



INTERNATIONAL STUDENT CHECK-IN And ADVISING HANDBOOK

Fall 2010

**THE GRADUATE CENTER – THE CITY UNIVERSITY OF NEW YORK
Office of International Students**

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CARRY WITH YOU FOR REFERENCE IN REGISTRATION AND ORIENTATION

International Student Processes

Summary of Responsibilities

- 1. Office of International Students – Room 7200 – Immigration Status and Advising Check-In**
- 2. Bursar Office Window – Opposite Room 8400 – GLACIER Account for Tax Status Determination**
- 3. Academic Program Advisor – Academic Program Office – Registration Advising and Procedures**
- 4. Office of International Students – Employment Verification Letter for SSN Application – Room 7200**
- 5. Report to Human Resources Workshop (for GC Fellowship and Scholarship Recipients)**
- 6. Make Social Security Number application at appropriate SSA Office (If not eligible for SSN, Make ITIN application if required)**
- 7. Office of Financial Aid and Human Resources Office – Report SSN (or ITIN) to Office of Financial Aid and Human Resources**
- 8. Update your GLACIER Account Online**
- 9. Office of International Students – Verify Continuing Status for:**
 - **Change of Residence Address**
 - **Travel and Reentry Verifications**
 - **Employment at other CUNY Colleges**
 - **Eligibility for academic-related employment outside CUNY**
 - **Changes of Status, Academic Program, Leave of Absence, Transfer, Withdrawal, etc.**
 - **Completion of studies – OPT, other plans after graduation**
 - **Other Graduate Center activities that may affect your student immigration status**

CHECK-IN PROCEDURES FOR NEW INTERNATIONAL STUDENTS – 2010-2011

The Office of International Students – The Graduate Center-CUNY

A. General Procedures

- 1) **The Office of International Students at the Graduate Center – CUNY**
All Students Students in F-1 or J-1 status must complete Immigration Check-In before proceeding to all other requirements or activities. Bring: passport, I-94, Form I-20 (F-1 status) or Form DS-2019 (J-1 status).
- 2) **Housing**
 - a. **Students Who Have Permanent Housing.** Complete all parts of the International Student SEVIS Data Form
 - b. **Students without Permanent Housing Arrangements.** – **Room 7201.** Ask for Mr. Hazlin Miller in the **Admissions** Office for assistance in finding housing. Complete the International Student SEVIS Data Form as much as possible,

IMPORTANT

ADDRESS CHANGES

IMPORTANT

1. SEVIS regulations require that you inform the Office of International Students of a change in your U.S. residence address within 10 days of moving. Informing other offices within the GC or CUNY will not meet this requirement.
2. Report any EMAIL ADDRESS changes to this Office. We inform students of immigration reminders by email.

B. Pre-Registration Procedures

- 1) **One Stop Center – Wednesday through Friday – August 18-20, 2010**
Many of the required official procedures may be completed at the **One Stop Center** located on the Concourse Level of the Graduate Center on the dates above. **You must complete Immigration Check-In at the Office of International Students before you can complete all other procedures.**
Students who will receive any Graduate Assistantship or Adjunct positions will be able to **register for CUNY-NYSHIP insurance** during the One Stop.
- 2) **Pre-Registration Hold Removal**
 - a. **Immigration – Room 7200.** When you complete immigration check-in, we will remove your immigration hold.
 - b. **Immunization. The Wellness Center – Room 6422.** The State of New York requires all students to show proof of immunization before registering for classes. For students who do not have the required immunizations, a **free immunization clinic** will be offered by the Wellness Center – on Thursday, August 19, from 10am to 1pm, and from 2 to 5pm.
 - c. **Admissions Office – Room 7201.** If you have Admissions requirements, speak to an Admissions officer.
- 3) **Financial Support**
 - a. **GLACIER Account Setup – Bursar Office Window** – (opposite Room 8400). To receive any Financial Aid from CUNY, you must complete the “Determination of Tax Status” form and turn it in at the **GC Bursar Office Window** (Room 8107.07) on the 8th Floor. You will receive instructions to complete your **GLACIER Account** in an email message from: SUPPORT@ONLINE-TAX.NET.
NOTE: DO NOT DELETE A MESSAGE FROM THIS SITE.
 - b. **Financial Aid Office – Room 7201.** You can receive forms and information related to your financial aid award.
- 4) **US government Taxpayer Identification Number (TIN)**
Individuals in the United States are required to have an official U.S. Government number for tax reporting purposes.

Social Security Number (SSN) If you **receive income** from a job or work, you must obtain an **SSN**. To apply, you must a) complete full-time **registration**, b) get a **letter from your employer** (see required format guidelines), and c) get a **status letter** from this Office with instructions on how to apply for an SSN.
OR

Individual Taxpayer Identification Number (ITIN) If you do **not have a job**, you are **not eligible** for an SSN. After you register, this Office will give you the form and instructions on how to apply for an ITIN.

