



**** Special Announcement - Health Insurance****

Dear International Student,

In March we sent an email to inform you of a change to the University's student health insurance policy that will go into effect for the 2015-16 academic year. In accordance with the national Patient Protection and Affordable Care Act (ACA), the University will offer a new student health insurance plan as of August 1 and require that all incoming full-time students and returning international students carry ACA-compliant health insurance by the start of the fall semester.

We recognize you have many questions about this policy decision and how these changes affect you personally. We encourage you to attend one of two information sessions next week to learn more about your options and the timeline for submitting proof of your insurance coverage.

The times and locations of the information sessions are:

- **Tuesday, April 14, from 6-7 p.m.**
- **Wednesday, April 15, from 5:30-6:30 p.m.**

Both sessions will be held in Grant Auditorium, located in the same building as Falk College and adjacent to the Carrier Dome. University administrators and a representative from Aetna Student Health will be on hand to present an overview of why this new policy has been implemented and to provide some details on the new student health insurance plan.

We also know you might have specific questions about your current health insurance plan and whether or not it is acceptable under the new guidelines. Many of your questions may already be answered on the Frequently Asked Questions Page on the Health Services website. Please visit <http://health.syr.edu/faq/internationalstudentshealth.html> to see if your question is answered there.

If you have a more specific question, we encourage you to contact Health Services directly at 315-443-6417 for a private consultation.

Graduate student assistants will remain eligible for the employee health plans until a transition to the student health insurance plan is deemed agreeable by representatives of both the GSO and the University administration.

In advance of next week's meetings, we'd like to take this opportunity to answer a few of the more common questions we are hearing from international students.

Q: What do I need to do?

A: As a returning international student, you will need to provide the University proof of your ACA-compliant insurance coverage. This can be done through an online system that will verify your coverage meets the University's requirements. The website will be available on May 6, 2015 and through the summer. More detailed information on this process will be provided by the end of April.

Q: What if I don't provide proof of coverage?

A: If you have alternative health insurance from a U.S.-based insurer that meets the minimum standards of the ACA and provides coverage for services received in the Syracuse area, you will be able to waive out of the University-sponsored plan. If you don't complete the online waiver process, you will be enrolled in and billed for the University-sponsored student health insurance plan. We will be sending to you frequent reminders of important deadlines in this process. Also you will need to provide proof of qualifying insurance each academic year.

Q: If I do need insurance, how much will it cost?

A: The cost for the University-sponsored student health insurance plan in the 2015-16 academic year will be \$1,890, a significantly lower cost from what is currently available through the New York State of Health Marketplace. For comparison purposes, the cost of comparable plans offered on the state government's health exchange range from \$3,580 to \$6,300. The carrier for the University-sponsored plan is Aetna Student Health and the plan is being designed to specifically meet the needs of our student population.

Q: What about my HTH Worldwide plan?

A: The University will discontinue sponsorship of the HTH Worldwide plan that is currently offered, as it does not meet the minimum coverage requirements of the ACA. The HTH Worldwide plan has significant gaps in coverage for mental health and women's health, and includes a maximum payout of \$250,000, leaving students who might experience a catastrophic illness or injury unprotected.

Q: Is medical evacuation, travel assistance, and repatriation covered?

A: Yes. Through On Call International, you can get assistance anytime from anywhere in the world in the event of a medical emergency. Read more about [On Call International services here](#).

Before the end of April, we will provide more detail about the new University-sponsored student health insurance plan from Aetna. In the meantime, a good comparison for reference is our [current Aetna Student Health Insurance Plan](#). The new plan design for 2015-16 will have a lower annual deductible, and slightly different copays for certain services.

Please look for detailed communications about the new plan in the coming weeks.

Sincerely,

Patricia Burak
Director, Slutzker Center for International Services

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Director, University Health Services



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