# TABLE OF CONTENTS

## PART 4: HEALTH INSURANCE/UNIVERSITY HEALTH SERVICES

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decker Student Health Services Center</td>
<td>3</td>
</tr>
<tr>
<td>Frequently Asked Questions (FAQ)</td>
<td>5</td>
</tr>
<tr>
<td>Understanding Your Health Fee</td>
<td>7</td>
</tr>
<tr>
<td>SUNY Mandatory Health And Accident Insurance</td>
<td>8</td>
</tr>
<tr>
<td>Campus Map</td>
<td>11</td>
</tr>
<tr>
<td>ISSS Contact Information</td>
<td>12</td>
</tr>
</tbody>
</table>
Welcome to Binghamton! May you enjoy good health and a successful learning experience while in our community. The following information is provided to help you as you learn to use the health care system in the United States, particularly as it is structured on this campus.

The Most Important Thing - If you Need Medical Attention, Come to Decker Student Health Services Center first!

- There is no charge for medical office visits...you can avoid having to pay a deductible on your insurance
- You can choose to see a male or female physician
- Birth control/family planning services are available
- Written material about many health related subjects is available free of charge.
- You are encouraged to discuss any questions or concerns with a nurse, who is a professional health care provider
- Health educators are available to meet personally with individuals or with groups
- Decker Student Health Services Center maintains a list of area physicians and dentists if it becomes necessary to be cared for off campus

Health Care in the United States...
...is likely to be very different from what you are accustomed to
...may be more costly than you expect, even with insurance
How Decker Student Health Services Center works:

- Office hours are from 8:00am-4:45pm Monday through Friday; Walk-in services from 8am-11am; scheduled appointments 1:00pm- 4:00pm.
- Urgent care needs are evaluated throughout the day.
- The Decker Student Health Services Center is located on the East Access Road, above Dickinson Community and across from College-in-the-Woods (Parking Lot O). View our clickable campus map.
- The telephone number is 607-777-2221
- Always bring your Binghamton University ID card with you
- Frequently asked health services questions and their answers can be found here.

Important Links:

Information for New Students:
Things you need to know before you can register.
Things You Need To Do Before the 6th Week of Classes
Things You Should Do Before You Arrive
Things You Should Know

Quick Links:
Appointment or Walk-In
Emergency/ After Hours Care
Health Education

**Immunity information is critical. Public Health law requires submission of proof to Measles, Mumps, and Rubella for all students born on or after January 1, 1957.

All students (regardless of credit load or birth date) must supply their date of Meningococcal vaccination or decline the opportunity to receive a Meningococcal vaccinations described in the instructions found on the website in the Education section.

If written documentation of necessary information is not available, you must be immunized at the Health Service. This should be attended to as soon as possible as there is often a need for more than one vaccination separated by a month-long interval.

BE SURE TO IDENTIFY YOUR LOCAL ADDRESS TO THE OFFICE OF INTERNATIONAL STUDENT AND SCHOLAR SERVICES. IT IS OUR ONLY MEANS OF CONTACTING YOU IN A TIMELY MANNER.
Q: Can I have my health form completed by my doctor in my home country?

Yes! We encourage you to have the entire form completed at home. The tuberculin skin test or chest x-ray must be done in the U.S. or Canada. If you are coming from Canada, you should wait to have your tuberculin testing done here on campus. We are prepared to do this for you at no charge at orientation. You may also visit our office at any time if you arrive on campus earlier.

Q: Why must I have the tuberculin testing done in the U.S. or Canada?

There are different products used throughout the world for tuberculin testing and different methods of interpretation. We use only U.S. or Canadian testing in order to assure a consistent assessment.

Q: I have many questions about health insurance.

Please contact the Health Insurance team at the International Student and Scholar Services office by email at intl.insure@binghamton.edu

Q: Can my spouse and/or children receive services at the Decker Student Health Services Center?

Health Services is only permitted to serve registered students. Your spouse and children will need to access physicians in our community.

Q: What if I need vaccinations?

- New York State Public Health Laws require submission of proof of immunity to Measles, Mumps and Rubella for all students born on or after January 1, 1957. A second requirement is the completion of the meningitis response. Information can be obtained on this webpage.

- These immunity requirements must be fulfilled upon your arrival in Binghamton and prior to your registration for Fall 2018 classes. Your continued enrollment in classes and eligibility for financial aid and campus housing depend on your compliance with these immunity requirements.

