International Health Insurance

All International Students, Scholars and Visiting Professors

Stony Brook University
WHAT IS INSURANCE?

It is a contract you and the insurance company make which assures they will pay for certain medical expenses you may have.

---THEY TAKE THE RISK—YOU DON’T!

The contract states what expenses the company will pay for, and how much.

Health Insurance is purchased when you are HEALTHY.

Just as car insurance is purchased before you have a car accident!
Why must I have Health Insurance?  
Why must I have the mandatory plan?

United States Federal law requires you to have health insurance while you are under our sponsorship.

Health insurance is absolutely necessary in the U.S., ESPECIALLY on Long Island, since medical costs are VERY HIGH.

You may have another plan from your home country, however ours is mandatory while you are a student here.
The insurance plan provides benefits for you
August 15\textsuperscript{th} through January 14\textsuperscript{th}
for the Fall semester
\&
January 15\textsuperscript{th} through August 14\textsuperscript{th}
for the Spring/Summer semester

\textbf{MED-EX} (Repatriation & Evacuation)
is also included

\textbf{Charges} will be posted to your student account in \textbf{Solar}
as soon as you register for classes.
All students who are not US citizens or permanent US residents are enrolled in the International Student/Scholar Health Insurance Plan (ISHI).

The insurance administrator for ISHI is HTH Worldwide, which uses the Aetna provider network.

For benefits information, please visit the HTH website: www.hthstudents.com

For coverage information, please visit: http://www.haylor.com/college/stony-brook-university

For medical providers, go to www.aetna.com and look for “Find a doctor, hospital or pharmacy”
Welcome students and scholars

Health plans and services for study abroad and international students.

STUDENTS

Login/Register to access your benefits and services

Enroll in your school or organization’s group plan

Enter your group access code below

Student Login

Need an individual plan?

Get a Quote

ADMINISTRATORS

Protect your study abroad and international students and faculty with health plans and services from HTH Worldwide. Learn more

STUDENT HEALTH CENTER

SHC Representatives Sign In

PARENTS

Find information on health plans and services for your student. Learn more
Stony Brook University

View FAQ Information

International Health
- Student Brochure
- Dependent Brochure and Enrollment Form
- Download Claim Form
- Policy Certificate
- Policy Certificate for OPT Students and Scholars

Study Abroad
- Student Brochure
- Dependent Brochure and Enrollment Form
- Download Claim Form
- Policy Certificate

Travel
- Medical & Security Evacuation:
  - Student Brochure
  - Dependent Enrollment Form
What are the benefits?

Coverage by HTH for illness & accidents:

• **Medically necessary** inpatient hospital care, including fees for Room & Board, Diagnostic Testing, Surgery, Medicine, & MORE.

• **Medically necessary** outpatient care including:
  - Doctor visits
  - Emergency Room
  - Diagnostic Tests
  - X-Rays, Sonograms, etc.
  - High Cost Procedures
  - Surgery
  - Mental Health Counseling
  - Medicines
  - AND MORE!
THERE IS NO COVERAGE FOR DENTAL WORK OR EYE EXAMS

The mandatory plan does NOT pay for dental problems like X-rays, fillings, extractions, etc.

It also does NOT pay for vision (eye) exams, eyeglasses, or contact lenses.

You may enroll in a DISCOUNT PLAN for vision & dental care.

GO TO: http://vitalsavings.com/savings.aspx

You may enroll online.
Hospital Emergency Room (ER)

➤ If your medical issue is **severe or life threatening** (such as a broken bone; bleeding that will not stop; chest pain), **then go immediately to the closest hospital emergency room (ER)**.

➤ **Do not go to the ER for minor non-emergent health issues** (such as a cough or cold).

➤ **Visit Student Health Services as soon as possible afterwards, to report the emergency treatment you received.**
How do I add dependents to my Health Insurance Plan?

TO INSURE DEPENDENTS YOU MUST:

• Get an enrollment form from the FSA Office in Room 250 in the Student Union Building

• Mail the completed form to HTH Worldwide with a check or money order.

• You MUST enroll dependents within 30 days of:
  • Their arrival in the United States
  • Marriage
  • Birth of a child
  • Termination of other insurance.
How To Use the Insurance Plan and Claim Benefits

➢ Always carry your HTH Worldwide insurance ID card
  • If you have not received your HTH ID card, go online to www.hthstudents.com to print out your ID card
  • Show the card to medical personnel in the hospital or doctor’s office

➢ Read your insurance booklet at http://www.haylor.com/college/stony-brook-university
  • It explains how the insurance plan works

➢ Always keep a copy of all paperwork, referrals and receipts for your records.
  • You may need them later on!
How To Use the Insurance Plan and Claim Benefits

 Students should always visit Student Health Services in the west campus Infirmary **FIRST** for non-emergent health concerns (such as cough and cold).

  • This will waive your $50.00 deductible
  • After visiting the SHS, you may be referred to doctors, hospitals, laboratories, etc. outside the Infirmary, for a medical specialty.

    • For In-Network doctors, hospitals and pharmacies: visit [Aetna DocFind](#)
      — By using the PPO (preferred provider network) you will definitely save money on your bills!
  • Be sure to give them your referral from SHS and keep a copy for your records.
    — If you do not, you will receive a bill!

★ If you obtain treatment for a non-emergency sickness when away from the campus & you cannot visit the SHS first, you must pay the $50 deductible to your medical provider(s).
Student Health Services Center

Located on West Campus near LaValle Stadium, across from H & Mendelsohn quads.

(631)632-6740

http://studentaffairs.stonybrook.edu/shs/index.shtml
How To Use the Insurance Plan and Claim Benefits

If you receive a bill from a doctor or hospital, or have paid for a prescription, complete an e-claim or a claim form.

🌟 Be sure to follow the claim form instructions exactly, or your claim will be denied!

- Go online [www.hthstudents.com](http://www.hthstudents.com) to file a claim.
- Be sure to have your documentation such as bills and or receipts.
- File the claim to HTH as soon as you can
  - it takes 4-5 weeks for bills to be paid.
  - If you paid or were billed in SOLAR, the reimbursement will be paid to you. Be sure to have an updated address on file at hthworldwide.com
  - If you have not yet paid your off campus medical provider, then HTH will pay & send you a notice letting you know how much was paid on your behalf.
International Student/Scholar Health Insurance

Questions?

For benefits information, please visit the HTH website: www.hthstudents.com or call 1-888-350-2002

For coverage information, please visit: http://www.haylor.com/college/stony-brook-university
or call 866-535-0456

For medical providers, go to www.aetna.com & look for “Find a doctor, hospital or pharmacy” or call 877-373-0741

For questions on Student Account charges & all enrollments:

E-mail: studenthealthinsurance@stonybrook.edu
Phone: (631)632-6054
Office: Faculty Student Association, Stony Brook Student Union Building Suite 250