

# SUNY International Inbound

2024-2025

## Student Health Insurance

### Who is eligible?

All international students and visiting scholars (J1, M1, & F1 visa holders) are eligible and are required to be enrolled in the plan, unless a waiver is granted by SUNY. (See the separate brochure with plan benefits for J1 Scholars and F1 students on OPT.) Eligible students and scholars may also (or may be required to) insure their dependents. Eligible Dependents are the student's spouse or domestic partner and dependent children under 26 years of age. International visitors on others types of visa may be eligible. Please consult with the SUNY plan administrators for any eligibility questions.

### The Student Health Insurance Plan Offers You:

- Unlimited coverage for primary care providers, specialists, emergency visits and hospitals
- Unlimited coverage for preventative care, including annual physicals, GYN exams, routine screenings and immunizations
- Prescription Drug Coverage: \$10 copay for tier 1 drugs, and a \$20 copay for tier 2 or 3 drugs
- Unlimited coverage for inter-collegiate athletics
- Unlimited coverage for mental health
- Evacuation and Repatriation Services
- Tele-Doc service for minor sickness, injury & mental health



### How to access information:

To check claims status, ask benefit questions, locate a provider in the US, or to inquire about specific drug coverage under this policy:

**888.714.6544**

**[customerservice@uhcsr.com](mailto:customerservice@uhcsr.com)**

For medical providers in the US, please log in to your myuhc.com account and then click Find a Doctor.

### To create or login to your UHC student account:

Please visit [myaccount.uhcsr.com](https://myaccount.uhcsr.com) or download UHC's mobile app from your smartphone (UHCSR Mobile App) available on the App Store or Google play.

### Your UHC student account allows you to:

- View and download your insurance card
- Review claims and dates of service
- Locate participating providers



For further details of the coverage including cost, benefits, exclusions, and reductions or limitations and the terms under which the policy may be continued in force, please refer to the overview policy.

# 2024-2025 SUNY International Summary of Benefits

Plan Design (Per Person, Annually)	In-Network	Out-of-Network
<b>Annual Deductible</b>	\$200	\$400
<b>Coinsurance</b>	0%	10%
<b>In-Patient Hospital Care</b>	0% coinsurance after deductible	10% coinsurance after deductible
<b>Office Visit</b>	Covered in full after deductible	\$50 copay after \$400 deductible
<b>Preventative Care Services</b>	Covered in full	Covered in full
<b>Ambulance</b>	0% coinsurance after deductible	10% coinsurance after deductible
<b>Urgent Care Center</b>	Covered in full after deductible	\$50 Copay after deductible
<b>Emergency Department</b>	0% coinsurance after deductible	\$75 copay after deductible
<b>Prescription Drug Coverage - 30 Day Supply</b>	Tier 1: \$10 Copayment Tier 2: \$20 Copayment Tier 3: \$20 Copayment	Tier 1: \$10 Copayment Tier 2: \$20 Copayment Tier 3: \$30 Copayment

**Annual Deductible:** An amount you could owe during a coverage period (usually one year) for covered health care services before your plan begins to pay. An overall deductible applies to all or almost all covered items and services.

**Annual Out of Pocket Maximum:** The most you could pay during a coverage period (usually one year) for your share of the costs of covered services. After you meet this limit the plan will usually pay 100% of the allowed amount.

**Copay:** A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

**Coinsurance:** Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. You generally pay coinsurance **plus** any deductibles you owe.

The 2024-2025 benefits listed above are a brief summary of the Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.



2024-2025

## Student Health Insurance Plan: State University of New York



### Who can enroll?

All international students and scholars, all student and scholars traveling abroad on approved SUNY academic programs and exchanges and students participating in Optional Practical Training programs are eligible and must be enrolled in the plan, with the exception of those who meet the SUNY specified mandatory enrollment exemptions. Eligible Dependents of students enrolled in the plan may enroll on a voluntary basis. Eligible Dependents are the student's spouse or domestic partner and dependent children under 26 years of age. See the Who is Covered section of the Certificate of Coverage for the specific requirements needed to meet domestic partner eligibility.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence and online courses do not fulfill the Eligibility requirements that the student actively attend classes.