- The Decker Student Health Services Center can provide you required vaccination for measles, mumps and rubella (it is one vaccination with all three vaccines) at no charge. We also perform the tuberculin test at no charge. However, we cannot perform your physical examination and strongly urge that you have that completed at home. It can be expensive to do here off campus and your insurance will not pay for it.
Q: What if I am unable medically to complete the requirements or have religious beliefs that prevent me from doing so?

Exemptions for temporary or permanent medical reasons or on religious grounds are possible. You should obtain a letter from your doctor explaining the basis and length of time for a medical exemption. You should write a request for exemption based on sincerely held religious beliefs with an explanation and include a letter of support from a religious leader or someone who can confirm your long-held beliefs. You will be asked to sign a waiver form as well.

Q: How will I know if my forms are complete?

You will not be able to register for classes until your Measles, Mumps and Rubella, and Meningitis information has been submitted and is complete. You can view the status of your health requirements at any time by going to Immunization on the left-side of the portal home page and then choosing View History. Health holds can also be viewed on BU Brain. We will send E-mail reminders to you during the semester if there are additional health requirements that are outstanding. Your local address is very important! Please be sure the ISSS Office has your current local address at all times. And be certain to check your BU assigned E-mail frequently for information.

Please do not hesitate to E-mail if you have questions not covered here or on our web page!
Health.services@binghamton.edu
Each semester, all registered Binghamton University students (full- and part-time, graduate and undergraduate) pay a student health fee as part of tuition. This fee supports the Decker Student Health Services Center programs and services.

Access to the Decker Student Health Services Center has been pre-paid through your student health fee, so you won’t be charged for most center visits, health education materials or programs. Your health fee also covers the cost of some medications and common medical supplies as long as center medical staff provide them to/order them for you. See Free or Fee for more information.

Some commonly prescribed medications are available at the Decker Student Health Services Center. If you need a medication not available here, you’ll be given a prescription for purchase at a local pharmacy/drugstore (a list is available from us; some deliver to campus).

The health fee should not be confused with health insurance. The health fee covers on campus care only. Any bills from off-campus providers or laboratories can be submitted to your insurance for payment. To reduce the co-payment amount through the GeoBlue plan, obtain a referral code from Health Services to submit to GeoBlue when you are referred off campus.

**ADDITIONAL INFORMATION**
Frequently asked health services questions and their answers can be found here.

Additional information about health services available to you can be found on the Decker Student Health Services Center website! You are also welcome to call them at (607) 777-2221 or email health.services@binghamton.edu with any questions or concerns.
Why mandatory insurance?
In 1985, the SUNY Board of Trustees passed a resolution mandating that all individuals participating in SUNY programs of international exchange possess health and accident insurance through a policy contracted by the University. This was to protect international students from the exceptionally high cost of medical care in the United States, and to fulfill U.S. federal government regulatory requirements.

If I have health and accident insurance will the SUNY health and accident insurance be waived?
Waivers can only be given if your current insurance is as good or better than the SUNY policy. Unless your insurance policy meets the minimum coverage requirements outlined here, you are not eligible for a waiver. Very few policies meet the minimum coverage requirements and few waivers are granted. Examples of health insurance policies that are NOT comparable are: All travel policies, United Health Care United Chinese Plan, ASPE, IIE (including Fulbright), various Blue Cross and Blue Shield plans, and many others. If you think you are eligible for a waiver, you must complete an Insurance Waiver Request Form found here, present a copy of your full insurance policy in English and proof of current dates of coverage to the International Health Insurance Team, at the Office of International Student and Scholar Services through the e-form provided. The policy and proof of coverage are uploaded through the e-form.

How much does the SUNY policy cost?
Rates are posted on the ISSS/Health Insurance webpages and are updated yearly. Please check the following link for current rates.

Is coverage also available for my spouse and/or children?
Yes. Students in J-1 status should note that the US government REQUIRES that J-1 sponsored dependents have adequate insurance. F-1 status students may also purchase health insurance for their family members. Both J-1 and F-1 students must contact the ISSS to enroll their spouses and children.

How do I get my health insurance ID card?
Currently the insurance company will send a notification to your Binghamton University e-mail account when your health insurance ID card is ready. You then access their secure website, print your ID card and carry it with you.

