

SUNY INTERNATIONAL STUDY ABROAD STUDENT HEALTH INSURANCE

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: \$0 copay for tier
 1, 2 or 3 drugs
- Unlimited coverage for inter-collegiate athletics
- Unlimited coverage for mental health
- Evacuation and Repatriation Services

Who is eligible:

All SUNY students, faculty, and staff traveling abroad on SUNY sponsored programs and activities are eligible. Students studying abroad on a SUNY study abroad or exchange program must be enrolled in the plan unless waived out by SUNY. Eligible participants may also insure their Dependents. Eligible Dependents are the participant's spouse or domestic partner and dependent children under 26 years of age.





How to access information:

For pre-trip planning or if you are outside of the USA and you need to locate a doctor abroad or have an emergency, please call UHC Global 24/7 at 844-249 0748 or email them direct at Assistance@uhcglobal.com.

UHC Global can also arrange for direct payment for a provider that you see oversees if you call this phone number.

To obtain a Visa letter, or to check on a current claim or ask a benefit question once you return to the USA, please reach UHC at 888-714-6544 or by e-mail at customerservice@uhcsr.com

For medical providers inside the USA, 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 <u>myaccount.uhcsr.com</u> or download UHC's mobile app from your smartphone (UHCSR Mobile App) available on the App Store or Google play.

- View and download your insurance card
- Review claims and dates of service
- Locate participating providers
- Monitor travel risks, medical intelligence reports, daily security briefings of global events, drug & language translation guides.
- Teledoc Service for Mental Health



2021-22 SUNY International Study Abroad Insurance Benefits (Includes COVID-19)

Plan Design (Per Person, Annually)	In-Network and Out of Network Benefits
Annual Deductible	\$o
Coinsurance	0%
Primary Care Visit	o% Coinsurance/Copay
Urgent Care Visit	o% Coinsurance/Copay
Emergency Room	0% Coinsurance/Copay
Ambulance	o% Coinsurance/Copay
In-Patient Hospital Care	o% Coinsurance/Copay
Prescription Drugs	\$0 for Tier 1/2/3

^{*}These benefits are for subgroup #43

The 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 Master Policy.



My Account

In today's digital world, you want quick, easy and secure access to your health insurance information. With your *My Account* on www.uhcsr.com, you have just that, 24 hours a day, seven days a week.

Once you've created your *My Account*, just log in with your user name and password at MyAccount.uhcsr.com and access your account online, at your own convenience.

Create your account today and:

- View your benefits and coverage details
- View or print your ID card
- Review Action Center alerts and your messages
- Check claim status and Explanations of Benefits (EOB)
- Review claims letters
- Update personal information
- Search for a preferred provider
- Provide other insurance information, accident details or Personal Representative Appointment
- Provide tax information for IRS Form 1095-B

Insurance information and self-service features at your fingertips!

Creating your *My Account* is as Easy as 1-2-3!

- Visit MyAccount.uhcsr.com
- Follow the onscreen prompts you'll need the email address we have on file for you, your school ID number, or your 7-digit SR ID, located on your medical insurance ID card.
- Select a user name and password. Your user name must contain 6–30 alphanumeric characters. Your password must have 8–12 characters and include at least three of the following: an uppercase character, a lowercase character, a numeric character (0–9), and a special character (e.g., *, ~, \$, etc.).

UnitedHealthcare StudentResources 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: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al 1-866-260-2723.
- 請注意:如果您說中文 (Chinese), 我們免費為您提供 語言協助服務。請致電:1-866-260-2723.



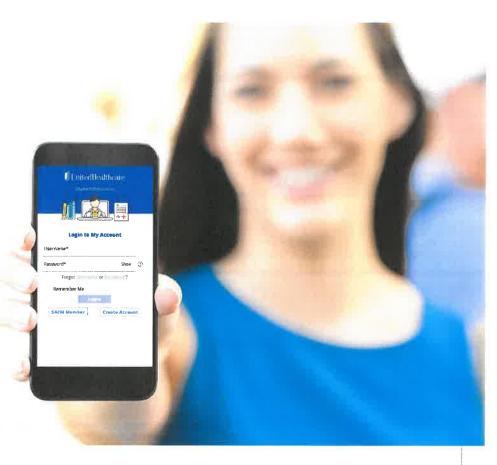








Easy Access with UHCSR's Mobile App



At UnitedHealthcare **Student**Resources, we understand you live in a digital world and want easy access to information right on your smartphone. With the free UHCSR Mobile App you have just that.

