Health Insurance for International Visiting Scholars & Faculty
Health Insurance is required while you are working/researching at Stony Brook University. United States Federal Law requires you have adequate insurance coverage while in the United States in J-1 or J-2 status.

If you become a regular paid employee of the University, you can enroll in the coverage offered through the Human Resources office located in Suite 390, Administration.

Please note: J-1 scholars must continue to purchase MedEx insurance for the entire period of stay in J-1 status.
The law states....

- J-1 scholars who fail to maintain required medical insurance and MedEx insurance for themselves and their J-2 dependents will be terminated in SEVIS and be required to leave the United States.

- It is the responsibility of the J-1 scholar to maintain insurance coverage throughout their stay in the United States.

- Program sponsors are required to terminate SEVIS records for any J-1 scholar and their J-2 family members if the required insurance is not maintained.
“But I have other insurance”

You may have an insurance plan through your home country or another source, however, the University health insurance plan is mandatory for you.
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!
Insurance Company

The insurance administrator for the insurance plan is **HTH Worldwide**, which uses the **Aetna health insurance provider network**.

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

For coverage information, please visit:  
**www.haylor-college.com**

For medical providers, go to **www.aetna.com**

and look for “Find a doctor, hospital or pharmacy”
Frontier MedeX Insurance Coverage

• Medical Evacuation
• Medically Necessary Repatriation
• Repatriation of remains
• Bedside Benefits
  – Family Airfare expense

Note: Medical Evacuation and repatriation insurance coverage is required by J- Exchange Visitor Regulations. It is mandatory for J-1 scholars and their dependents in J-2 status.
Cost & Coverage

The cost of the insurance is $105.27/month

The insurance plan will provide health insurance benefits for you during the period for which you have paid.

This cost covers medical evacuation and repatriation insurance.
What are the benefits?

Coverage by HTH for Illnesses & accidents:

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

- Medically necessary **outpatient** hospital care including:
  - Doctor visits
  - Emergency Room
  - Diagnostic Tests
  - X-Rays, Sonograms, etc.
  - High Cost Procedures
  - Surgery
  - Mental Health Counseling
  - Medicines
  - AND MORE!
YOU DIDN’T MENTION 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, EYEGGLASSES, OR CONTACT LENSES
WHEN DO I PAY FOR THE INSURANCE?

You will be given an enrollment form by the Office of International Services.

You must pay the bill at the Bursar.

Proof of payment will be sent to the Student Services office. You will receive an e-mail from HTH with additional information i.e. printing ID Card, address changes, etc.
WHAT IF I GO HOME FOR A BRIEF PERIOD?

If you leave the U.S. briefly you will remain on our health insurance plan if your visa is active.
How do I add dependents to my Health Insurance Plan?

TO INSURE DEPENDENTS YOU MUST:
COMPLETE THE DEPENDENT ENROLLMENT FORM OBTAINED FROM THE OFFICE OF INTERNATIONAL SERVICES.

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.
USING YOUR INSURANCE PLAN WISELY

YOU MAY USE THE STUDENT HEALTH SERVICES CENTER; BUT FIRST YOU MUST PAY THE SEMESTER FEE, AND GIVE THE HEALTH SERVICE A COPY OF YOUR ACADEMIC OFFER LETTER.

OPEN by appointment, M-F, 8am to noon, 1pm to 5:00pm; Tuesdays until 7:30pm

PHONE NUMBER: (631)632-6740

FOR STUDENTS & SCHOLARS ONLY

NO DEPENDENTS
Student Health Services Center

Located on West Campus near LaValle Stadium, across from H & Mendelsohn quads.
WHAT IS A DEDUCTIBLE?

A deductible is the amount of money you must pay first, before the insurance company will begin to pay your medical bills. Our plan has a $50 deductible for each illness or injury.

You can avoid the per-condition deductible on our mandatory plan only by consulting a physician at the Student Health Services first, before you go to an outside physician, or, if possible, before going to an emergency room.
USING THE EMERGENCY ROOM (ER)

IN THE U.S. THE EMERGENCY ROOM (ER) IS THE PLACE TO GO IF YOU HAVE A LIFE-THREATENING PROBLEM (such as chest pain, a broken bone, problems breathing, or bleeding that cannot be stopped).

No matter where you are, if you are NOT SURE if you have a true emergency, go to the closest emergency room.

