International Health Insurance FAQ’s

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?

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.

Why must I have the mandatory plan?

You may have another plan from your home country, however ours is mandatory while you are a student here to assure you have adequate. The policy covers up to

What are the coverage periods and effective dates?

The effective dates for the Fall semester policy are August 15th through January 14th. The effective dates for the Spring policy are January 15th through August 14th.

Is medical evacuation and repatriation covered in the insurance policy?

Yes, MedEx is included. You will see it as a separate charge in your student account.

Is dental or vision included in ISHI?

No. 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

How do I add dependents to my health insurance plan?

You must get an enrollment form from the FSA Office in Room 250 in the Student Union Building, then mail the completed form to HTH Worldwide with a check or money order. Dependents must be enrolled within 30 days of their arrival in the United States, marriage, birth of a child or termination of other insurance.

Where should I go for non-emergency care (cough, cold, etc.)?

Students should always visit Student Health Services (SHS) in the west campus Infirmary FIRST for non-emergency health concerns.
**When should I go to the hospital Emergency room?**

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). Visit Student Health Services as soon as possible afterwards, to report the emergency treatment you received.

**What if I receive a bill?**

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

**How do I pay for prescriptions filled at the SHS Pharmacy?**

You will be billed in Solar for the medications. Bring your pharmacy receipt to the FSA Office in the Union Room 250. We will help you fill out a claim form. You will be reimbursed by check in 4 to 6 weeks.

For benefits information, please visit the HTH website: [www.hthstudents.com](http://www.hthstudents.com) or call 1-888-350-2002

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

or call 866-535-0456

For medical providers, go to [www.aetna.com](http://www.aetna.com)

& look for “Find a doctor, hospital or pharmacy” or call 877-373-0741

**Student Health Services**

Phone: (631)632-6740

For insurance information visit:

[www.studentaffairs.stonybrook.edu/shs](http://www.studentaffairs.stonybrook.edu/shs)

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