### Plan resources at your fingertips

View benefits, submit a claim and download your ID card via My Account [uhcsr.com/myaccount](https://uhcsr.com/myaccount)

Find an in-network provider Options PPO

Find a prescription drug provider Optum Rx

Value-added benefits and services (Student Assist<sup>1</sup>, HealthiestYou<sup>2</sup>, UHC Global<sup>3</sup>) [uhcsr.com/myaccount](https://uhcsr.com/myaccount)

### Coverage Periods, Deadline Dates, Plan Cost and Premium Rates

The Total Cost of the plan noted below includes premium and fees.

Total Plan Cost and Coverage Dates	Annual	Fall	Spring	Spring/Summer	Summer
Coverage dates	8/15/2024 – 8/14/2025	8/15/2024 – 1/14/2025	1/15/2025 – 6/14/2025	1/15/2025 – 8/14/2025	5/15/2025 – 8/14/2025
Student	\$2,194.28	\$919.79	\$907.77	\$1,274.49	\$553.08
Spouse	\$1,946.00	\$815.72	\$805.06	\$1,130.28	\$490.50
One Child	\$1,946.00	\$815.72	\$805.06	\$1,130.28	\$490.50
Two or More Children	\$3,892.00	\$1,631.44	\$1,610.12	\$2,260.56	\$981.00
Spouse and Two or More Children	\$5,838.00	\$2,447.16	\$2,415.18	\$3,390.84	\$1,471.50

See the information below for the breakdown of premium and fees.

*Premium Rates	Annual Premium	Fall Premium	Spring Premium	Spring/Summer Premium	Summer Premium
Student	\$1,943.62	\$814.72	\$804.08	\$1,128.90	\$489.90
Spouse	\$1,943.62	\$814.72	\$804.08	\$1,128.90	\$489.90
One Child	\$1,943.62	\$814.72	\$804.08	\$1,128.90	\$489.90
Two or More Children	\$3,887.24	\$1,629.44	\$1,608.16	\$2,257.80	\$979.80
Spouse and Two or More Children	\$5,830.86	\$2,444.16	\$2,412.24	\$3,386.70	\$1,469.70

Rates are subject to regulatory approval and may change.

\*The premium is for the insurance coverage underwritten by UnitedHealthcare Insurance Company of New York and does not include the following fees:

Annual \*\*Service fee of \$2.38 for UHC Global administration of the Assistance and Evacuation Benefits.

Annual \*\*Administrative fee of \$248.28 charged by the school you are receiving coverage through which may, for example, cover your school's administrative costs associated with offering this health plan.

\*\*Note: Fees are prorated for the coverage dates other than annual.

Plan highlights

Metallic Level: Platinum with actuarial value of 96.380%

In-Network Benefits

In-Network benefits apply when your care is provided by Participating Providers in our UnitedHealthcare Options PPO network. Participating Providers can be found using the following link: [UHC Options PPO](#)

In-Network Preferred Provider Benefits

In-Network Preferred Provider benefits apply when your care is provided by the Student Health Center.