C. Registration Procedures

1) **Registration**

Your Program Office. Program _____, Location _____

- a) Academic Advising,
- b) Obtain your **web-registration PIN** and Complete registration on the **GC Student WEB**.
- c) Maintain full-time registration as required for your program and degree level.

2) **Tuition Payment - Bursar's Office Window** – (opposite Room 8400). After you register, pay the required tuition.

- a) Self-Payment – by cash, check, or credit card
- b) Graduate Center Financial Aid Payment – inform the **Bursar's Office** of your scholarship or fellowship.
- c) Sponsor Payment – If another **sponsor will pay your tuition**, make arrangements at the **Bursar's Office**.
- d) **Obtain a "Tuition Paid Receipt" printout from the Bursar's Office for verification in other offices.**

3) **Student ID Cards, Email Account, and CUNY Status Form**

Students who attend a One-Stop session will receive the ID card, email, and Library accounts.

- a. Graduate Center ID Card
Office of Security and Public Safety – Room 9123. Take the Bursar's Office Receipt to this office to obtain your **Graduate Center ID Card**. This is your **official proof that you are a Graduate Center student**.
- b. Graduate Center Computer and Email Account
Computer Help Desk, Concourse Level through the Library –Bottom of the Stairs. Take the Bursar's Office Receipt to set up your Graduate Center Email Account. You should use this email address to receive official Graduate Center and Office of International Students messages.
- c. CUNY Status Form
Another CUNY Office may request this form to verify your current semester registration.

D. Other Personal and Governmental Procedures

1) **Health Insurance**

- a) **US government regulations require J-1 students and dependents to buy and keep adequate health insurance at all times.** F-1 students and their dependents are **strongly urged to maintain health insurance**.
- b) Review the **Comparative Summary of Insurance Policy Benefits** chart at the end of this booklet. Contact individual Plan Administrators for detailed information or to enroll.
- c) Students who will receive any Graduate Assistantship or Adjunct positions should **register for CUNY-NYSHIP insurance** during the Office of Human Resources Employment Workshop.

2) **Immigration**

- a. Understand and follow the regulations for your immigration status. The US **Department of Homeland Security** (DHS) keeps records through the **Student and Exchange Information System (SEVIS)**.
- b. The booklet, "**United States Immigration Regulations and Procedures**" summarizes the regulations for international students. Check with our Office at the GC before traveling outside the United States, taking a job, or making any academic or status changes.
- c. **Never accept immigration advice from another student or faculty member.** Procedures that apply to one student may not apply to your specific situation.

3) **Bank Accounts**

Some banks will allow you to open an account before you receive your SSN or ITIN. If you are in the U.S. as a student for **fewer than six years**, you may also be asked to complete **Form W-8BEN** by the bank.

4) **Taxation**

- a. **The U.S. Internal Revenue Service (IRS)** requires all individuals to report by April 15 all income received during the previous calendar year. **International students are not exempt from taxation** and income reporting. Read the booklet, "**Tax Guide for International Students**" for information.
- b. To meet your tax requirements, establish a tax withholding account in the **CUNY-GLACIER** system. Turn in your "**Determination of Tax Status**" request for a GLACIER password and instructions on how to complete your GLACIER Account at the Bursar Office window on the 8th floor. You will receive complete instructions in an email message from support@online-tax.net. Keep your GLACIER ID and password for all future use.
- c. In March each year, the Office of International Students at The Graduate Center holds **tax workshops**. All students should attend this workshop to obtain updates regarding taxation requirements and reporting.

GALCIER ACCOUNT INFORMATION FOR INTERNATIONAL STUDENTS

The Office of International Students
The Graduate Center – CUNY

A. Creating a CUNY-GLACIER Tax Record

You must create a CUNY-GLACIER Tax Record account before you can receive any CUNY payments. Follow the instructions on the form “Determination of Tax Status for International Students Receiving Financial Aid Awards” to register for your CUNY-GLACIER account.

Complete the “Determination of Tax Status” form and turn it in at the Bursar Office Window on the 8th Floor (opposite Room 8400) of the Graduate Center.

You will receive an email from Support@online-tax.net with instructions on how to establish your on-line CUNY-GLACIER Tax Record.

DO NOT TREAT A MESSAGE FROM THIS ADDRESS AS SPAM OR JUNK MAIL.

B. Maintaining and Updating Your CUNY-GLACIER Tax Record Account

You need **only one** CUNY-GLACIER Tax Record that will be **used throughout CUNY**.

Access your GLACIER Account at: <http://www.online-tax.net>

Your CUNY-GLACIER Tax Record is a permanent account. It remains good for as long as you remain a CUNY student in Non-Resident Tax status.

You should remember your original CUNY-GLACIER ID and Password for future log-ins.

