July 24, 2014

Dear New and Returning Syracuse University International Students:

A great American Statesman, Benjamin Franklin, said, "Pennywise, dollar foolish." Don't be foolish about your future health care to save a proverbial penny. Please read on.

Your health is very important to all of us charged with your wellbeing while at Syracuse University. For this reason, we have contracted with an excellent health insurance company to provide a comprehensive health insurance policy for you. Information about the coverage is provided at this website: [http://www.hthstudents.com/ge.cfm?ac=DVZ-7347](http://www.hthstudents.com/ge.cfm?ac=DVZ-7347). You will notice if you read through the information on the website that the HTH Worldwide policy provides higher coverage for most illnesses, injuries and medical needs than any policy which you might purchase in your home country. Students often present to us policies which cost \( \frac{1}{3} \) or \( \frac{1}{2} \) the price of the HTH Worldwide policy which we recommend. These policies generally provide much lower coverage, or do not provide coverage at all, for typical health care needs of the college population. One such area is mental and nervous health care. Diagnostic testing for complicated illnesses is also an area of significant cost which is often not covered, or not well covered by less expensive policies. The annual cost for this policy for a single student is $1332, and you may pay this amount on-line as you apply for the policy before you leave for the U.S. The additional costs for a spouse raise the annual premium to $3225. Children have additional premiums as well. A policy should be purchased for 12 months, and renewed annually throughout the period of your degree program.

**PLEASE NOTE:** The Slutzker Center for International Services no longer recognizes or accepts health insurance policies from the ISO (International Student Organization) company, based upon previous experiences of other international students. Anyone wishing to purchase a policy other than the University approved HTH Worldwide policy **must obtain advance approval** from the Slutzker Center for International Services. Policies, especially from abroad, which do not include mental health coverage, pregnancy coverage, or medical evacuation/repatriation coverage **WILL NOT BE ACCEPTED**.

In addition, you should be aware of the medical system in the U.S. Many insurance policies that you find on the internet are individual policies that have limited coverage, and exclusions, not found in the plan offered through Syracuse University. Also, students who purchase these policies on the internet have no additional customer support for service. That can also be true of coverage purchased in your home country. Ask the representative of a company in which you are interested if they will provide support for you in completing claims and paying bills in the U.S. It is unlikely that they have this support mechanism in place. You will be on your own.

Providers of health care in the U.S. do not want to wait for payment for medical care from home country programs, or internet programs, and will require payment upon service. You will then have to submit your receipts (sometimes for thousands of dollars) to your insurance company and wait for payment. This has proven to be a major financial challenge for many students in the past. There have been times when the
insurance company completely failed to reimburse the student. Our office can do nothing for you in these cases. And please keep in mind that at no time can you rely upon public assistance in the U.S. for your medical care. This violates your legal non-immigrant status.

The advising staff of the Slutzker Center for International Services carefully advises all students, parents, and sponsors about health insurance and health care in the U.S. Our many years of experience have shown us that a comprehensive, U.S. based health insurance policy best meets the needs of our students, and their families. We have chosen, together with our University Health Service, the best policy at the best price possible, and we strongly recommend this policy to you. You may enroll directly on-line, on our website, at the link listed above. You may do this now, from home, or at any time prior to the beginning of the fall semester.

Be aware that the company we have selected, HTH Worldwide, offers many programs. **Only the Syracuse University program is recommended by this office.** The other programs, although offering quality coverage, do not provide the customer service or depth of coverage as does the policy for which we have contracted.

*If despite this advice, you choose to insure yourself with another company which meets only the minimum standards as described on our website, we cannot be of any assistance in your interactions concerning health insurance.* If your claims are not paid in a timely fashion, or if they are not paid at all, you will face the challenges of dealing with collection agencies in the U.S., and other consequences of unpaid medical bills. Your choices of medical care providers may be limited, and you will have to rely upon your carrier in your home country to reimburse you for your expenses.

For these reasons, and based upon many years of experience, we recommend that you purchase the Syracuse University HTH Worldwide plan. You alone are responsible for your health care costs in the U.S. This is our best way to help you.

If you have further questions or concerns, please direct them to lescis@syr.edu. During the month of August, these questions will be answered by an adviser by email within a 48 hour period. Final clearance for all international students considers health insurance coverage, and you will be required to provide evidence of a comprehensive health insurance policy prior to the completion of your clearance process. We hope that you have found this information helpful, and that you will follow our advice.

Sincerely,

Patricia A. Burak
Director

NOTE: If you would like this information in Chinese translation to be sent to you, please contact LESCIS@syr.edu