As a UHCSR member, when you use our app you have access to our most popular self-service features:

 View and share your ID card. You can even email or fax your ID card to your provider. (Covered dependents are also included.)

 View claims received within the prior 120 days for the primary insured and covered dependents. Details include the provider, date of service, status, claim amount and amount paid.

- Search for a provider. Plus with the app, you can easily look up their location on a map and give them a call.
- Create your My Account with your email address, school ID or SR ID number.
- Quick access to Customer Service.
- Appoint a Personal Representative to act on your behalf for health insurance matters with UHCSR.
- Easily review and explore the best care options for your needs.

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UnitedHealthcare **Student**Resources and HealthiestYou have partnered together to provide access to doctors and mental healthcare from anywhere you are, even while traveling internationally. All services are free for students covered under the UHCSR insurance plan; services are available for all other students for a fee, as noted below.

From the HealthiestYou app, you can:

General Medical

Talk to a licensed doctor 24/7 by phone or video from anywhere

\$0 for UHCSR students

\$40 for non-UHCSR students

Mental Health

Choose a therapist and schedule an appointment by phone or video (7 a.m. to 9 p.m.)

Therapist

\$0 for UHCSR student **\$0** for UH

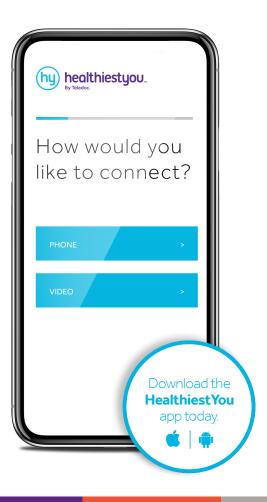
\$85 for non-UHCSR student

Psychiatrist

\$0 for UHCSR student

\$200 for non-UHCSR students' first visit

\$95 for non-UHCSR students' ongoing visits



Download the app. Get care when you need it.

Download the app | Call 855-870-5858



Highlights of Medical Evacuation and Repatriation Benefits

If you are a student insured with this insurance plan, you and your insured spouse, Domestic Partner and insured minor child(ren) are eligible for Medical Evacuation and Repatriation Benefits.

The requirements to receive these services are as follows:

- International Students, insured spouse, Domestic Partner and insured minor child(ren): you are eligible to receive Medical Evacuation and Repatriation Benefits worldwide, except in your home country.
- Domestic Students, insured spouse or Domestic Partner and insured minor child(ren): you are eligible for Medical Evacuation and Repatriation Benefits when 100 miles or more away from your campus address or 100 miles or more away from your permanent home address or while participating in a Study Abroad program.

Key Assistance Benefits include:

- Emergency Evacuation
- Dispatch of Doctors/Specialists
- Medical Repatriation
- Transportation After Stabilization
- Transportation to Join a Hospitalized Insured Person
- Return of Minor Children
- Repatriation of Remains

Also includes additional assistance services to support your medical needs while away from home or campus. Check your certificate of coverage for details, descriptions and program exclusions and limitations.

The Medical Evacuation and Repatriation Benefits and related services are not meant to be used in lieu of or replace local emergency services such as an ambulance requested through emergency 911 telephone assistance. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center. UnitedHealthcare Global will then take the appropriate action to assist you and monitor your care until the situation is resolved.





Additional Travel Assistance Services

Your **Student**Resources program also includes additional assistance services to support a student's needs while away from home or campus.

Some of these assistance services include:

- Medical assistance with needs such as worldwide medical and dental referrals, monitoring of treatment, facilitation of hospital admittance payments, updates to family, school, and home physician, and replacement of corrective lenses and medical devices.
- Travel assistance with needs such as replacement of lost or stolen travel documents, legal referrals, language services, and message transmittals.
- Medical Intelligence Reports: online access to continuous updates on health information pertinent to your destination(s) of travel such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information; review certain preferred facilities for your travel destinations, review risk ratings for each country and rank the severity of risk concerning disease, quality of care, access to care, and cultural challenges.
- World Watch® Global Security Intelligence: online access to the latest authoritative information and security guidance for over 170 countries and 280 cities. Information includes the latest news, alerts, risk ratings, and a broad array of destination information including crime, terrorism, local hospitals, emergency phone numbers, culture, weather, transportation information, entry and exit requirements, and currency.

