

130 Mon. 9 am - 5 pm; Tue-Fri. 8 am - 5 pm

Urgent Care Centers

Lansing Urgent Care (2.8 miles from MSU)
Open daily 9 am - 9 pm, Sunday 9 am -6 pm
505 North Clippert St, Lansing, MI 48912 (near Frandor)
(517) 333-9200

@ 20 -> 1 or 15

2 Sparrow Urgent Care (3.8 miles from MSU) Open daily 9 am - 9 pm 2248 Mt. Hope Road, Okemos, MI 48864 (517) 381-4001

<u>20 -> 23</u>

3 Lansing Urgent Care (4.7 miles from MSU) Open daily 9 am - 9 pm, Sunday 9 am - 6 pm 2289 W. Grand River, Okemos, MI 48864 (517) 349-2300

20 -> 1

4 Delta Medical Center (5.7 miles from MSU) Open Mon-Fri. 9 am - 6 pm 1107 East Miller Road, Lansing, MI 48911 (517) 882-7566

20 → 1 → 8 or 9 or 5

5 Redi-Care Health Service Consult (7.1 miles from MSU) Open Mon-Sat. 9 am - 9 pm, Sunday 9 am - 6 pm 1623 Haslett Road, Haslett, MI 48840 (517) 339-2100

20 -> 22

6 Redi-Care South (8 miles from MSU) Open daily 9 am - 9 pm 6910 South Cedar Street, Lansing, MI 48911 (517) 694-4134

20 -> 1 or 15 -> 8 or 9 or 5



Hospital Emergency Rooms (Open 2

7 Sparrow Hospital Emergency Department 1215 East Michigan Avenue, Lansing, MI 48909 (517) 364-4120

20 -> 1 or 15

8 McLaren Greater Lansing Emergency Dep 401 West Greenlawn, Lansing, MI 48910 (517) 975-7500

20 -> 1 or 15 -> 2 or 5

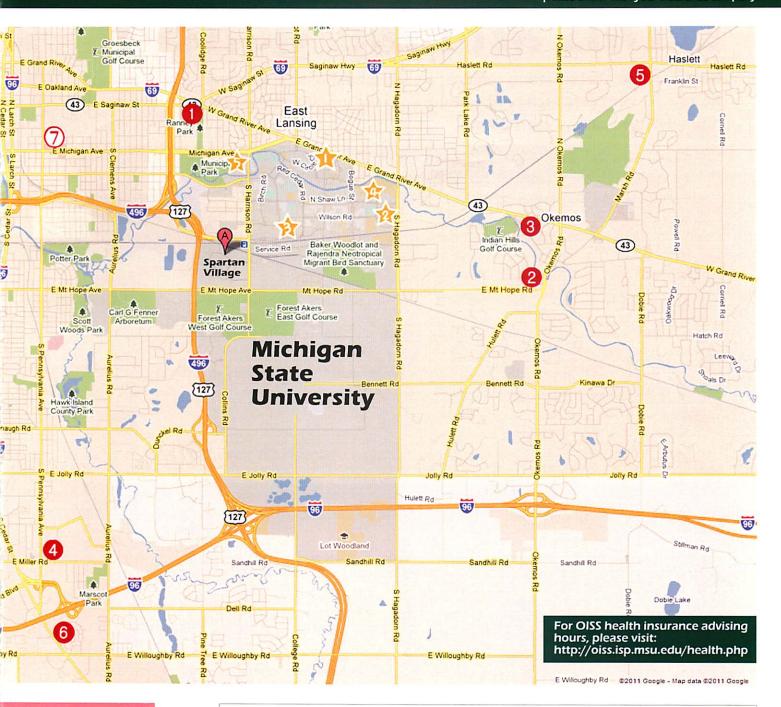


All suggested bus routes and mileage e Village. Please visit www.cata.org for t before you go.

For Aetna Student Health

o if you are sick or injured.

Visit www.tinyurl.com/docfind for complete list of In-Network providers, If you have other insruance plans, please check with your insurance company.



4 hours)

(3.6 miles from MSU)

artment (4.2 miles from MSU)

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Is this an Emergency?

Not every medical situation requires a visit to the hospital emergency department. Go to an urgent care facility or waiting until the next day to see the doctor instead often will take care of a problem.

Examples of what to use Olin Student Health Center or Urgent Care for

- · Minor cuts where bleeding is controlled
- · Colds, cough, sore throat or flu
- Fever; however, if there is a convulsion or extreme fever in a child, do go to the emergency department
- Sprains
- · Sunburns or minor burns from cooking
- Skin rashes
- Minor dog or animal bites where bleeding is controlled (do see your doctor immediately because a rabies shot may be required)
- Insect stings or delayed swelling from a sting; however, if there is breathing difficulty, go to the emergency department
- Earaches
- Sexually transmitted diseases

Examples of what you go to the emergency department for

- Loss of consciousness
- Signs of a heart attack that last 2 minutes or longer, which include chest pain or chest pain radiating to the left arm
- Signs of a stroke, which include sudden onset of numbness in any extremity and elevated blood pressure
- · A major injury, such as a head injury
- . Bleeding that does not stop after 10 minutes of direct pressure
- Sudden severe pain
- Severe shortness of breath
- A severe or worsening reaction to an insect bite or sting, or to a medication, especially if breathing is affected
- Unexpected stupor, drowsiness or disorientation
- Poisoning
- · Coughing up or vomitting blood
- Suicidal or homicidal feelings
- Anything else you reasonably believe may be an emergency

Source: Olin Student Health Center

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Office for International Students & Scholars