If you are SURE you DO NOT HAVE a true emergency, then go to a doctor or clinic first, and follow the nurse or doctor’s recommendations. If you are away from campus or do not go to Student Health Services first, and have a bad cold you may go to a walk-in or urgent care clinic. In this situation you will pay the first $50 of your medical bill.
MEDICAL CARE IN THE U.S.

We have some of the best medical professionals in the world. Physicians either have a private “practice” of their own, or join up with other physicians in a larger “practice”, or see patients at a hospital office.

Some physicians offer “family medicine” or a “general practice”; some are specialists in specific diseases such as “internists”, who specialize in many medical problems, including digestive problems. A physician who has a State license to practice medicine, and is also an “acupuncturist” is covered by our plan.
More…

Expect to be charged a minimum of $100 for a physician office visit. If you consult a specialist, the cost could be $250 or more for an initial visit, depending on the specialty and what the physician provides.

The international insurance plan will pay in full for these costs only after the $50 deductible is satisfied.

If you consult a physician in a hospital setting, you will receive a bill from the hospital, as well as a bill from the physician, for the professional analysis of any diagnostic tests or x-rays that are done.
WHAT DOCTORS CAN I USE WITH THE MANDATORY PLAN?

You may use any doctors and hospitals, however, our insurance company has an agreement with a “preferred provider organization” (PPO) called Aetna. There are many doctors and other medical providers associated with this PPO. Try to use these medical providers, since they usually charge less for their services, and usually you will not owe them anything after HTH pays your bill.

Locate these providers before you make a medical appointment:

www.aetnastudenthealth.com/sbu
SHOW YOUR HTH INSURANCE ID CARD TO THE BILLER AT THE HOSPITAL OR DOCTOR’S OFFICE. TELL THE BILLER THAT YOUR HTH PLAN USES AETNA OPEN CHOICE PPO PROVIDERS.

ASK THE BILLER TO SEND AN ITEMIZED BILL TO HTH—THE ADDRESS IS ON YOUR HTH ID CARD.

OR THEY CAN SEND AN ELECTRONIC BILL TO PAYOR # 60054

LABORATORIES USUALLY SEND THE BILL DIRECTLY TO YOU.

IF YOU RECEIVE A MEDICAL BILL BRING IT TO OUR OFFICE RIGHT AWAY. WE WILL HELP YOU COMPLETE A CLAIM FORM, AND SEND BOTH TO THE INSURANCE COMPANY.

BASED ON THIS MATERIAL, THE INSURANCE COMPANY WILL PAY YOUR BILL AND TELL YOU WHAT THEY HAVE DONE
WHAT IF I HAVE ALREADY PAID MY MEDICAL BILL?

YOU MUST COMPLETE AN HTH Eclaim AT:

hthstudents.com

SCAN A COPY OF THE ITEMIZED BILL AND RECEIPT, SHOWING THE BILL IS PAID. SEND ALL TO HTH. THE INSURANCE COMPANY WILL THEN SEND THE REIMBURSEMENT TO YOU.
MEDICAL BILLS, ETC.

Once the insurance company receives your bills, it pays what is permitted per the contract, and sends you an “Explanation of Benefits Form” or EOB.

This is not a bill!

If the EOB indicates you owe a balance, wait until the physician or medical provider sends you the final bill.
PRESCRIPTION MEDICINES

If you have paid for prescription medications,
You MUST complete an HTH e-claim

Scan the pharmacy receipt (including the
names of the physician and medicine) at
hthstudents.com
WHAT ABOUT CAR ACCIDENTS?

If you are involved in a car accident, even as a pedestrian or cyclist, call “911” or ask someone to do this.

When the police arrive, show them your car registration (if you were driving), driving license, and insurance card.

If another driver is involved, share your license, registration, and insurance card information with that person.

If you are injured, you should go to the nearest hospital emergency room, show them your health insurance card, and follow their medical recommendations.

If you have car, body, or property damage, you must contact your car insurance company as soon as possible.
MORE ABOUT ACCIDENTS

After medical treatment, send any medical bills (and your car damage bills) to the car insurance company.

Also, send an e-claim form to HTH (hthstudents.com), describing your medical injuries, and indicating that you have an accident claim pending with a car insurance company.
Questions?

For enrollment, visit:
Visa & Immigration Services : E5310, Melville Library (631)632-4685
VIS@stonybrook.edu

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

Student Health Services
Phone: (631)632-6740
http://studentaffairs.stonybrook.edu/shs/index.shtml

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