You must **review and update** your CUNY-GLACIER Tax Record Account regularly whenever there are additions or changes to your immigration and tax status. You should review and update your CUNY-GLACIER tax record **at least every January**.

C. Preparing Your Annual Tax Return Using CUNY-GLACIER and CINTAX

You can use your CUNY-GLACIER Tax Record Account to access CINTAX to prepare your annual US Federal income tax return. CINTAX enables you to prepare your Non-Resident Alien Tax status tax return every year in March and April. CINTAX is not an electronic tax return. You must print out the tax return and mail it in to the US Internal Revenue Service (IRS). Note: all tax returns are due by April 15 in the year following the calendar year in which you received the income.

**The Office of International Students
The Graduate School and University Center
The City University of New York**

Social Security Number Application Procedures

The US Social Security Administration (SSA) will accept an application for a Social Security Number (SSN) only when a student is employed, or will be employed within 30 days of the date of the application.

STATUS VERIFICATION PROCEDURES

A. Preliminary Requirements

1. **All students** must be in Active Status in SEVIS.
2. **New students** who have arrived in the United States for the first time should wait 10 days after entry before their SEVIS entry records appear in the SSA database.
3. **All students** must be currently registered full-time at the Graduate Center.

B. Documentation Requirements

Bring the following documents to the Office of International Students.

1. Valid **passport** with photograph.
2. **Form I-94** "Departure Record" Card
3. **SEVIS Form I-20**.
4. **Employment verification letter** from the on-campus employer indicating the following. The letter must be on official letterhead, and must include all of the following information. (See Sample Employer Verification Letter template.)
 - a. Name of student,
 - b. Employer's name, address and phone number,
 - c. Employer's US tax EIN. The number for all of CUNY is 13-3893536,
 - d. Job description, starting date, and number of hours worked per week,
 - e. Name and title of student's immediate supervisor,
 - f. Signature and title of person preparing the letter, and
 - g. The date

C. Status Verification Letter

A Designated School Official (DSO) in the Office of International Students at The Graduate Center will write this letter to the Social Security Administration verifying your immigration status and confirming your job on-campus.

D. Social Security Application Form - Form SS-5 (05-2006)

We will give you specific instructions for completing this form when you present your employer's employment verification letter.

E. The SSA Office will then verify your student status. New students will normally have a response from the SSA within two weeks.

SOCIAL SECURITY OFFICE LOCATIONS

(Students must apply at the office in the area where they live)

For addresses in the Bronx, Manhattan, and Staten Island

755 Second Avenue, Third Floor, Manhattan
Southwest Corner, East 41st Street & Second Avenue

Or

237 West 48th Street, Fifth Floor
Between Broadway & Eighth Avenue, Manhattan

For addresses in Queens

155-10 Jamaica Avenue, Second Floor
Corner of Parsons Boulevard & Jamaica Avenue, Queens

For addresses in Brooklyn

625 Fulton Street, Metrotech Center, Sixth Floor, Brooklyn

For addresses outside New York City Boroughs: Contact the US SSA at: www.socialsecurity.gov

We advise that you go early in the day to avoid long waits.
Social Security Offices are open from 8:30 to 4:30 Monday through Friday.

NOTE: Request a Receipt of Application before leaving the Social Security Office.

GENERAL INFORMATION

For International Students



Housing Options

Temporary Housing

- a. **Contact your Program, and Campus Department** to determine if there are other students who can assist you from your same Program or from your country.
- b. **Visit the Office of Residence Life** at The Graduate Center to obtain information and a handout titled: *Finding an Apartment in New York City*. You can contact the Office of Residence Life, at: residencelife@gc.cuny.edu
- c. **Visit the web-site** www.housingnyc.com to see what types and costs of housing are available.
- d. **Visit the One-To-World** web-site at www.one-to-world.org to view their booklet, *Help Yourself to Housing*.
- e. **You can stay temporarily** at the following accommodations while you are looking for permanent housing in New York City. Most places are easily accessible to The Graduate Center.

The de Hirsch Residence at 92nd Street Y, 1395 Lexington Avenue, 212-415-5500, toll-free (800)858-4692. Single room \$995/month, shared double \$690+/month. Web: www.92ndsty.org. Email: deHirschResidence@92ndsty.org

West Side YMCA, 5 West 63 Street, off of Central Park West. 212-787-4100. Single room \$72/night, double \$84/night. Web: www.ymcanyc.org. Email: WSGuestrooms@ymcanyc.org.

The Gershwin Hotel, 7 East 27 Street, between Madison and Fifth Avenue, 212-545-8000. Rooms start at \$85/night, bed in a dormitory room \$49/night. Web: www.gershwinhotel.com. Email: reservations@gershwinhotel.com.

International Student Center, 38 West 88 Street, off of Central Park West, 212-787-7706. Dormitory room only, \$20/night. Web: www.chez.com/icep. Email: ICEPinUSA@aol.com.

