

# ESSENTIAL MEDICAL INFORMATION

REVISED as of 11/27/2006

## Please read thoroughly BEFORE DEPARTURE

*If your medical records or insurance do not meet these standards,  
you will be required to purchase adequate coverage at your own expense upon arrival.*

**Syracuse University Health Services** provides treatment to students and spouses for illness and injury. Its facilities include outpatient medical services, women's health services, laboratory, x-ray services, pharmacy, and emergency services. Spouses may use SU Health Services at a charge of approximately \$20-\$80 per visit. Children cannot be treated here. The hours of Health Services can be found at the website: <http://students.syr.edu/health/locationhours.html>. Two hospitals near the campus provide 24 hour emergency services for serious illness or injury. Syracuse University Health Services is located at 111 Waverly Avenue.

## 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 attached four-page Syracuse University Health Record with your doctor/physician and mail or hand carry 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 - \$115.00 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://students.syr.edu/depts/health/downloadforms.html>

## TUBERCULOSIS TESTING

As part of the health clearance process for new international 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. 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. (Do not have your tuberculosis testing done in your home country prior to arrival.)

## HEALTH INSURANCE

### University Sponsored Health Insurance Plans

The Slutzker Center recommends that all the international students and their dependents in the U.S. be enrolled in a health insurance plan. Each student and/or parents must take responsibility for enrollment in an appropriate plan. (J-1 students and J-2 dependents must have valid insurance throughout their stay in the U.S. Please see below for more info.) Health insurance policies must be valid for one full year of study, including all vacation periods. Failure to maintain a comprehensive health insurance policy will possibly result in a loss of non-immigrant visa status.

Syracuse University offers a comprehensive health insurance plan, through **College Blue**, underwritten by Excellus Blue Cross/Blue Shield of CNY. Haylor, Freyer & Coon, Inc., our local servicing broker, provides students with personalized administrative services. See details of the plan listed below. Please refer to the SU Health Services website for more information on health insurance. <http://students.syr.edu/health/insurance.html> The cost for the 2006-2007 year (twelve months) is \$1992 for a single student; \$4068 for a student plus one dependent; \$6180 for a family, including the student.

**College Blue** provides the following (based on the brochure for 2006-2007 academic year):

- Covered services\* provided after a \$100.00 deductible per policy year:
  - Paid at 80% of the allowable amount up to the first \$4,000
  - Paid at 100% of the allowable amount from \$4,001 to policy maximum of \$500,000/policy year
- Provides you with discounts and simplified claims processing anywhere in the world with any Blue Cross/Blue Shield provider
- Worldwide coverage, 24 hours a day
- Medical evacuation and repatriation coverage with no maximum limits
- \$10,000 of accidental death & dismemberment benefit
- Pre-existing conditions
- Mental and emotional distress (both outpatient and inpatient)

- Pregnancy (See *Clarifications* below)

\* These coverages include expenses for: physician, surgery, emergency room, ambulance, miscellaneous hospital expenses, and out-patient and in-patient care.

**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 for \$24/person/year (rate as of November 2006). An application form for the medical evacuation and repatriation is available at the Stluzker Center for International Services. Students enrolled in SUNY-ESF are automatically enrolled in the SUNY system health insurance plan.

### **SPECIAL REQUIREMENTS FOR J-1 STUDENTS AND SCHOLARS**

The U.S. Department of State specifies these requirements. Program participants and their dependents are required to have medical insurance coverage with the following minimum benefits [22 CFR 62.14].

- Medical benefits of at least \$50,000 per accident or illness
- Repatriation of remains in the amount of \$7,500
- Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$10,000
- A deductible not to exceed \$500 per accident or illness.

Sponsors are to require that their participants (and any dependents entering the United States as holders of a J-2 visa) have insurance in effect during the period of time they are in the sponsor's program. ***An insurance policy secured to meet the benefits requirements must be underwritten by an insurance corporation with an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-I" or above, a Standard and Poor's Claims Paying Ability rating of "A-" or above, or a Weiss Research, Inc. rating of B+ or above.*** Alternatively, the sponsor may ascertain that the participant's policy is backed by the full faith and credit of the government of the exchange visitor's home country. For other options, see [22 CFR 62.14].

### **COVERAGE BY OTHER (EXTERNAL) INSURANCE POLICIES**

Even though insurance (external) policies that are purchased on the Internet or in your home country may appear to offer the same coverage, ***it is rare*** that such policies will be as comprehensive as the one provided through the SU Health Services. For example, in most external insurance policies many key items are NOT covered, such as pregnancy, mental and emotional distress and pre-existing conditions. If you purchase an external policy in advance, you must bring a copy of the plan with you. We strongly ***recommend to have a policy that has the same coverage*** as College Blue offers or more. Your copy should include (a) a detailed listing and description of each item covered, (b) an English translation, if not in English, and (c) conversion of all amounts into U.S. dollars. ***If your policy does not meet the minimum criteria as stated above (including both inpatient and outpatient mental health coverage), you will be required to purchase an entire new policy in the U.S. which includes this coverage.***

### **CLARIFICATIONS**

Students often ask why pregnancy must be covered. Due to the provisions of the United States Code Title IX, there can be no discrimination on the basis of gender. Universities must follow this code.

#### **NOTE:**

Additionally, many non-U.S. health insurance providers do not provide adequate coverage for ***mental and emotional conditions***. Such conditions are becoming more common on university campuses today and treatment can be very costly. Policies which do not include coverage for both inpatient and outpatient care for mental and emotional conditions ***will not be accepted***.

Lastly, 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.

## **DEPENDENT HEALTH CARE**

**Health insurance costs for families** will be over \$6000 per year.

**Maternity Care:** The costs for ***pregnancy*** and in-hospital costs for delivery and newborn care are very expensive in the U.S., totaling \$6000 or more. Under most insurance policies, pregnancy and delivery will not be covered unless conception occurs after the policy takes effect. 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 immunizations. New York State requires immunizations of diphtheria vaccine, oral polio vaccine, measles, mumps, rubella vaccine, and Hepatitis B 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.