



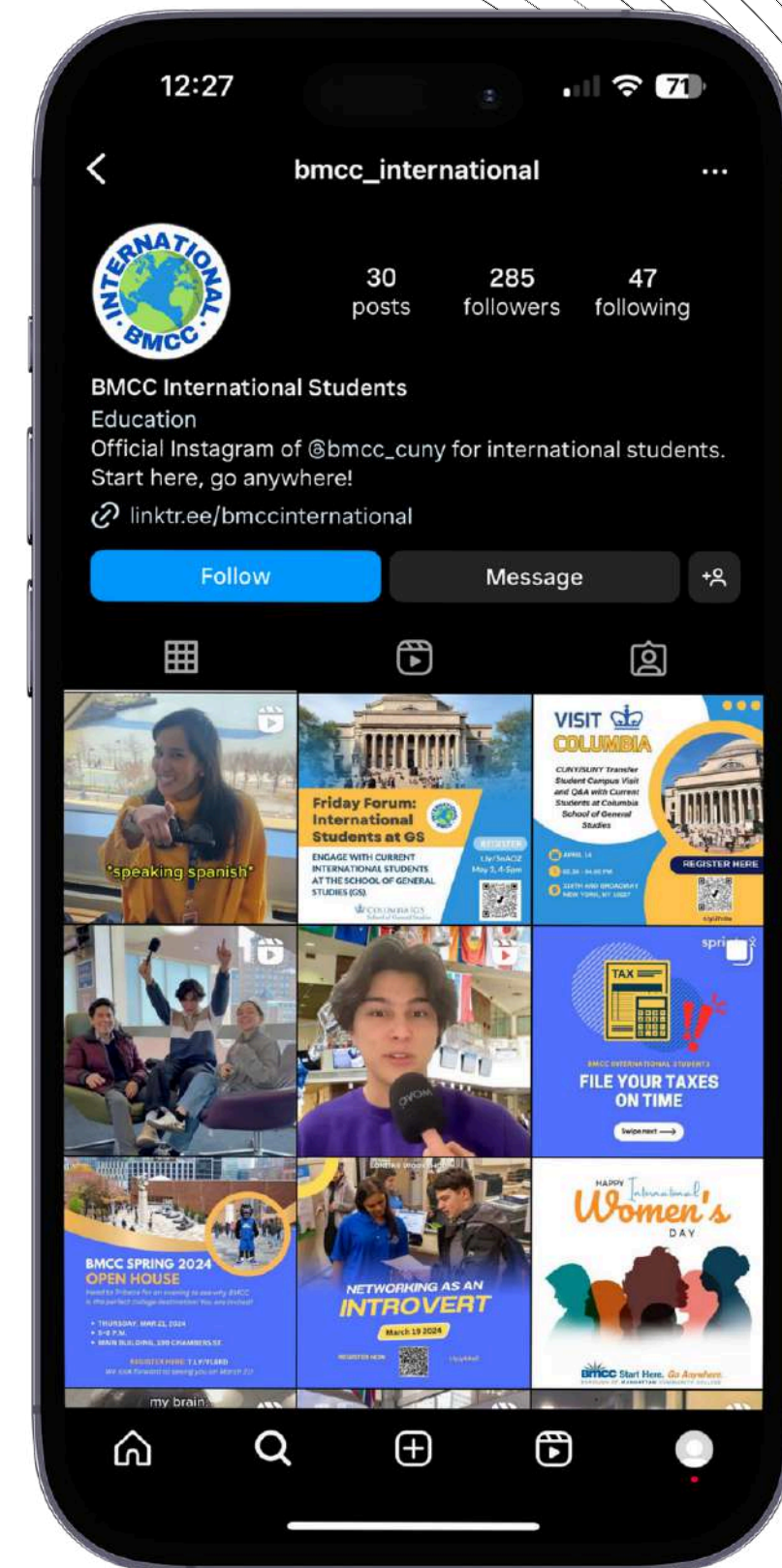
US HEALTHCARE, INSURANCE & MENTAL HEALTH

PRE-ARRIVAL SESSION

International Students Services Office



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@bmcc_international

IMMUNIZATION (MMR)

In order to register for classes, BMCC Health Services requires new students to show proof of immunity to measles, mumps, and rubella. This is a NY State requirement.