To access services please refer to the phone number on your Travel Assistance Services ID card or access My Account and select My Benefits/Additional Benefits/Travel Assistance Services.

All medical expenses related to hospitalization and treatment costs incurred should be submitted to UnitedHealthcare Insurance Company for consideration and are subject to all Policy benefits, provisions, limitations, and exclusions. All assistance and evacuation benefits and related services must be arranged and provided by UnitedHealthcare Global. Claims for reimbursement of services not provided by UnitedHealthcare Global will not be accepted. A full description of the benefits, services, exclusions and limitations may be found in your certificate of coverage.

Assistance services are provided by UnitedHealthcare Global and are not insurance. Please note: you may see a separate fee specifically for these additional assistance services.

To access benefits refer to the phone number on your ID card or log in to **MyAccount.uhcsr.com** and select My Benefits/Additional Benefits/UHC Global Emergency Services.

UnitedHealthcare StudentResources does not discriminate on the basis of race, color, national origin, sex, age, or disability in health programs and activities.

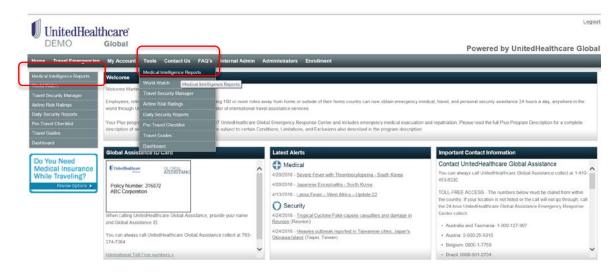
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Medical Intelligence Reports

Access the UnitedHealthcare Global Intelligence Center

Login to the UHC Global Intelligence Center. You may have access to a variety of intelligence tools dependent upon your program. These are listed in the left side navigation choices and under the Tools drop-down menu. Select Medical Intelligence Reports.



Home Page

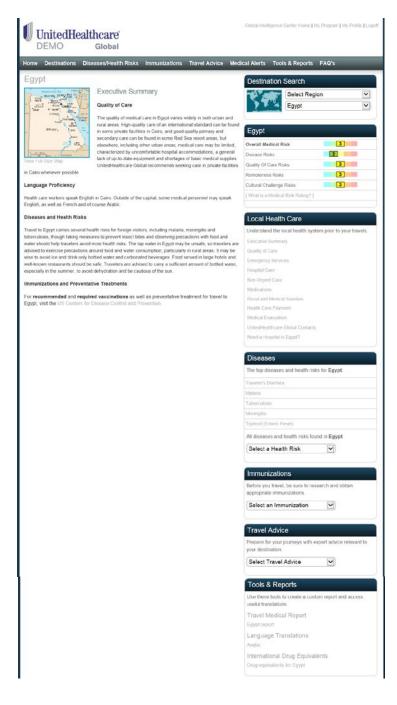
From this beginning page, you may immediately select a destination, view the most recent medical alerts, or jump to any of the other functions via the navigation bar.





Destinations

Select a country to view a medical profile containing details such as quality of care, required and recommended immunizations, medical risk ratings, emergency services and more. Each content section contains links to more detailed information about diseases, travel risks, and recommended hospitals.



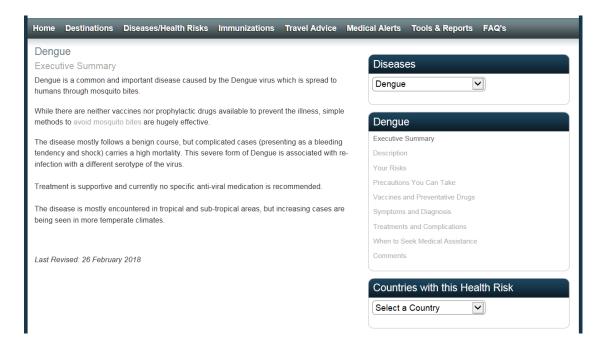
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Diseases and Health Risks

Select a disease from the drop down menu to learn more about the symptoms, risks, treatment, and preventive measures. You may also view country specific health risks by first choosing a destination.

