Week 9: Health Care & Insurance

Introduction to Health Insurance in the U.S.

The American health care system and health insurance may be very different from what international students have experienced in other countries.

SUNY requires that all international students who are not U.S. Citizens or Permanent Residents are automatically enrolled in mandatory health insurance through United Healthcare when they register for one credit hour or more. We urge students not to purchase private plans as many of those plans will not qualify for a waiver to the SUNY plan, which means you will be responsible for paying for both plans.

The Center for International Education & Global Strategy has an Insurance Coordinator to help students enroll in insurance and with other insurance-related matters. While the ISSS office does not directly advise on insurance, we provide this webpage as a resource to help students navigate insurance policies, benefits and procedures as well as connect them to staff and offices that can assist.

Seeking Medical Care & Using Insurance

Student Health Services

As an international student enrolled in United Healthcare your primary health care provider is Student Health Services. In non-emergency cases you should always visit Student Health Services first.

Your health and well-being is always the most important thing, so please seek medical care immediately if you are experiencing a medical emergency. However, whenever possible and if your medical condition permits, we recommend obtaining a referral from Student Health Services if your needs cannot be met by their office. This may help with your claims and costs. If you receive a referral from Student Health Services to an off-campus physician or specialist prior to visiting that off-campus provider, you are eligible to waive your $200 deductible charge and $25 copay. You will be asked for your insurance information. Please be prepared to provide a copy of our insurance card.

Expected Costs

Students enrolled in the International Insurance (United Healthcare) plan should expect:

- A $25 copay for each office visit (a "co-pay" is a specific dollar amount the policyholder pays for certain services, which typically applies to doctor visits and prescriptions drugs)
- An annual $200 deductible (The specific dollar amount for which the policyholder is responsible before the insurance company will pay toward a claim)
- This co-pay and deductible can be waived if you obtain a referral from Student Health Services prior to visiting the off-campus provider.

Please note: International Insurance (United Healthcare) is medical insurance. It does not cover routine eye or dental care.
SUNY United Healthcare Plan (Automatically Enrolled)

United Healthcare Plan

You will be automatically enrolled in the UnitedHealthcare International Insurance plan when you register for classes. Coverage starts August 15th for students admitted for Fall term and January 15th for students admitted for Spring term. If you will arrive to the U.S. prior to those dates and need coverage during that time you can contact the International Insurance Coordinator to purchase additional coverage for that period.

The United Healthcare medical insurance does not cover routine eye or dental care. You can avoid additional, large health expenses here by completing necessary eye or dental care before you travel to the U.S. If you wear glasses or contact lenses, you might consider bringing a second pair and a copy of your prescription.

International Insurance (United Healthcare) Account Access & Getting Your Insurance Card

You must be registered for classes before you will receive an enrollment email from United Healthcare and be able to access your account online. If you are a new student starting in Fall you will be covered starting August 15th. If you will be a new student starting in Spring, you will be covered starting January 15th.

• Directions for Student to Create UHC Account Online
• Directions for Students to Download UHC Mobile App

When you visit a doctor/medical office you will be asked for your insurance card. You can obtain a mobile version of your insurance card through your United Healthcare account (and can also request a physical card be mailed to you if you prefer-- check the address on your account to make sure it is your US address and not your overseas address). You should get an email from UHCSR (notifications@uhcsr.com) after you have registered for classes and been enrolled in the insurance plan. This email will come to your UAlbany email address.

You can go to MyAccount.uhcsr.com to set up your account once enrolled. You can create an account using your UAlbany email or UAlbany ID number. Once your account is set up you can obtain the insurance card from your online account.

If you are having trouble obtaining the insurance card after you have received the enrollment email please contact the International Insurance Coordinator (Henny) at IntlInsurance@albany.edu.

Graduate Student Employees-Other Insurance Options

International students are automatically enrolled in International Insurance through UnitedHealthcare, but certain eligible graduate student employees have the option to opt-in to employment-based insurance if they prefer. Those plans may include:
• Graduate students working as a TA/GA who are eligible for the Student Employee Health Plan (SEHP)
• Graduate students employed as a lecturer or other UUP position who are eligible for employment-based insurance.
• Graduate students employed by the University at Albany Research Foundation who are eligible for insurance coverage through the Research Foundation Human Resources office.

If a student opts into an employment-based insurance plan instead of the International Insurance (United Healthcare) plan by the appropriate deadlines, they are eligible to have the International Insurance charge removed from their bill and that International Insurance cancelled. Students enrolled in employment-based plans must still pay for Medical Evacuation and Repatriation insurance; this covers sending a sick or deceased student back to their home country and is not covered by the employment-based plans.

**Which plan should I choose?** This is a personal choice and may depend on your personal needs and/or the needs of any dependents you have accompanying you. We recommend that you review the benefits and associated costs of both plans when making your decision.