Leo House, 332 West 23 Street, at Eighth Avenue, 212-929-1010. Fax: 212-366-6801. Single room with shared bath \$62/night, single with full bath \$72/night, double with bath \$78/night.

Permanent Housing

The Graduate Center has an Office of Residence Life. The staff is available to assist you. You can find the names and addresses of other students who have an apartment which they wish to share with new students.

The Office of Residence Life has a brochure titled: *Finding an Apartment in New York City*. This brochure includes

- ideas and tips on how to find an apartment,
- web-sites that list available housing, and
- Other offices that will help you find housing.

A helpful booklet, *Help Yourself to Housing*, can be found on the One-To-World web site: <http://www.one-to-world.org/housingbooklet/index.htm>

Personal and Official

a. U.S. Government Tax Numbers

All individuals who will live in the United States for an extended period need to apply for a United States Government Tax Identification Number

Social Security Number

F-1 and J-1 students who have a specific job offer are eligible to apply for a U.S. **Social Security Number** (SSN). This number is issued based on the student's eligibility for employment. Please obtain instructions for applying for an SSN from the Office of International Students before going to a Social Security Administration office.

Since it may take several weeks to receive your Social Security Number, you should apply as soon as you have a specific job offer. When you obtain your SSN, take it to the Financial Aid Office or your campus payroll office immediately. If the delay in obtaining a Social Security Number causes a delay in processing your payments, you should speak to a Financial Aid Counselor about applying for an emergency loan.

Individual Taxpayer Identification Number

Students who have a non-service (non-employment) financial aid award are not eligible for an SSN. These students must apply for an **Individual Taxpayer Identification Number** (ITIN) through the US Internal Revenue Service (IRS). The Office of International Students has information on how to apply for an ITIN. Dependents (F-2 or J-2 status) of students may need to apply for an ITIN. Please contact the Office of International Students for further information.

b. Banking

In order to help manage your money, you should open a US bank. It is not safe to carry large amounts of cash or to keep large amounts of cash in your home. The International Student Office will provide you with a letter of introduction that you may present to a bank to assist you in opening an account.

Certain banks may require that you have a Social Security or ITIN number. At all banks you will need to show identification (such as your passport or I.D.), sign a signature card, and make a minimum deposit.

Banks differ in the types of services they provide and in the fees they charge. You should check with different banks and find one that suits your needs. Money in **savings accounts** earns interest. Money in a **checking account** is easy for paying rent and other bills. An **Automated Teller Machine** (ATM) card allows you to withdraw money, make deposits, and transfer money from one account to another.

c. Telephone Service

Verizon provides local land line telephone service in New York. This and other companies (AT&T, MCI, US Sprint, etc.) also provide long distance and international service. To activate land line phone service, call the Verizon service representative at 890-2350. Verizon provides you with service, but you must provide your own telephone instrument. You can lease a phone from Verizon, or you may purchase a telephone at any electronics store.

Students may prefer to rely only on cell phone service. There are many companies and plans available in the US. Review plans provisions and costs carefully before purchasing. Most cell phone plans charge you a "termination fee" if you end the plan within a year or two. Read all conditions carefully before buying.

d. Taxes

All international students must report to the United States Government all money received from within the United States. **There is no exemption from paying tax for international students.** The amount of tax you owe will depend on many factors. You should receive proper tax advice before deciding whether you owe tax or not. You should obtain the pamphlet titled *Tax Guide for International Students* from the Office of International Students. The Office also presents a tax workshop each March to assist students in meeting their tax obligations.

Transportation

Maps

Transportation maps of New York City public transportation lines are available on-line at www.mta.info. Then look under “Maps” and under “NYC Transit.”. Paper maps are also available at most subway stations. The Metropolitan Transportation Authority (MTA) regulates all public transportation in the Greater New York City area. “the map” shows the subway and railroad systems in the greater New York City area. Each New York City Borough has its individual area bus map.

Metro Cards

Metro Cards (plastic cards the size of a “credit card”) are used to ride both the New York City subway system and the New York City bus system. The current cost per ride is \$2.25. Metro Cards may be purchased in any multiple of \$2.25. If you ride the public transportation system more frequently than twice a day, it may be economical for you to purchase a discounted Metro Card which allows you to ride any number of times per day, per week, or per month.

You can purchase Metro cards at subway tollbooths or at some local shops. Metro Cards may not be purchased on busses. Purchase a Metro Card before you board a bus, or have the exact fare (\$2.25) available in coins (paper money can not be accepted). Metro Cards may also be used to transfer between subway and bus without an additional charge.

Subways

The subway is a convenient and fast method of getting around greater New York City, including the five boroughs. However, although subways run 24 hours a day, not all lines run at all times., it is also not advisable to ride the subway alone late at night. Maps of the subway system are available on-line at www.mta.info.