Process:

- Submit immunization records to Health Services (Room N380)
- Email: healthservices@bmcc.cuny.edu
- English translation required if records are in another language

Details:

- Acceptable proof: immunization cards, records from schools, healthcare provider records & lab reports (titers)

Scan the QR code to download the Immunization (MMR) form:



F-1 HEALTH INSURANCE

F-1 Health Insurance Information from CUNY ISSS website:

- <https://www.cuny.edu/academics/academic-programs/international-education/iss/#health>

Although CUNY does not mandate health insurance for F-1 students, it is highly recommended that CUNY F-1 international students and their dependents purchase international student health insurance to:

- reduce the high costs of out-of-pocket medical expenses
- have access to a wide range of bonafide health care providers
- and ensure that they have medical evacuation and repatriation benefits to their home countries.

ADAPTING TO A NEW ENVIRONMENT

International students face many adjustment challenges on campus

- New educational system and social environment
- Homesickness
- Culture Shock
- Immigration Requirements
- Strenuous Academics

An array of barriers prevent international students from seeking help

- Lack of awareness about campus resources
- Cultural Differences
- Worries about cost, confidentiality concerns
- Tendency to seek academic or medical help, NOT mental health

MIND-BODY CONNECTION



International students interpret mental distress as physical symptoms.

- More likely to go to a medical doctor or health center seeking assistance for physical manifestations of mental health issues
- Possible cause of headaches: **Stress**
- Possible cause of changes in appetite/weight: **Depression**
- Possible cause of trouble sleeping: **Anxiety**

While campus resources for mental health are accessible (such as counseling services), it still requires you as an international student to be aware of and open to these resources.



BMCC COUNSELING CENTER

Counselors assist students in addressing psychological and adjustment issues (i.e., depression, anxiety, and relationships) and problems or issues including stress/time management that can negatively impact academic performance, student retention, graduation rates, and quality of life.

- Provides support for mental health issues
- Encouraged to contact for counseling services
- Counseling is free and confidential for all currently enrolled students.





COUNSELING SERVICES

- Individual Counseling: Personal support for discussing personal and academic issues.
- Group Counseling: Sessions for students to connect and explore topics together.
- Crisis Intervention: Immediate help for mental health emergencies.
- Referral Services: Assistance in finding external mental health providers.
- Multilingual Counseling: Available in Hindi, Punjabi, and Spanish.

• "My worrying is so out of control that it is hard for me to concentrate in class or make friends."

"I'm worried about losing control of my anger and hurting someone."

"Balancing work, school, and family has become too hard to manage."



PERSONAL VS. ACADEMIC COUNSELING



- **Personal counseling** helps students solve personal or emotional problems. **Academic counseling** focuses on solving problems directly related to school. These include time management, grades, studying, homework assignments and stress management. Personal counseling usually helps students function better academically, even though that is not the main focus. Both services are available free of charge to all students currently enrolled at BMCC.

• "My worrying is so out of control that it is hard for me to concentrate in class or make friends."

"I'm worried about losing control of my anger and hurting someone."

"Balancing work, school, and family has become too hard to manage."



CUNY MENTAL HEALTH SERVICES

CUNY Mental Health Services are available to all students. If anything is making it difficult for you to succeed in school – we are here for you! All services are free and confidential for CUNY students. Reach out to your campus counseling center for an appointment today.

- [Crisis Text Line](#)
- [CUNY Resources](#)
- [Campus Counseling Centers](#)
- [More Resources](#)
- [Tips](#)
- [FAQ](#)
- [Contact Us](#)



TOGETHERALL

Togetherall: A Peer Support Community for BMCC Students

- Togetherall is a safe, anonymous, online peer community to support your mental health.
- free to BMCC students.

Scan the QR code to join:





Connect with other people

Connecting to others is one of the best things you can do for your mental health. Think about how to reach out to someone. Set a small goal, like texting a different person each day or waving to someone on your daily walk.

