International students often have questions regarding requirements for health insurance. Health insurance in the United States can be confusing. To learn more about health insurance while you are a Binghamton University student, please visit here.

You will be required to maintain the international health insurance provided through Binghamton University. Therefore, we DO NOT recommend that you purchase your own insurance with the intent of replacing the university health insurance. This includes health insurance that you may be able to purchase in your home country as well as alternative health insurance policies that can be purchased in the United States.

It is important to know that not all medical services are paid for through your Binghamton University provided plan. Additional personal insurance to cover the items listed below could be helpful, as an addition to, but not a replacement for the health insurance provided through Binghamton University.

It is recommended that you address these needs before you arrive in the United States:

1. Visit a dentist for a dental exam and repair of any tooth decay or infection. Dental services are not part of your international insurance plan.
2. If you wear glasses or contact lenses, make sure your prescription is up to date and that you are wearing the proper lenses. An extra pair of glasses and/or a full supply of contact lenses for the semester are highly recommended. Eye glasses and exams are not part of your international student insurance.
3. If you take any kind of maintenance medicine, arrive in the U.S. with a sufficient amount for your first two months of school. If you need to renew your medication it may take time to get your insurance ID card and be able to visit a doctor in order to issue you a new prescription.
4. Routine, annual physical exams are not part of your international student insurance. If you want to receive a routine physical exam, or receive preventative medical services you should seek them out in your home country, as you will have to pay for them yourself in the U.S.

If you have questions regarding your international student health insurance, please email our health insurance advisors at intl.insure@binghamton.edu.

Please note that this is the second informative email within a series of ten emails. To view previous pre-arrival emails, please click here. Emails will only be posted once they have been distributed to incoming students.

Please 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.

Best Wishes,
The Office of International Student and Scholar Services