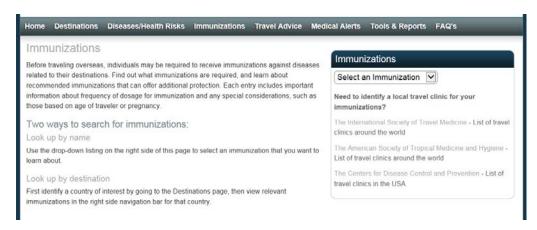


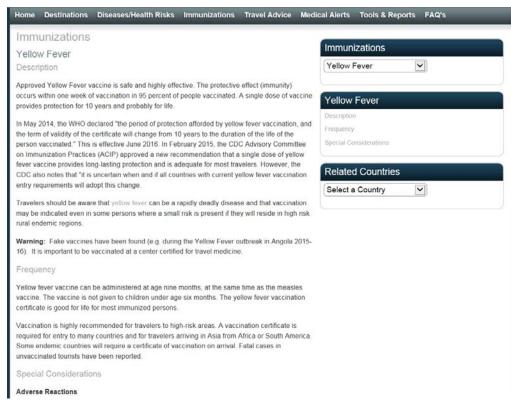




Immunizations

Select an immunization from the drop down menu to learn more about the specific requirements, dosages, and special considerations. You may also view country specific health risks by first choosing a destination

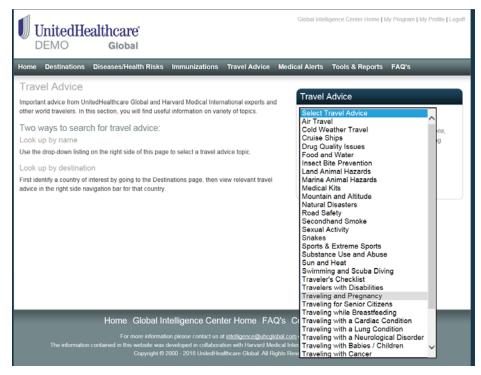


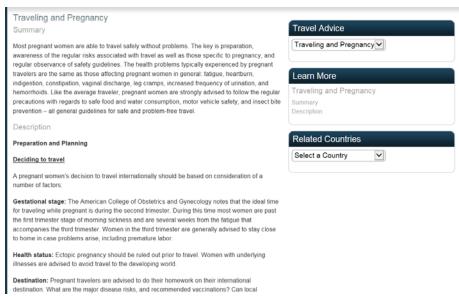




Travel Advice

Select a travel advice topic from the drop down menu to learn more about those safety precautions.

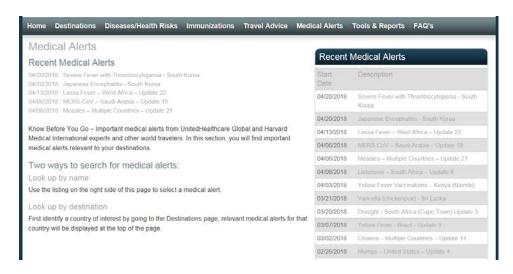


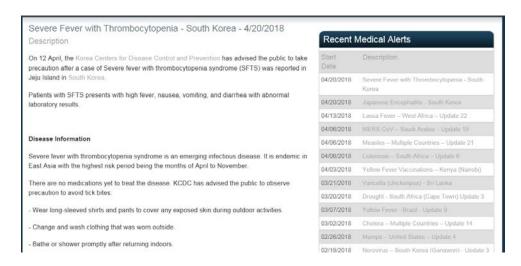




Medical Alerts

The most recent alerts are listed by date, health risk, and country. Select one to read further details.

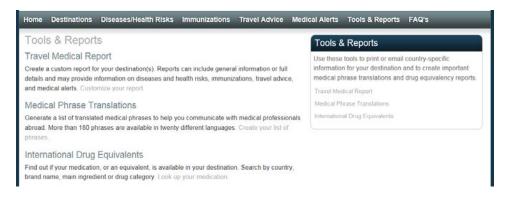






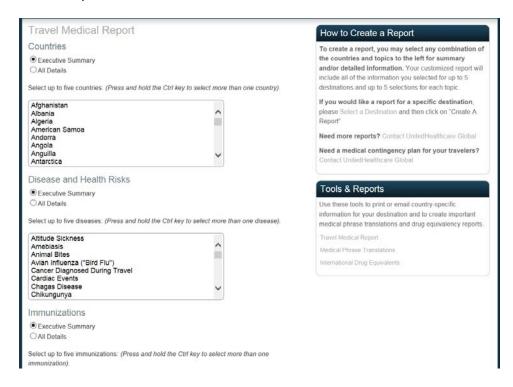
Tools and Reports

Prepare for your trip with country specific information, medical phrase translations, and local drug equivalents that you can print to take with you.