Mental Health Tips



Think about new opportunities

Many of the things that may have brought you happiness, purpose, or structure are different now, and they may be different for a long time. Consider filling the space with new activities and opportunities.

[Read More Tips](#)



Take small steps

Remind yourself that small steps are all that is necessary to make a big impact. Small steps help us create valuable habits, which help us achieve big goals. They also make it easier to manage our thoughts and plans.





INTERNATIONAL
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INSURANCE

Who am I?

Leslie Reynolds, MEd.

University Relations Manager

- 5 years as a DSO
- 10 years working on the “institutional side” of international education
- Licensed insurance agent




All of us at ISI are licensed insurance agents, here to help you with finding and using the right health insurance plan for you.

We offer assistance in the following ways:

 Live Chat (English and Spanish)

 Email (English and Spanish)

 Phone (English and Spanish)

 (877) 758-4391

 (904) 758-4391

 +1 (904) 212-0412

 international-student-insurance



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Why do I need insurance?





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What are your concerns?

- Healthcare/Insurance terminology
- Choosing or purchasing an insurance plan
- How to use insurance
- How to choose doctors (difference between in-network and out-of-network)
- Types of insurance plans/eligibility



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Choosing a Plan: Important Terms

Co-Pay

the set amount you pay each time a medical service is accessed—for example, each time to visit the doctor

Deductible

the amount of money you are responsible for paying for medical expenses before the insurance company begins to pay on your behalf








Coinsurance

the percentage the insured must pay and the percentage the insurance company agrees to pay

Policy Maximum

the maximum amount a policy will pay on your behalf

Choosing a plan: Understanding Policy Benefits

Compare Plan Level Benefits					
 STUDENT SECURE	 STUDENT SECURE	 STUDENT SECURE	 STUDENT SECURE	 STUDENT HEALTH ADVANTAGE	 STUDENT HEALTH ADVANTAGE
Smart	Budget	Select	Elite	Standard	Platinum
Medical Maximum \$200,000	Medical Maximum \$500,000	Medical Maximum \$600,000	Medical Maximum \$5,000,000	Medical Maximum \$500,000	Medical Maximum \$1,000,000
Per Injury/Illness Maximum \$100,000	Per Injury/Illness Maximum \$250,000	Per Injury/Illness Maximum \$300,000	Per Injury/Illness Maximum \$500,000	Per Injury/Illness Maximum \$300,000	Per Injury/Illness Maximum \$500,000
Deductible \$50	Deductible \$45	Deductible \$35	Deductible \$25	Deductible \$100	Deductible \$25
Coinsurance In-Network: 80% of eligible expenses after the deductible up to the overall maximum Out-Network: Usual, Reasonable, and Customary (URC)	Coinsurance In-Network: 80% of the next \$25,000 of eligible expenses after the deductible, then 100% to the overall maximum Out-Network: Usual, Reasonable, and Customary (URC)	Coinsurance In-Network: 80% of the next \$5,000 of eligible expenses after the deductible, then 100% to the overall maximum Out-Network: Usual, Reasonable, and Customary (URC)	Coinsurance In-Network: 100% of eligible expenses after the deductible to the overall maximum Out-Network: Usual, Reasonable, and Customary (URC)	Coinsurance In-Network: The plan pays 100% of eligible expenses up to Maximum Limit Out-Network: The plan pays 80% of eligible expenses up to \$5,000, then 100% up to Maximum Limit	Coinsurance In-Network: 100% of eligible expenses up to Maximum Limit Out-Network: 80% up to \$5,000, then 100% up to Maximum Limit
Pre-existing Conditions (Acute Onset) \$25,000 lifetime maximum for eligible medical expenses for the acute onset of pre-existing condition only  See policy wording for full benefit description	Pre-existing Conditions (Acute Onset) Additional \$25,000 lifetime maximum for eligible medical expenses for the acute onset of pre-existing condition during waiting period	Pre-existing Conditions (Acute Onset) Additional \$25,000 lifetime maximum for eligible medical expenses for the acute onset of pre-existing condition during waiting period	Pre-existing Conditions (Acute Onset) Additional \$25,000 lifetime maximum for eligible medical expenses for the acute onset of pre-existing condition during waiting period See policy wording for full benefit	Pre-existing Conditions (Acute Onset) Not Covered Pre-existing Conditions After 12 months of continuous coverage	Pre-existing Conditions (Acute Onset) Not Covered Pre-existing Conditions After 6 months of continuous coverage
				Maternity Up to \$5,000	

Please refer to the plan brochure or certificate for more details about the plan.



