



DATE: Spring 2011
TO: ALL FALL 2011 International Students
FROM: Leta Edelson, Manager, Student Health Insurance Office
SUBJECT: International Student / Scholar Health Insurance Plan for FALL 2011

This insurance is a REQUIREMENT while you attend Stony Brook University

The Trustees of the State of New York require all non-immigrant students (in F-1, F-2, J-1, or J-2 immigration status) to be enrolled in, and billed for, a mandatory health insurance plan for International students.

THERE ARE NO WAIVERS GIVEN

The health insurance plan is provided by the State University of New York (SUNY) and pays up to \$200,000 for each sickness and injury you may have. The University will **automatically** bill you approximately \$443 for this insurance plan for the five-month-long fall period (August 15, 2011–January 14, 2012) as soon as you register for classes; there is no need to complete any enrollment form. You will also see a second fee of approximately \$33 for MEDEX. Details about your MEDEX coverage (medical evacuation and repatriation) may be found at <http://medexassist.com/individuals/>

Once you are enrolled in the mandatory health insurance plan, you **MUST** also enroll your **F-2** and **J-2** dependents who are in the USA, in the insurance plan, either within 31 days of the arrival of your dependents in this country; or within 31 days of the birth of a new baby, or your marriage; or within 31 days of the beginning of an enrollment period (by September 18, 2011). Enrollment forms are available at the Insurance Office and at the Office of Visa and Immigration Services. Spouse cost is approximately \$205 per month; the monthly fee for all children combined is approximately \$110. **J-2 dependents must have insurance coverage to maintain their status in the U.S. J-2 dependents without health insurance coverage will be terminated in SEVIS and required to return home.**

WHY REQUIRED HEALTH INSURANCE? Because the cost of health care in the United States is very high, SUNY provides you with our comprehensive mandatory health insurance plan to pay your medical bills connected with illnesses and injuries whenever and wherever they occur, so you can continue your studies at Stony Brook. With our plan, after you are examined by a nurse or doctor at the west campus Infirmary (Student Health Service), you may use any doctors and medical facilities anywhere (there is even some coverage in your home country). Please note the SUNY health insurance plan will NOT pay for dental or vision problems, immunizations (shots), or adult well-care check ups. You should take care of these issues before you come to the United States.

Once you are billed for the SUNY insurance plan, you remain on it throughout the semester; the insurance continues without a break, and there are no refunds given for any reasons (except for TA/GA/RAs as noted below).

There are no refunds even if you leave the United States for vacation and intersession periods.

FOR F-1 GRADUATE STUDENTS and F-2 DEPENDENTS

- **F-1 students** in active payroll status as a **TA or GA**, **must enroll** in the **Graduate Student Health Insurance Plan (NYSHIP)** **within 30 days of their academic appointment**. We will then waive the mandatory SUNY health insurance coverage in October.
- **F-1 students** in active payroll status as an **RA** **have a choice** of remaining on the mandatory SUNY health insurance plan or enrolling in the **Graduate Student Health Insurance Plan (POMCO)**. The enrollment must be made within 30 days of their academic appointment. We will then waive the mandatory SUNY health insurance coverage in October.

You will still be billed for mandatory SUNY health insurance for any days or weeks in the semester you are not in active payroll status (and have no payroll deductions for TA/GA/RA insurance). Mandatory SUNY health insurance is billed at approximately \$96 per month. For example, if your NYSHIP or POMCO insurance begins September 12, your University account will be charged for one month of SUNY mandatory health insurance, that is, for August 15--September 14, 2011.

- **F-1 students who have an RA, but are NOT in active payroll status by October 14**, will remain enrolled in the SUNY health insurance for the entire semester.
- **F-1 students** enrolled in either the NYSHIP or POMCO insurance plan must still pay for MEDEX (medical evacuation and repatriation insurance), costing approximately \$33 for August 15, 2011—January 14, 2012.
- **F-1 students who enroll in NYSHIP or POMCO as a dependent** of a graduate student who is enrolled in either NYSHIP or POMCO, must also complete a mandatory health insurance waiver by September 18, 2011.
- **F-2 dependents**--immigration regulations prohibit you from studying at the university level.

FOR J-1 AND J-2 GRADUATE STUDENTS AND DEPENDENTS

- **J-1 and J-2 students with graduate assistantships** are NOT eligible for either the TA/GA or RA insurance plans, will be billed for the mandatory SUNY health insurance plan, and will receive a 90% discount of the fall 2011 insurance premium. These students will pay the full MEDEX fee. The cost of the discounted mandatory SUNY health insurance for the fall 2011 period is approximately \$44 plus \$33 for MEDEX. Adjustments to your University account will be made in October. **You should pay the \$44 and MEDEX fee by the billing due date.**
- **J-1 and J-2 students without an assistantship**--you will be **automatically billed** for the full cost of the mandatory health insurance plan.
- **J-2 dependents**—you must enroll your dependents in the mandatory health insurance plan, otherwise they will be terminated from SEVIS and required to return home.

OTHER ISSUES

- **MANDATORY INFIRMARY FEE:** EVERY student at Stony Brook must pay a mandatory Infirmary fee. This fee is not for insurance coverage--the fee permits students to use the West Campus Infirmary (Student Health Service), which is a **student-only** clinic; most medical services are free. The Infirmary is not a hospital, and cannot take care of serious medical problems. That is the reason for the **mandatory SUNY health insurance plan**. Please remember: all your immunizations (shots) must be complete and reported on the University Health Form, which you must hand in to the Infirmary before class registration.
- **REQUIRED HEALTH AND SAFETY WORKSHOP:** All new International students must attend this workshop sponsored by International Services during new student orientation week.

You MUST keep your local address current through your on-line SOLAR account.
You MUST notify the Office of Immigration and Visa Services of any change in your immigration status.

You MUST notify the Insurance Office of any change in academic appointment status.

- You may contact the Student Health Insurance Office, Monday-Friday, 9:00 AM-4:00 PM (New York time). The Student Health Insurance Office is located in the Infirmary on the West Campus (near the Stadium).
- TA/GA/RAs and fellows may call: 631.632.6144 email : edmond.anderson@stonybrook.edu
- All others may call: 631.632.6376 email: diane.hoffman@stonybrook.edu

If you leave a phone message, please spell your name, and provide your Stony Brook ID number, academic department, and telephone number

Best wishes for success and good health during your stay at Stony Brook!