The basic fare is \$2.25, and you will need a MetroCard to enter the subway system. You can purchase a Metro Card at tollbooths in most subway stations. Metro Cards may be purchased for a limited number of rides, or at a discount for frequent riders. They may be used to transfer between subway and busses without any additional charge.

It is recommended that you wait for a subway train in well-lit areas near the tollbooth or in the “Off-Hour Waiting Areas,” and ride in cars with groups of people or in the same car as the conductor – usually in the middle of the train.

Buses

You must have either a Metro Card, exact change (\$2.25) in coins to ride the bus. You must purchase a Metro Card before you enter a bus at a subway tollbooth or at some stores. Metro Cards cannot be purchased on the bus, itself. The bus number and its destination are clearly marked on the front of the bus. If you are not sure how to reach your destination, you may ask the bus driver. Most bus drivers have a bus map. Bus maps are also available on-line at www.mta.info.

Buses stop every two or three blocks. You must signal the driver that you want to get off one block before your stop by pushing the tape strip located above the windows. Exit at the rear of the bus by pushing open the doors when the green light is lit.

You can transfer from one bus to another with intersecting routes for free. If you entered the bus using a Metro Card, you may transfer for free using the same card. If you paid in coin or token on a bus, request a transfer from the driver when you get on the bus and put it into the Metro Card slot on the connecting bus. Transfers are good only to continue your trip, within two hours, and cannot be used for your return trip.

Taxis

Although a taxi ride is expensive, it may be a safer way to travel late at night. Only yellow taxis are licensed by the City of New York, and you can get taxis on most streets by standing on the curb and waving at one to stop. By law, the fare is the exact amount shown on the meter. Current fares are printed on the taxi doors. You can request a receipt which is helpful to have if you leave anything in the taxi or if you believe you have been overcharged. Complaints can be reported to the New York City Taxi and Limousine Commission at 212-221-8294. It is customary to give a 15% tip.

Safety and Security

New York is a large metropolitan city and, like all large cities, has its share of crime. This section offers information to help you maximize your personal safety and security. Knowing and keeping these precautions in mind can help you make personal choices to increase your confidence, comfort level, and safety.

Emergencies:

If you are in an emergency situation and need immediate assistance, call 911 to reach the police, fire, rescue or ambulance/paramedics. When your call is answered:

- Give the phone number from which the call is being made.
- Give your name, address and any special instruction that will help determine where you are.
- Describe what has happened as calmly as you can.
- Do not hang up! Let the emergency personnel end the conversation. They may have questions to ask you or information to give you about what you can do until help arrives.

Other useful numbers:

Graduate Center Security Office: 212-817-7760
New York Crime Victims Hotline: 212-557-7777
New York City Police Department Sex Crimes Report Line: 212-267-7273

Suggestions for Your Personal Safety

At home

- List only your first initial and last name in telephone directories, on mailboxes and doors, and in other locations where names might be posted.
- Keep police and emergency numbers near the phone.
- Keep your door locked at all times and make sure you know your visitor before allowing the visitor to enter your home.
- Request that service people show their identification before opening your door.
- Lock all windows when you leave your home and at night.
- If you lose your apartment or house key, change the lock immediately.
- Don't keep large sums of money, jewelry, or valuable items in your home.

On the streets

- Avoid walking alone at night, if possible, and stay out of parks.
- Plan where you are going before leaving home or the University so you will not get lost. Avoid looking at maps on the street.
- Walk confidently to show that you know where you are going.
- Walk in well-lit, busy, bigger streets instead of the darker, more deserted streets.
- Walk in the center of the sidewalk, away from buildings, doorways, and parked cars.
- Be alert and aware at all times. If you think someone is following you, cross to the other side of the street or enter a store.
- Have your key ready in hand before you reach your door.
- Don't carry large amounts of cash or valuable items.
- Carry your purse or bag close to your body in a way that will not harm you if it is grabbed from your arm.
- Avoid street games of any kind.

On campus

- Never leave belongings, i.e., your purse/wallet or backpack, unattended.
- Don't remain in the building unnecessarily after offices close.
- Inform the Security Guard if you need to remain late at night.
- Walk with a friend when going to distant areas of the campus or building.

Organizations Offering Services for International Students

One-To-World

One-To-World

285 W. Broadway, Suite #450, New York, NY 10013, tel: 212-431-1195

Web site: <http://www.one-to-world.org/> Email: info@one-to-world.org.

One-To-World offers programs, publications and services to help international students studying at colleges and universities throughout New York City. Programs include:

Weekend and one-day visits with American families.

Walking tours of the city's ethnic and historic neighborhoods.

International discussions on foreign affairs.

Classroom visitations to present information about your own country to Americans.

Special events and seminars.

There is **no membership fee for students**. Trips may have a nominal transportation charge.

The International Center in New York

50 West 23 Street, 7th floor, New York, NY 10010, tel: 212-255-9555

The International Center in New York serves international visitors from abroad. Services include:

Discussion groups and films.

Invitations to visit with American homes.