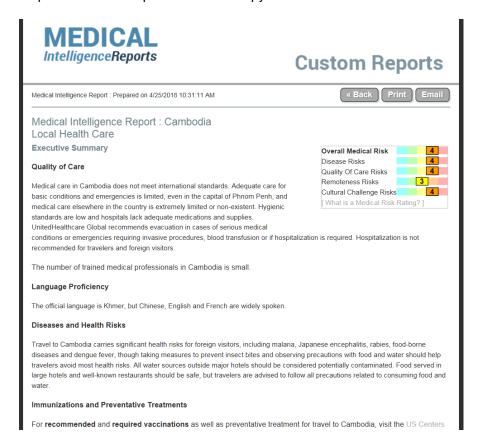
Travel Medical Report

Select your destination country(ies) and the content sections you need for that location. You may also include details about diseases, immunizations, travel advice articles, and recent alerts. Then click the Generate Report button.





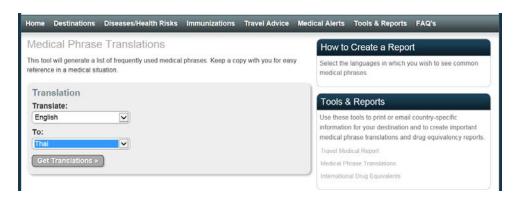
The completed report can then be printed as hardcopy or emailed for future reference.



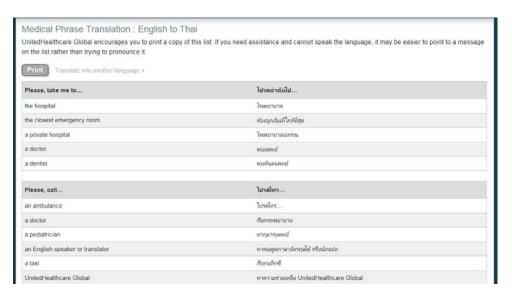


Medical Phrase Translations

Select your primary language and the language to which you wish to translate common medical help phrases. Then click the Get Translations button.



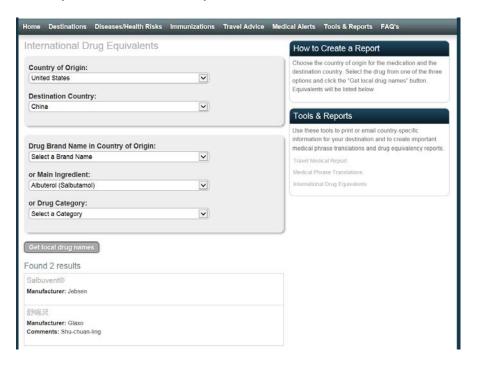
Print a copy of the phrase list to carry with you on your trip. If you need assistance and cannot speak the local language, it may be easier to point to a message on the list rather than trying to pronounce it.





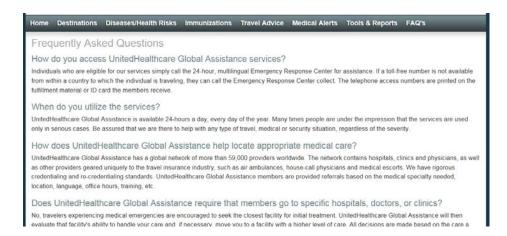
International Drug Equivalents

Select your country and the destination country. Choose you drug brand name, ingredient, or drug category by which to search. Then click the Get Local Drug Names button to view the brand names and manufacturers in your destination country.



FAQs

Common questions about utilizing our assistance services.





