Syracuse University Health Services provides treatment to students and spouses for illness and injury. Its facilities include outpatient medical services, an inpatient infirmary, laboratory, radiology, pharmacy, and emergency services. Spouses may use SU Health Services at a charge of approximately $20-$40 per visit. Children cannot be treated here. Health Services has extended full-service evening and weekend hours. Two hospitals near the campus provide 24-hour emergency services for serious illness or injury. The Health Services is located at 111 Waverly Avenue. You may review their information at: http://health.syr.edu/.

MEDICAL RECORDS

Syracuse University Health Record. New York State public health laws require that all students provide documentary evidence of immunizations (measles, mumps, rubella, and meningitis). Please complete the four-page Syracuse University Health Form with your doctor/physician and mail or hand-deliver it to SU Health Services. If you cannot supply these records to the University prior to or upon your arrival, you will be required to obtain immunization(s) at a charge of approximately $45 to $115 and insurance may not cover this expense. Please avoid this expense by providing your completed medical record to the University prior to or upon arrival. The SU Health Service form can be downloaded from the SU Health Services website at http://health.syr.edu/_documents/health-form.pdf.

TUBERCULOSIS TESTING

As part of the health clearance process for new students, Syracuse University Health Services requires thorough tuberculosis screening in accordance with state and county guidelines. This clearance process is mandated before you will be able to register for classes and may require additional testing when you arrive at the University. If a chest x-ray is medically indicated for this clearance, it must be taken and read in the United States or Canada within 3 months of arrival. Therefore please plan to have all your tuberculosis testing done as part of health clearance at the Syracuse University Health Services immediately after arrival on campus. Returning students from Leave of Absence may or may not be required to have the testing done again. Please consult with the Health Services by e-mailing at suhealth@syr.edu.

HEALTH INSURANCE

REQUIREMENTS

It is University practice and expectation that every international student and their dependents in the U.S. be enrolled in a comprehensive student health insurance plan. Syracuse University offers such a comprehensive health insurance plan, through HTH Worldwide. The local servicing broker is Haylor, Freyer & Coon, Inc. Staff at Haylor, Freyer & Coon provide students with personalized administrative services. See details of the plan listed below. If you are interested in purchasing an alternative policy either at home or on the internet, please be aware that it may not be accepted if you coverage does not at least match or exceed the coverage provided by the HTH policy. Exceptions: Students with Graduate Assistantships qualify for the University sponsored employee health insurance plan, but must also purchase an additional policy for medical evacuation and repatriation. And, students enrolled in SUNY-ESF are automatically enrolled in the SUNY system health insurance plan.

COVERAGE

The cost for HTH Worldwide for the 2013-2014 school year is $1278.00 per year per student. The insurance covers the period from August 1, 2013 to July 31, 2014. Dependents pay an additional cost. Each August you must renew this insurance. It is important for you to know the items that your insurance covers. HTH Worldwide provides the following:

- Covered services will be provided up to $250,000 in each policy year.
- Most services in the participating provider network are covered at 100% after minimum co-payments:
  - $20.00 co-pay per office visit.
  - $50.00 co-pay for in-hospital services.
  - Co-pay is waived if you have visited the Syracuse University Health Services.
Prescriptions are covered for 80% of actual charge.
- Medical evacuation and repatriation coverage.
- $10,000 of accidental death & dismemberment benefit.
- Mental and emotional distress (both outpatient and inpatient)
- Pregnancy (See Clarifications below)

More information about HTH Worldwide can be obtained from the website: www.haylor.com/student. At the website, click to Student Health Insurance, then select Syracuse University and then Programs for Students Coming into the United States. All coverage benefits, costs, and exclusions are provided. You can also enroll with HTH Worldwide.

COVERAGE BY OTHER (EXTERNAL) INSURANCE POLICIES
Insurance (external) policies other than HTH Worldwide that are purchased on the Internet or in your home country may appear to offer the same coverage, however, it is rare that such policies will be as comprehensive as the HTH Worldwide plan. For example, in most voluntary insurance policies many key items are NOT covered, such as pregnancy, mental and emotional distress, and pre-existing conditions. If you purchase a voluntary policy in advance, you must bring a copy of the plan with you.

External policies must cover all of the following: Physician services, Surgery, Emergency Room, Ambulance, Miscellaneous Hospital Expenses, Mental & Nervous conditions, Out-Patient and In-Patient care, Repatriation (at least $15,000), Medical Evacuation (at Least $50,000), Pregnancy, New Born Infant, and have a deductible that does not exceed $100.

Note: Many non-U.S. health insurance providers do not provide adequate coverage for mental and nervous conditions. Such conditions are becoming more common on university campuses today and treatment can be very costly. Adequate coverage is important. The university has selected a customized policy that provides $500,000 of coverage each year.

- **F1 students:** It is your responsibility to maintain valid health insurance, including one for your dependents if applicable.

- **J1 students:** The Immigration Regulations and the U.S. Department of State require you to maintain valid health insurance throughout your stay in the United States as a J1 student. If you have any dependents, they must be covered by the insurance as well. Upon arrival, you will be required to submit a copy of your health insurance (and your dependents’ insurance, if applicable) that meets the Department of State standards. Health Insurance will be discussed in the New Student Arrival Seminar as part of your Clearance Process.

DEPENDENT HEALTH CARE
It is essential to recognize the responsibility and requirement for dependents to be covered by health insurance. Immigration regulations stipulate that you have adequate funding to support your dependents and that you provide evidence of that funding prior to obtaining Form I-20 or DS-2019. The funding amounts provided on the I-20 and DS-2019 includes provision for the purchase of health insurance.

Health insurance costs for families can be as much as $5000-$8000 per year.

Maternity care: The costs for pregnancy and in-hospital costs for delivery and newborn care are very expensive in the U.S. and may cost $7000 or more. HTH will pay the actual expenses incurred as a result of pregnancy, childbirth, miscarriage, or any complications resulting from these; for these to be covered conception must have occurred while the covered person was insured under the policy. Policies that are available to Syracuse University employees (research and teaching graduate assistants) can cover “pre-existing conditions” such as pregnancy, provided that the application for coverage is submitted within the time allowed by the University and the insurance companies.

Immunizations for Children: When registering your child into a school, you must present your child’s birth certificate and health records including dates of immunization. New York State requires immunizations of diphtheria vaccine, oral polio vaccine, measles, mumps, and rubella vaccine. While many countries require only two polio immunizations, the United States requires that children have three immunizations before beginning school. If your child has not received any or all of these immunizations, or if you do not present medical records verifying the dates of each immunization, your child will have to be immunized at a local clinic or private physician prior to school enrollment. It may help you to obtain these immunizations for your child in your home country so as to avoid the necessity of visiting a clinic or private physician upon arrival.