Theater parties, free tickets for plays and concerts.

Tours to places of interest on weekends.

English conversation practice offered by volunteers.

The **membership fee is \$150/year** or \$125/6 months for international students in F or J status.

International House

500 Riverside Drive, New York, NY 10027, tel: 212-316-8438 (programs)

International House is a residence and community of 530 international and American graduate students who learn about each other through a wide variety of cultural, intellectual and social programs which include:

Seminars and lectures.

Social events.

National festival celebrations, art shows, and special trips.

Non-residential students may participate in International House activities by becoming non-resident members. For full-time graduate students who are non-residents of International House, **the membership fee is \$100/academic year**.

China Institute in America

125 East 65 Street, New York, NY 10021, tel: 212-744-8181

The China Institute offers a wide range of programs. They include:

Viewing films and videos produced in China and Taiwan.

Lectures on issues concerning life in America and China.

Field trips and excursions.

Special Friday evening program series.

Membership is \$35/year.

Please contact these organizations directly for further information at their web address or telephone number.

HEALTH AND INSURANCE

For International Students

INTRODUCTION TO HEALTH CARE

As a student in the United States, you will face many **decisions and choices that can affect your physical and mental health and well being.**

As an adult, **you are responsible for your own health care choices.** You can do more than anyone else to keep yourself healthy. This involves behavior that you must practice daily.

In order to do this effectively, you need to **learn about the health care system in the U.S.** so that you can get the care you need in case of illness or injury. Being well informed before an emergency will allow you to make better decisions.

HEALTH CARE AND INSURANCE RESOURCES

You can learn about the resources available at The Graduate School and University Center of The City University of New York by consulting the following offices.

HEALTH CARE and INSURANCE RESOURCES AT THE GRADUATE CENTER

THE WELLNESS CENTER

Sixth Floor, Room 6422

Phone: 212-817-7020

Email: wellness@gc.cuny.edu

Director of the Wellness Center: Dr. Robert Hatcher

STUDENT HEALTH SERVICES

Director, Nurse Practitioner: Adraenne Bowe

PSYCHOLOGICAL COUNSELING and ADULT DEVELOPMENT CENTER

Email: psycnsl@gc.cuny.edu

Director: Dr. Daniel Rothenberg

THE OFFICE OF THE PROVOST (Senior Vice President for Academic Affairs)

Eighth Floor, Room 8113

Phone: 212-817-7200

Email: provost@gc.cuny.edu

Provost and Senior Vice President: Dr. Chase F. Robinson

CUNY-NYSHIP Plan Coordinator: Anne Ellis (Special Assistant to the Associate Provost)

THE OFFICE OF THE VICE PRESIDENT FOR STUDENT AFFAIRS

Seventh Floor, Room 7301

Phone: 212-817-7400

Email: studentaffairs@gc.cuny.edu

Vice President for Student Affairs: Matthew G. Schoengood

Associate Director of Student Affairs and Director of Student Activities: Elise Perram

THE OFFICE OF INTERNATIONAL STUDENTS

Seventh Floor, Room 7200

Phone: 212-817-7490

Email: intstu@gc.cuny.edu

Director: Douglas L. Ewing

OFF-CAMPUS HEALTH CARE SERVICES FOR CUNY-GRADUATE CENTER STUDENTS

Ryan Community Health Center

110 West 97th Street, at Columbus Avenue, New York, New York 10025

212-749-1820. Call for an appointment before going to the Center.

Full-time Graduate Center students may use these services for a flat \$29 fee per visit. This fee also applies to visits that are not covered by your own insurance. There is a \$5 charge for each prescription.

If you take classes, or do research or teaching, at another CUNY College or campus, you may be able to use those health care facilities. Ask about provisions for Graduate Center students' use of CUNY campus health care facilities at the campus on which you are located.

HEALTH CARE CONSIDERATIONS

IMMUNIZATIONS

New York State law requires that all students receive immunization against measles, mumps, and rubella. All **students born on or after January 1, 1957 will have to show proof of immunization** before they may register and begin classes. **For more information, and for the location of immunization clinics, see the Registrar's Office in The Graduate Center. Lists of clinics offering free immunizations are available at the Wellness Center and may frequently be found on bulletin boards.**

ACCIDENT AND ILLNESS INSURANCE

Graduate Center doctoral students employed as Graduate Assistants A, B, or C or as Adjuncts (teaching or non-teaching positions) are eligible for CUNY-NYSHIP health and accident insurance. Eligible students should ask for information and application instructions in the GC Provost's Office, Room 8113.

Students in J-1 Exchange Visitor status must buy and maintain health and accident insurance for themselves and their J-2 dependents throughout their stay in the United States. **We strongly recommend that F-1 status students purchase insurance.** (Current US immigration regulations do not require that F-1 status students maintain health insurance.)

