International Health Insurance
All International Students, Scholars and Visiting Professors
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.
International Student/Scholar Health Insurance

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 GeoBlue, which uses the Blue Cross Blue Shield network.

For benefits information, please visit the GeoBlue website: www.geobluestudents.com

For medical providers, go to www.geobluestudents.com and look for “Find a doctor, hospital or pharmacy”
GeoBlue offers health plans that power intellectually curious travelers in every corner of the world.

GeoBlue plans, sold in the U.S. in collaboration with participating Blue Cross and Blue Shield companies, help students, faculty, staff and administrators identify, access and pay for quality healthcare all around the world.
What are the benefits?

Coverage by GeoBlue 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 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.
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 157 at East Side Dining

- Mail the completed form to GeoBlue 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 GeoBlue insurance ID card
  • If you have not received your GeoBlue ID card, go online to www.geobluestudents.com to print out your ID card
  • Show the card to medical personnel in the hospital or doctor’s office

➤ Always keep a copy of all paperwork, referrals and receipts
  • 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 geobluestudents.com
  - 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).
- Please note: J-1 Scholars must pay a $169 per semester infirmary fee.
Student Health Services Center

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

(631) 632-6740

http://studentaffairs.stonybrook.edu/shs
**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.geobluestudents.com](http://www.geobluestudents.com) to file a claim.
- Be sure to have your documentation such as bills and or receipts.
- File the claim to GeoBlue 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. Have an updated address on file at geoblueworldwide.com
  - **If you have not yet paid your off campus medical provider**, then GeoBlue 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 GeoBlue website:
www.geobluestudents.com or call 1-888-350-2002

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

For questions on Student Account charges, waivers and enrollments:
E-mail: studenthealthinsurance@stonybrook.edu
Phone: (631) 632-6054

Faculty Student Association, Stony Brook Student Union Building Suite 250
http://studentaffairs.stonybrook.edu/shs