Health Insurance Enrollment normally occurs after the last “add/drop” date for classes. If you need your insurance card prior to that date please contact Terry or Lorraine directly for immediate enrollment. You only need your insurance card if you are referred to an off-campus doctor by the Decker Health Services or you need to purchase a prescription medication at a pharmacy. In an emergency you can report your insurance information to a hospital after you are treated.

How do I receive health care services?
If you are a student: Visit the Decker Student Health Services Center. There is no extra charge for most of their services. If they determine that you need to see a medical specialist in the Binghamton area, they will refer you to a doctor who can treat you.
If you are referred to a doctor, the Decker Student Health Services Center will give you a reinsurance referral form. Follow the directions on the form, which will waive the normal $50.00 deductible fee charged for seeing a doctor off campus without a Decker Student Health Services referral.

Call the referred doctor’s office to make an appointment. Bring your insurance card with you. After you see the doctor, he or she will bill the insurance company. They will receive payment directly from the insurance company for your service. Once the doctor is paid by the insurance company, they will send you a statement showing how much of the bill they paid.

If you owe the doctor any amount of money, the doctor will also send you a bill. The amount the doctor bills you should be is the same amount that the insurance company showed as the “patient responsibility” on the statement they sent to you. That is the amount of money that you must pay the doctor.

If you receive doctor bills or letters from the insurance company or from the doctor regarding your bill that you do not understand, or if you are billed more money than you think you owe, or if you need general advice regarding your insurance/doctor bills, contact the ISSS Health Insurance Team at intl.insure@binghamton.edu or call 777-2510 for assistance.

What do I do when the Decker Student Health Service Center is closed?
In most cases, you should wait until the Decker Student Health Services Center opens again in the morning. If the Center is closed on a weekend, you may see a doctor off campus. When you receive your bill for the 50.00 deductible, inform us at intl.insure@Binghamton.edu

If you have a Medical emergency, meaning, a life threatening event or severe and/or acute pain, seek immediate emergency care at a local hospital. Call 607-777-2222 or 911. An emergency medical response team will assist you.

DO NOT use a hospital emergency room if you do not have a medical emergency. If you do, you will be charged very expensive emergency room and doctor fees and you will be charged an additional $50.00 deductible. You will also expect to wait 2-4 hours before you are seen, as people with real emergency conditions receive priority.

If the Decker Student Health Services Center is closed for an extended period and you must see a doctor off campus you have the option of going to a local medical “walk-in” clinic. The clinics are staffed by professional medical staff and you do not have to make an appointment to see a doctor. Some of the local walk-in clinics are:

- Lourdes Hospital Walk-In Clinics
- UHS Walk-In Clinics
- Endwell Family Physicians Walk-In Clinic
Medical Services not covered by your insurance
Medical services received that are not covered by your insurance company become your liability. Not all insurance plans are the same, and your doctor may think a service is covered, which is not. Please contact either your health insurer or the ISSS if you have any doubts regarding the services your insurance will not pay for. Currently, dental, vision services for eyeglasses and contact lenses, and preventative medicine are not covered through your international insurance plan.

Who can I talk to if I have any questions regarding my health insurance, or if I need claims assistance?
Any questions, concerns or problems regarding health insurance should be directed to the Health Insurance Team at the Office of International Student and Scholar Services through the following email: intl.insure@binghamton.edu.
INTERNATIONAL STUDENT & SCHOLAR SERVICES

LOCATED IN OLD CHAMPLAIN, ROOM 142 (OH 142)

Walk-In Advising Hours:
Monday & Tuesday: 10:00 - 11:45 am
Wednesday & Thursday: 1:30 – 3:30 pm
Telephone: 607-777-2510
Fax number: 607-777-4649
Main E-mail: isss@binghamton.edu

Semester Hours: Mon-Fri 8:30am - 4:45pm
Summer Office Hours: 8:30am -3:45pm
(Monday, May 21 through Tuesday, Friday, August 17)

Orientation related questions: intlori@binghamton.edu
Employment related questions: intlwork@binghamton.edu
Health Insurance related questions: intl.insure@binghamton.edu
Renewing US Visa and Travel Questions: Intl.travel@binghamton.edu
Extending your I-20 or DS-2019 Questions: Intl.extend@binghamton.edu
Housing Questions: intlhous@binghamton.edu

Please include your B number when you write and allow 3- 5 business days for an email response.