HOW TO STAY HEALTHY*

Maintaining good health is a process which has physical, emotional, and spiritual dimensions. You should attend to each of these aspects of health regularly to remain healthy.

Getting enough sleep, eating well, exercising, and practicing preventive health care are all important parts of **physical** wellness.

Attending to your personal hygiene, avoiding stress, taking time for relaxation, and maintaining friendships will help to keep you **emotionally** healthy.

Maintaining your values and your sense of perspective, and, for some, practicing your religion or spending time outside with nature are parts of **spiritual** wellness.

PREVENTIVE CARE is one of the most important facets of wellness. This includes eating a balanced diet, exercising, brushing teeth, performing regular self-examinations, visiting a doctor regularly, practicing safe sex, and making other lifestyle choices that will keep you healthy.

YOUR OWN ATTITUDES AND BEHAVIOR play a major role in your state of health. The Wellness Center provides you with information about maintaining a healthy lifestyle and its staff can answer your questions and help you make needed changes for better health.

MOVING TO A NEW PLACE will involve many changes that can affect your health. Climate, food, water, urban living; if your surroundings are different from those you are used to, your health can be affected. Your international student counselor and the staff at the Wellness Center can answer your questions and offer suggestions on how to cope with these changes.

* The information for this section has been adapted from: [To your health: An international student's guide to health care & medical insurance in the U.S.A.](#), pages 2 & 3.

CULTURAL ADJUSTMENT

Everyone who moves to a new place, whether in his or her own country or in another country, faces a period of cultural adjustment. In addition to the obvious physical differences you will face, you will encounter cultural adjustment as well. Cultural adjustment is a process that takes time to accomplish. During this process **you will gradually grow accustomed to the new culture and become comfortable living within it**. Although there may always be parts of the new culture which remain strange to you, you will eventually learn to find a style of living which takes the best from your own culture and the new culture. It usually takes several months, and you will go through a number of stages to reach cultural adjustment.

Most students who go through the cultural adjustment process say that they do become comfortable in their "second home." During the initial months, however, you may experience several health-related effects of cultural adjustment which can include interruptions in your sleeping or eating patterns, depression, stress, and loneliness. These emotional disturbances can lead to physical symptoms including stomach aches, headaches, fatigue, heart palpitations, altered menstrual cycles, or other changes in bodily functions.

You should always feel welcome to talk about your feelings with the staff at the Office of International Students. They are always willing to listen to you and will have suggestions as to where you may go for specialized attention.

QUESTIONS AND ANSWERS ABOUT UNITED STATES HEALTH CARE*

Q. **How can I be sure to get good medical care while in the United States?**

A. **Study this health guide, talk with individuals who have experience** with health care, purchase adequate health insurance, and become informed about the U.S. health care system **before** you become ill. It is important for you to know the names of doctors and hospitals that you can go to for advice and follow-up treatment. Ask friends or colleagues for names of doctors they recommend. Several hospitals in New York have doctor referral services. St. Luke's Hospital Doctor Referral line can be reached at (212) 876-5432 for assistance in finding a doctor. NYU-Beth Israel Hospital may be reached at 1-800-420-4004. Keep a list beside your telephone of the names, phone numbers, and locations of doctors, hospitals, or clinics to be used in an emergency.

Q. **Where do I go if I get ill or have an accident?**

A. The first person to call is **the doctor whom you have chosen** to be your personal health care specialist. If you do not have a personal doctor, go to the **Wellness Center** in Room 6422 of the Graduate Center. The Wellness Center is open Monday through Friday from 9:00 am. to 5:00 pm. The hours when the Nurse Practitioner is present are: Mondays and Thursdays - 9 am. to 5 pm. and either Tuesday or Wednesday on alternate weeks. You should call the Wellness Center in advance to check on the availability of staff. If the staff there cannot take care of you, they will be able to refer you to someone who can. The phone number for the Center is 212.817-7020.

Q. **What if ...**

I am at another campus, the Wellness Center is closed, or the Nurse Practitioner is not available?

A. First, **check the schedule of the Wellness Center** to know the hours when the staff and Nurse Practitioner are present. For emergencies, learn the phone number of the Security Office on the campus where you spend most of your time. If the situation is critical, or if the injury or illness appears lifethreatening, or you feel that the injury could result in permanent damage to a vital organ or limb, call "911" on the telephone or have a friend take you to the nearest hospital Emergency Room. Be sure to have your health insurance card or certificate with you at all times because you will probably be asked for it before you can see a doctor.

Q. **What if the problem is not that serious?**

A. **Consult your personal doctor**, if you have chosen one. If you can wait until the Wellness Center is open, it may be better to wait. If not, look in the telephone directory yellow pages under the heading of "CLINICS" for an "urgent" or an "immediate care" clinic. Again, take your health insurance card with you when you go there.

* Information for this section has been adapted from: Healthgram on the United States, pages 6 & 7.