Benefits	In-Network Preferred Provider Member Cost-Share	In-Network Participating Provider Member Cost-Share	Out-of-Network Non-Participating Provider Member Cost-Share
Overall Plan Maximum	There is no overall maximum dollar limit on the Policy		
Plan Deductible	\$0 Per Member, Per Plan Year	\$200 Per Member, Per Plan Year	\$400 Per Member, Per Plan Year
Out-of-Pocket Maximum <i>After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies.</i>	\$7,350 Per Member, Per Plan Year \$14,700 For all Members in a Family, Per Plan Year	\$7,350 Per Member, Per Plan Year \$14,700 For all Members in a Family, Per Plan Year	\$14,700 Per Member, Per Plan Year \$28,400 For all Members in a Family, Per Plan Year
Coinsurance <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</i>	0% of Allowed Amount for Covered Medical Expenses	0% of Allowed Amount for Covered Medical Expenses	10% of Allowed Amount for Covered Medical Expenses
Prescription Drugs <i>UHCP Mail Order Network Pharmacy or Maintenance Drugs from a Designated Retail Pharmacy at 2.5 times the retail Copay up to a 90-day supply.</i>	\$10 Copayment for Generic Drug \$20 Copayment for Brand Name Drug Up to a 30-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP)	\$10 Copayment for Tier 1 \$20 Copayment for Tier 2 \$20 Copayment for Tier 3 Up to a 30-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) not subject to Deductible	\$10 Copayment for Generic Drugs \$30 Copayment for Brand Name Drugs Up to a 30-day supply per prescription not subject to Deductible
Preventive Care Services <i>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. Please see <a href="https://www.healthcare.gov/preventive-care-benefits/">https://www.healthcare.gov/preventive-care-benefits/</a> for complete details of the services provided for specific age and risk groups.</i>	Covered in full	Covered in full	10% of Allowed Amount after Deductible
The following services have per service copays <i>This list is not all inclusive. Please read the plan Certificate for complete listing of Copayments.</i>	Covered in full	Office Visits: 0% Coinsurance after Deductible	Office Visits: \$50 Copayment then 10% Coinsurance after Deductible

Questions about your plan?

Contact Customer Service at 1-888-714-6544  
or at [customerservice@uhcsr.com](mailto:customerservice@uhcsr.com)

<sup>1</sup>Student Assist services are provided through OptumHealth Behavioral Solutions and OptumHealth Care Solutions, UnitedHealth Group companies. The Student Assist is not a substitute for medical attention. If you have an emergency medical condition, you should call 911 or your local emergency services number. <sup>2</sup>HealthiestYou and the HealthiestYou logo are trademarks of Teladoc Health, Inc., and may not be used without written permission. HealthiestYou does not replace the primary care physician. HealthiestYou does not guarantee that a prescription will be written. HealthiestYou operates subject to state regulation and may not be available in certain states. HealthiestYou does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou physicians reserve the right to deny care for potential misuse of services. <sup>3</sup>Non-Insurance Travel Assistance services are provided by or through United Healthcare Services, Inc., and affiliates under the UnitedHealthcare Global brand.  
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UnitedHealthcare Student Resources does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities.

ATTENTION: Language assistance services, free of charge, are available to you. Please call 1-866-260-2723.

ATENCIÓN: Usted tiene a su disposición servicios de asistencia en otros idiomas, sin cargo. Llame al 1-866-260-2723.

注意：免费提供语言协助服务。请致电 1-866-260-2723。



# SUNY System

## Dental Highlight Sheet

### Plan 1: Dental Plan Summary

Effective Date: 8/15/2024

Plan Benefit	In Network	Out of Network
<b>Type 1</b>	100%	100%
<b>Type 2</b>	80%	50%
<b>Type 3</b>	50%	50%
<b>Deductible</b>	\$50/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum	\$100/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum
<b>Maximum (per person)</b>	\$2,000 per calendar year	\$1,250 per calendar year
<b>Allowance</b>	Discounted Fee	80th U&C
<b>Waiting Period</b>	None	None
<b>Annual Eye Exam</b>	None	None
<b>Annual Open Enrollment</b>	Included	Included

### Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	In Network Type 2	Type 3
<ul style="list-style-type: none"> <li>• Routine Exam (1 in 6 months)</li> <li>• Bitewing X-rays (1 in 12 months)</li> <li>• Full Mouth/Panoramic X-rays (1 in 12 months)</li> <li>• Cleaning (1 in 6 months)</li> <li>• Fluoride for Children 13 and under (1 in 12 months)</li> <li>• Sealants (age 13 and under)</li> <li>• Space Maintainers</li> </ul>	<ul style="list-style-type: none"> <li>• Periapical X-rays</li> <li>• Fillings for Cavities</li> <li>• Restorative Composites</li> </ul>	<ul style="list-style-type: none"> <li>• Onlays</li> <li>• Crowns (1 in 12 months per tooth)</li> <li>• Crown Repair</li> <li>• Endodontics (nonsurgical)</li> <li>• Endodontics (surgical)</li> <li>• Periodontics (nonsurgical)</li> <li>• Periodontics (surgical)</li> <li>• Denture Repair</li> <li>• Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 12 months)</li> <li>• Simple Extractions</li> <li>• Complex Extractions</li> <li>• Anesthesia</li> </ul>
Type 1	Out of Network Type 2	Type 3
<ul style="list-style-type: none"> <li>• Routine Exam (1 in 6 months)</li> <li>• Bitewing X-rays (1 in 12 months)</li> <li>• Full Mouth/Panoramic X-rays (1 in 12 months)</li> <li>• Cleaning (1 in 6 months)</li> <li>• Fluoride for Children 13 and under (1 in 12 months)</li> <li>• Sealants (age 13 and under)</li> <li>• Space Maintainers</li> </ul>	<ul style="list-style-type: none"> <li>• Periapical X-rays</li> <li>• Fillings for Cavities</li> <li>• Restorative Composites</li> </ul>	<ul style="list-style-type: none"> <li>• Onlays</li> <li>• Crowns (1 in 12 months per tooth)</li> <li>• Crown Repair</li> <li>• Endodontics (nonsurgical)</li> <li>• Endodontics (surgical)</li> <li>• Periodontics (nonsurgical)</li> <li>• Periodontics (surgical)</li> <li>• Denture Repair</li> <li>• Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 12 months)</li> <li>• Simple Extractions</li> <li>• Complex Extractions</li> <li>• Anesthesia</li> </ul>

# SUNY System

## Dental Highlight Sheet

### Monthly Rates

Student Only (ST)	\$28.17
ST + Spouse	\$57.97
ST + Children	\$62.60
ST + Spouse & Children	\$92.27

### First Reliance Standard Life Insurance Company

First Reliance Standard Life Insurance Company, was formed in 1984, and licensed to do business in the state of New York. First Reliance Standard Life Insurance Company is a member of The Tokio Marine Group.

### eCard

Once you are enrolled in the plan, your plan member ID card is provided electronically. Access your eCard online by creating a Secure Member Account – it's fast, easy and secure. To get one of these ID cards, visit [www.firstRSL.com](http://www.firstRSL.com) and sign into (or create) a Member Services secure account. Enrolled members may receive care without the card just by giving the provider their name, date of birth, and social security number/member identification number.

### Rx Savings

Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.

To receive this Rx discount, members just need to visit us at [www.firstRSL.com](http://www.firstRSL.com) and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

### Eyewear Savings

Plan members may receive up to 10% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart. This savings arrangement is not insurance: it is available to members at no additional cost to their plan premium.

To receive the eyewear savings identification card, plan members can visit [www.firstRSL.com](http://www.firstRSL.com) and sign-in (or create) a secure member account. Members must present the Eyewear Savings Card at time of purchase to receive the discount.

### Customer Service

Our Customer Relations Department is open from 7 am to midnight (CST) Monday through Thursday and 7 am to 6:30 pm (CST) on Fridays. You can call toll-free at 800-829-3177. Your claim forms can be faxed in to (402) 467-7336. We will be happy to answer any questions you may have regarding a specific claim you have filed or to answer questions about benefits for dental procedures being considered.

### Dental Network Information

To find providers near you, visit our website at [www.firstRSL.com](http://www.firstRSL.com). Click on "Find a Dentist" to access our online directory and follow the step-by-step instructions.

Your provider network is Classic Network.

# SUNY System

## Dental Highlight Sheet

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### **Pretreatment**

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

### **Late Entrant Provision**

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

**This form is a benefit highlight, not a certificate of insurance. The coverage outlined here highlights the benefits available through First Reliance Standard Life, and does not include exclusions and limitations. For details on exclusions and limitations, or a complete list of covered procedures, contact your benefits coordinator.**