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Choosing a Plan: Policy Exclusions

Some of the most common exclusions of coverage include:

- Organized school sports (on Smart or without additional purchase)
- Routine physical exams and routine visits
- [General dental checkups and dental cleanings](#)
- Vision/eye care
- Medical care in your home country
- Pre-existing conditions (sometimes covered after a waiting period)



We encourage you to review the insurance brochure and the plan certificate which outlines the full benefits and exclusions of the insurance plan.

Please refer to your plan brochure or certificate for more information about your plan.

Non-Emergency Care

- Visit a local doctor or urgent care center
- If you need help locating a provider, you can call the phone number on your insurance ID card or search online in the Student Zone
- In-network providers will bill direct, however out of network providers may ask for payment upfront

Emergency Care

- For real emergency situations, you should go directly to the emergency room (ER) or dial 911
- There is an additional deductible for use of the ER

Prescription Medications

- Need to be paid for up front, and a claim submitted for reimbursement





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How to Use Insurance: Understanding Your Network

The Student Secure and Student Health Advantage plans both use the UnitedHealthcare network.



UnitedHealthcare Network

- **Direct billing** from providers
- Offers in-network **discounts** on medical expenses
- One of the **largest** national PPO Networks in the U.S.

In-Network vs. Out-of-Network

- When you use a provider who is “in-network,” you get the above benefits, plus the plan’s “in-network” coinsurance.
- When you use out-of-network, you will likely have to pay upfront, costs will be higher, and the claims/reimbursement process will take longer.



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How to Use Insurance: Finding Providers

For our plans, you can always visit your Student Zone to locate a provider.

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Student Health ▾ Travel Medical ▾ Major Medical ▾ School Requirements Insurance Explained 🔍

Student Zone | WorldTrips

As an existing client of International Student Insurance, you have access to a wealth of insurance information to help you effectively manage your insurance plan. This Student Zone is designed for WorldTrips customers who have purchased either the **Student Secure** or **Atlas Travel** insurance products.

Seeking Treatment

Find a Doctor/Hospital

Register or Sign In To Your Student Zone

Claims Information

Frequently Asked Questions

Assistance



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How to Use Insurance: Filing Claims