WORLD WATCH® USER GUIDE

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Introduction

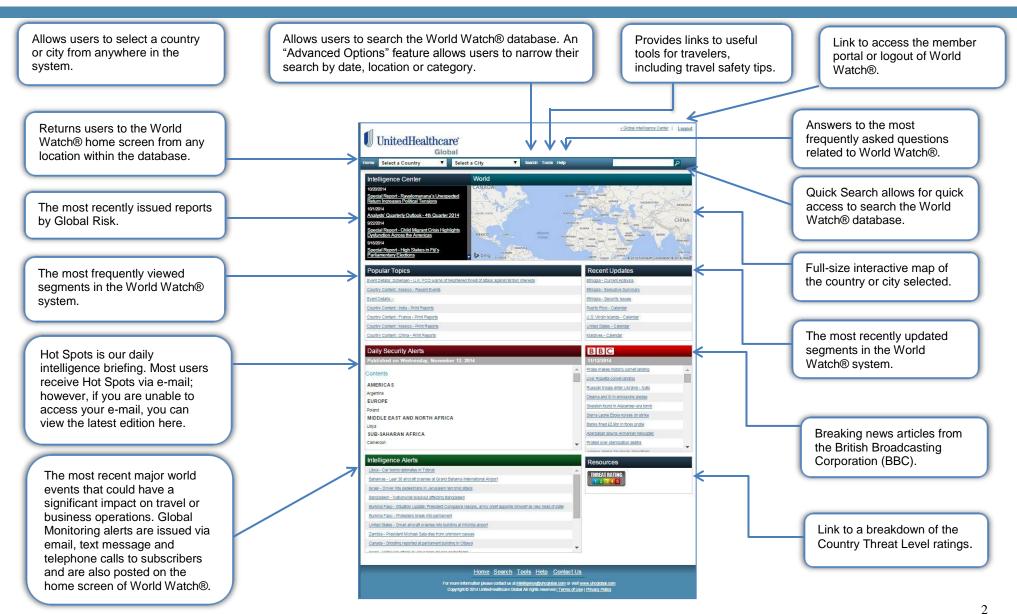
World Watch® is an all-inclusive intelligence database that contains a vast array of real-time analysis and information of countries and major cities around the globe. The database contains in-depth profiles of more than 130 countries and 340 cities that provide virtually everything a traveler needs to know before visiting an international destination.

World Watch® has been designed to allow users to access information quickly and easily. With World Watch®, users do not have to scan through page after page of information; the system has been set up to allow users to directly access the information that they need. Navigation starts with the Home Page, which is detailed on the following page.

1

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Country Selection

After logging into World Watch®, users are automatically brought to the main screen. However, the bulk of the World Watch® content is found in the detailed and regularly updated pages dedicated to each country. To select a country, simply click on the **Select a Country** drop-down box on the menu bar and scroll through the country listings until you find the country you wish to select. Once the country has been selected, the screen will automatically refresh and the data will appear on the screen. You can select a different country -- or city using the **Select a City** box -- at any point in the system as the main menu bar is always displayed.

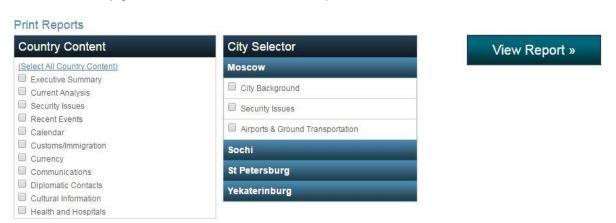
Country Menu Bar



Users maneuver through the country information utilizing the menu bar. The section of the system that you are currently in is highlighted with a blue background. The other areas appear with a black or grey background. Clients also have the option to customize the background of their WorldWatch® account, in which case the colors will vary. To shift between the various sections for each country, simply click on the section you wish to access. The system will automatically take you to that section.

The menu bar allows users to access the major sections of each country. Clicking on one of the major sections -- Country Overview, City Overview, Events & Calendar, or Travel Information -- opens up a second menu bar of subtopics related to each major section. See the *World Watch® Topic Areas* section below for detailed descriptions of the segments provided.

Print Reports allows users to print all of or certain segments of information found on the system. Simply select the content you wish to include in the report by checking the respective boxes under the *Country Content* and *City Selector* columns and then select the blue button entitled "View Report." The report will then automatically generate and users can choose to print or save the information.



