INTERNATIONAL STUDENT ORIENTATION

INTERNATIONAL HEALTH INSURANCE

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Binghamton University
State University of New York
HEALTH INSURANCE : (ALL F & J VISA HOLDERS)

TYPES OF HEALTH INSURANCE

Non-Funded & Undergraduates
- ISSS
  - HTH Worldwide Insurance
    - Provides illness and accident insurance

Funded Graduate Students
- TA/GA
  - GSEU / Employee Benefits
    - (NYSHIP)
- RPA
  - Research Foundation
    - (POMCO)
WHAT IS HEALTH INSURANCE?

- In the United States, it is the main way bills for medical care are paid. Medical care in the United States is very, very expensive.

- Health Insurance helps pay your medical bills.
WHAT DOES MEDICAL CARE COST?

- Off Campus Doctor visit - No insurance = $145.00
- With HTH insurance: $0 if referred by University Health Service or $50.00 with no referral
- Hospital Emergency Room visit for broken arm: No insurance = $1,400.00
- With HTH insurance = $0
WHO MUST HAVE HEALTH INSURANCE?

- All international students and scholars with **F1** or **J1** Visas must have insurance.

- Dependents with **F2** or **J2** Visas must have insurance.
WHAT DOES INSURANCE PAY FOR?

- When the Decker Student Health Services Center cannot treat you due to your condition or scheduling they refer you to a doctor off campus.

- Health Insurance will pay for medical services and prescription drugs, as defined in your insurance policy.

- If a service is NOT covered, you have to pay for it yourself. Services NOT covered are found in the HTH Policy under “General Exclusions.”
SOME COMMON NON-COVERED SERVICES

- **Routine Physical Exams and screening tests** - An exam required by a class or program, but you are not sick or showing specific symptoms of an illness.

- **Eye Exams to check vision**

- **Dental Care** unless caused by injury.

- **Some immunizations and vaccines** - make sure you check your policy before receiving any screening test or vaccine!
POLICY LIMITATIONS

- Your policy will pay up to $300,000.00 in medical benefits.

- Once this limit is reached you DO NOT have any additional insurance available.

- Some operations or treatment for serious diseases, like cancer, can cost more than the medical benefit provided.
Health Care Policy:

http://www2.binghamton.edu/isss/healthinsurance/SUNYIntInsPolCert.pdf
HOW DO YOU USE YOUR INSURANCE?

- Lorraine and I will enroll you. Then HTH Worldwide will send an e-mail to your Binghamton.edu email account. It will explain how to log-on to www.HTHstudents.com to print your Health Insurance ID Card.

- Always carry your Health Insurance ID card with you. You must present it to hospitals, referred doctors and pharmacies off campus so they know where to send your bills. Otherwise you become liable to pay!!
YOUR ID CARD

Group Name: SUNY BINGHAMTON - INBOUND
Name: Anwar F. Ibrahim
Certificate No.: 548297304
Coverage Dates: 15-Jan-2014 - 14-Aug-2014

SEND CLAIMS TO:
HTH Worldwide
P.O. Box 30259
Tampa, FL 33630
Payor ID: 60054
“Universal RX” is your prescription medication card
WHERE DO YOU GO WHEN YOU ARE SICK?

- Go to the Decker Student Health Services Center on Campus.
  - No cash needed.
  - Professional medical staff.
  - Your medical information is confidential
  - Services are paid through your Health Services fee.
  - For more information go to: http://www2.binghamton.edu/health/
WHAT IF THE DECKER STUDENT HEALTH SERVICES CENTER CANNOT TREAT YOU?

- They will provide names of doctors who can treat you off campus.
- They will give you a SUNY Referral form (see next slide)
- Enter the referral code from the form on www.HTHstudents.com before your doctor visit
- Call doctor to confirm they are part of the “AETNA Open Access PPO Network” as noted on the back of your Insurance ID Card and make an appointment.
Attention SUNY Students:

Follow these instructions to submit your online referral to waive your $50 deductible AND enter to win a free iPod.

1) Log onto the HTH student site at [www.hthsite.com](http://www.hthsite.com). You should already be registered for this site. If not yet registered, click on “Sign In” in the upper right corner, fill in your Certificate Number, and choose a password. You will then be able to log on and submit a referral.

2) Once logged on, click on My Benefits, then SUNY Referrals. Input the required information including the Referral Code at the bottom of this page. Be sure to fill out ALL requested information.

3) IMPORTANT: This must be done PRIOR to your appointment or your $50 deductible will not be waived.

4) NOTE: If ever in a life-threatening medical situation, go directly to the nearest Emergency Room!

Once you have followed the above procedure, you will automatically be enrolled in a quarterly drawing to win a free iPod.