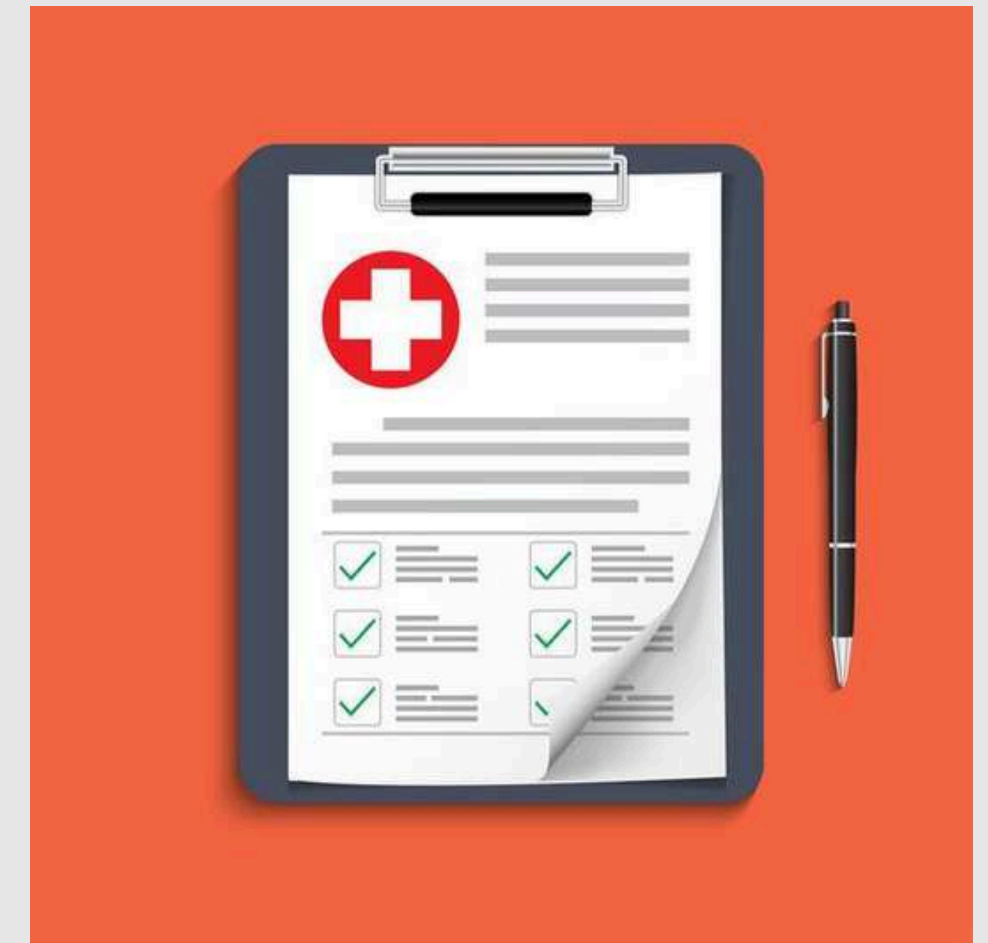
In-Network Providers:

- Will bill the insurance directly, meaning no upfront payments
- Claim forms will need to be submitted to your insurance company even if you did not pay up front for your bill
- To help expedite the claims process, it's best complete a claim form directly after seeking treatment

Out-of-Network Providers:

- You may be required to pay upfront for your claims
- You would need to submit a claim form, along with itemized bills/receipts for reimbursement

Claims take no longer than 30 business days to process after which an EOB is generated to describe what is covered and what is not covered.





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Types of Insurance & Eligibility

Insurance options for international students:

- Your school plan (if available)
- International student health insurance plans (like ours!)













Insurance options that aren't recommended or available for international students:

- plans from the US Healthcare Marketplace
- Medicaid (needs-based program for US citizens and residents)
- travel insurance



CUNY Borough of Manhattan Community College New York, NY

Borough of Manhattan Community College, CUNY recommends the Student Secure and Student Health Advantage plan as a health insurance option for its international students and students on OPT. These plans provide comprehensive coverage at reasonable rates. Each student who is outside their home country should purchase coverage for the entire duration of their stay in the event they have an accident or illness.

↓			Policy Max	Deductible	Brochure	Price per month *
» Buy Now «		Smart	\$200,000	\$0		\$31
» Buy Now «		Budget	\$500,000	\$0		\$52
» Buy Now «		Select	\$1,000,000	\$0		\$104
» Buy Now «		Elite	\$5,000,000	\$0		\$178
» Buy Now «		Standard	\$500,000	\$100 <i>per injury/illness (in-network)</i>		\$89 <i>rate for ages 19-23</i>
» Buy Now «		Platinum	\$1,000,000	\$25 <i>per injury/illness (in-network)</i>		\$272 <i>rate for ages 19-23</i>

* rates are based on students aged 24 and under unless otherwise noted.

» Compare all benefits side-by-side

Visit your customized school page to get started and compare plan options.

If you still have questions, give us a call or send us an email

info@internationalstudentinsurance.com

904-758-4391



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Questions





THANK YOU

INTERNATIONAL STUDENTS SERVICES OFFICE

INTERNATIONALSTUDENTS@BMCC.CUNY.EDU

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MAIN BUILDING
ROOM S-115N**