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Threat Levels

To the left of the menu bar each country's threat level is displayed. If a city is currently selected this area will display the city's threat level and crime level. Please see the following special report for additional information regarding how the threat levels are determined: Special Report – Revised Threat Level System. Please see the following report for additional information regarding how the crime levels are determined: Revised Crime Rate Definitions and City Threat Level Alterations.

Note: A nation's Security Threat Level is not static; the threat level may be raised or lowered at any time due changes in the overall security in that country. Accordingly, it is best to check the Security Threat Level each time you access the system.

Recent Events and Facts

Directly below the menu bar is a box providing the most recent security and travel-related events for the country or city selected and a map of the selected location. On the right-hand side of the screen a column of facts provides statistics on the country or city, depending on which is selected. The statistics are updated as new information becomes available. In the case of some countries, especially in underdeveloped nations, certain statistical information is not available or is not relevant.

World Watch® Topic Areas

The segments are described in the order they appear in the menu bar, from left to right.

Country Overview

Country Overview provides users with information and security-related intelligence on the national level.

Executive Summary

Executive Summary provides a thumbnail sketch of the country and includes general background information. The type of information included in this section varies by country, but often includes a political and security summary.

Current Analysis

Current Analysis is a regularly updated overview of political, economic, and security-related events in that particular nation. It addresses the nation's largest and most pressing issues in an easy-to-read summary format. New developments that affect the nation are incorporated into this section in a timely manner.

Security Issues

Security Issues provides users with relevant security-related information for each country. The section begins with a brief overview of the main security issues affecting the country in bullet form, followed by additional detailed information on each security-related concern.

Aviation Issues

Aviation Issues provides an overview of the airlines operating in the country, as well as aviation-related safety and security concerns.

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City Overview

City information is available for most locations on World Watch®. To choose a city either use the drop down located on the far left of the second menu bar or simply hover over the *City Overview* button and the cities will be displayed.

City Background

City Background provides basic background information on the city, as well as a bulleted list of the primary security concerns.

Security Issues

Similar to the country Security Issues section, the city section provides users with relevant security-related information for each city, including useful city tips.

Airports & Ground Transportation

Airport & Ground Transportation provides general and security-related airport and transportation information for the city. The Transportation sub-section provides users with an overview of available modes of transportation to and from the airport and around the city and also outlines any transportation-related concerns.

Maps

The Map segment provides a full-size interactive map of the city selected.

Events & Calendar

Recent Events

Recent Events provides a list of the most recent travel or security-related events on the country selected. New events are added to the database on a daily basis. The section displays events in the country for the past 90 days. To view the events for additional time periods, viewers can utilize the advanced search option discussed above. Once in advanced search mode users can select a date range of their choosing to the left of the screen and narrow their search by choosing a location and/or category.

Calendar

This section lists national holidays, religious events and important anniversary dates -- including dates significant to terrorist and insurgent groups -- for the current year.

Travel Information

Customs/Immigration

The Customs/Immigration section includes basic information regarding the nation's visa and passport requirements and/or restrictions, health requirements, entry/departure taxes, and export/import regulations of the selected country.

Note: Because these requirements and regulations are subject to change on very short notice, it is always advisable to check with the embassy of the country you will be visiting prior to your departure.

Currency

This section provides an overview of the national currency and other currency-related information.

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Communications

The Communications section offers a detailed description of the nation's telephone and communications system. The section also provides instructions on how to make calls from within the country and to the selected country from abroad.

Diplomatic Contacts

Diplomatic Contacts provides embassy and consulate contact information for Australia, Canada, China, France, Germany, Mexico, Russia, the United Kingdom and the United States, for the country selected when applicable.

Cultural Information

Cultural Information provides information on language, useful cultural tips -- including gestures and/or actions that may be considered inappropriate or offensive to residents -- and tips for female travelers.

Health and Hospitals

Health and Hospitals outlines the quality of medical care in the selected country by pulling information from UnitedHealthcare's Medical Intelligence database. Created in partnership with Harvard Medical International, this database offers a country-specific, 5-point medical risk rating scale and details on emergency medical services, hospital contacts, medication information, blood supply, healthcare payment, and much more.

Print Reports

Print Report allows users to print all of or certain segments of information found on the system for the selected country.

Questions? Comments?

Contact UnitedHealth Group's Intelligence team directly at intelligence@uhcglobal.com or call + (1-713) 430-7300 and ask to speak to a representative for the Intelligence Department.

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