Referral Code: __SAMPLE ONLY/DO NOT COPY__
WHAT IF THE DECKER STUDENT HEALTH SERVICES CENTER IS CLOSED?

- If not an emergency and Short term - overnight or weekend: wait until the Decker Student Health Services Center re-opens

- However, if you feel your condition needs immediate care, use your best judgment and seek care.
WHAT IF YOU HAVE AN EMERGENCY?

- An emergency = life threatening event or severe/acute pain.

- On campus - call 911 from a campus land line phone or 607-777-2222 from a cell phone. Both connect you to University Police.

- Off campus call 911. This will connect you to Broome County Emergency Dispatch. They will also help you.

- Harpur’s Ferry is a Binghamton University run ambulance service. If you call 911 off campus you can request Harpur’s Ferry as your ambulance. However, your insurance will cover any ambulance service requested by an Emergency dispatch.
WHAT IF YOU HAVE AN EMERGENCY?

- Important: Do not go to a hospital emergency room if you do not have an emergency
- You will wait 2-4 hours or more to be served
- Cost is very high
- $50 deductible will be charged to you.
WHERE DO I GET DENTAL CARE?

- Dental Care is a **not** a Covered Service.
- HTH has a link to dental discount plans found on www.HTHstudents.com. They may not be cost effective for you.
- Look in the Binghamton Phone Book under: “Dentists”
- Broome Community College Dental Hygiene Clinic for preventative care. Call 778-5015 for appointment.
WHERE CAN YOU GET EYE EXAMS AND GLASSES?

- Eye glasses and eye vision exams are not covered by HTH Insurance.
- Search for “Opticians and Optometrists Binghamton New York”
- Shop for best prices and styles.
WHERE DO I GET MEDICAL HELP?

EMERGENCY SICKNESS OR INJURY
Acute Pain or life threatening event, call 911 or 607-777-2222 for emergency transportation and/or assistance

Referral Form
No referral form is needed in an emergency to have HTH Insurance waive $50.00 deductible applied to non referrals.

Hospitals
present insurance ID card to hospital. They send bills to HTH Insurance for payment.

ADDITIONAL BILLS FROM EMERGENCY ROOM OR HOSPITAL STAY
If you receive bills from hospital providers: Call provider’s office. Supply them with your insurance information on your HTH card. They will send bill to HTH. Or, contact ISSS Health Insurance Team at intl.insure@binghamton.edu for assistance

Bills With $50.00 Deductible Due
Any emergency service or hospital bill with $50.00 charge remaining for you to pay: Contact ISSS for assistance at intl.insure@binghamton.edu or 777-2510

NON EMERGENCY
Go To: DECKER STUDENTHEALTH SERVICES CENTER
TREATMENT AT DECKER STUDENT HEALTH SERVICES CENTER
No referral form or insurance ID required.

If Referred “off campus”
Get referral form from Decker Student Health Services Center. Enter code on WWW.HTHstudents.com/My Benefits/SUNY before your visit the doctor

Notice of Unpaid Bills Received
If you receive bills for medical services, Contact HTH customer service at 1-888-350-2002 or ISSS at 777-2510 for assistance
WHERE TO MAIL CLAIM FORM

- If you prepay a bill you may send receipts with a claim form to HTH for payment.
  - Medical provider claim:
    HTH Claims Department
    PO Box 30259
    Tampa, FL 33630
  
  - Prescription Drug Claim:
    HTH Worldwide Insurance Services
    PO Box 968
    Horsham, PA 19044

- Claim forms available at:
  http://www2.Binghamton.edu/isss/health-insurance/index.html
GET THE DETAILS

- Health Insurance is complex and many rules apply.
- Use the HTH website for information and many services @ http://www.hthstudents.com, including translation guides for medications
- Read all materials provided by HTH and ISSS.
- Contact ISSS with any questions or concerns
WHO CAN ANSWER MY QUESTIONS?

- Terry Creeden, International Health Insurance Coordinator
- Lorraine Medionte, International Health Insurance Assistant

We are here for you!
By Appointment or Walk In
Office of International Student and Scholar Services
607-777-2510 or intl.insure@binghamton.edu
Disclaimer

Note: “Neither the State of New York, through its agents, nor the State University of New York through its agents and employees, is responsible in any manner whatsoever for the payment of any claim for health-related services provided to individuals covered under this insurance policy. The State of New York and State University of New York are not responsible for obligations incurred by individuals who are not covered by this insurance policy. All individuals participating in the University’s health insurance programs described herein are responsible for reviewing all descriptions of the scope and level of coverage offered by this policy. Such participants will be solely responsible for obtaining additional coverage not provided under this program if such is deemed necessary by the participant.”