Q. **How can I get the best medical care from doctors and nurses?**

A. Be sure you **read and understand this health guide and other health publications and information materials you receive**. Attend health workshops presented by the Wellness Center and the Office of International Students. Tell doctors, nurses and other health providers about any medications with which you are treating yourself, including any you may have brought with you from your home. Be actively involved, "pro-active," in decisions about your own treatment. Don't be afraid to ask questions.

Q. **What questions should I ask?**

A. Some suggested questions are:

What will **this procedure** include?

Are there **other procedures**, and how do they differ?

What are the **disadvantages** of this procedure?

What are the **side effects** of any medicine prescribed?

How much will this **cost**, and **how can I pay**?

How long will I be out of class,?

Nurses and doctors will respect you for asking questions and taking a positive role in your own health care.

Q. **What if I don't like the answers I receive?**

A. You may **request a "second opinion"** from another health care professional. Even if the opinion costs an extra fee, it may save you money and result in better care in the long run. You will get better sooner if you have confidence in your doctor and the treatment you are receiving.

Q. **Do I need health insurance?**

A. "Yes!" **The reasons why you need insurance are clear**. The cost of health care in the United States is very high. You may not get the best, or any, treatment if you cannot prove that you have the ability to pay the bills. Without proof of ability to pay, many health centers will not admit you. Without insurance, you could face financial ruin if you had a serious accident or illness. This, in turn, could prevent you from completing your studies in the U.S.

Q. **How do I decide which insurance policy is right for me?**

A. **Read the entire insurance company brochure**, paying attention to maximum coverage (the higher the amount the better), deductible amount (the lower the better), exclusions and limitations (the fewer the better), and amount of co-payment (the lower the better). Again, ask the Office of International Students or the Office of Student Affairs for assistance in reading and interpreting policy brochures. Read the companion brochure to this information sheet on "Health and Accident Insurance Information for International Students" to learn more about health insurance provisions and terminology.

Q. **How can I pay for treatment that is not covered by my insurance?**

A. If you need treatment not covered by your insurance policy, or if the coverage will not pay for all the bills, it is important to **discuss your financial situation with a financial counselor at the hospital or clinic** before you receive any "elective" (non-emergency) treatment. Find out how much the procedure will cost. The hospital or clinic may ask you to list your financial assets. Tell them how much of your savings you could comfortably use to pay for this procedure. Some hospitals or clinics may demand payment in advance; others may be willing to arrange a payment schedule in which you pay the balance owed over time.

Q. **What if something happens and I can't meet the payment schedule?**

A. It is very important to **keep in contact with the financial counselors** with whom you made the agreement. If you do not make regular payments, they may hire a bill collector to try to get the money from you. Bill collectors are much more aggressive and threatening than the counselors in their methods of collection.

Q. **If I absolutely can't pay the bill, will the U.S. government pay?**

A. No! **The United States has no national health program**, and the "safety net" programs that do exist are restricted to U.S. citizens and permanent residents. Because you are in the United States on a temporary, non-immigrant visa, you are not eligible for most government sponsored programs. This is why it is important to be covered by health and accident insurance.

We all hope that you stay healthy and that you face no accidents while studying in the United States. However, we can not recommend strongly enough that you carry health and accident insurance. Plan for the best, but be prepared for unforeseen events which could interrupt or even cancel your academic dreams.

HEALTH INSURANCE PROVISIONS*

CUNY-NYSHIP Insurance

Registered doctoral students, who work as Graduate Assistants A, B, or C or as Adjuncts in either teaching or non-teaching positions, are eligible to apply for health insurance through the **New York State Health Insurance Program (NYSHIP)**. Currently students pay 10% of the annual premium, with 90% covered by the Graduate Center. Brochures and detailed information about applications and coverage should be requested through the Provost Office (Room 8113, Phone 212-817-7200) at the Graduate Center.

The Need for Health Insurance

All international students studying in the United States are urged to purchase and maintain health and accident insurance.

Health and accident insurance **is required by the United States Department of State (DOS) for all students in J-1 Exchange Visitor status** and their dependents in J-2 status. International Students in F-1 status currently do not have a US Government mandated insurance requirement. It is expected, however, that when the F-1 regulations are rewritten, there will be a provision for required insurance coverage.

Whether required by the US Government or not, **adequate health and accident insurance is essential while living in the United States**. This is because of the high cost of obtaining medical and hospital care in the U.S. The U.S. does not have a national health care program, as many other countries have, and the welfare system is generally available only for the care of U.S. citizens and permanent residents.

You may not get the best care, or any care at all, if you cannot prove that your personal funds or your insurance coverage is sufficient to pay medical bills. Without proof of ability to pay, many health centers or doctors will not admit you or agree to see you. **Without adequate insurance, you could face severe financial hardships if you or your family faced an unexpected accident or illness.** In turn, this financial stress could prevent you from completing your program of studies in the United States.

Understanding Health Insurance

Because it is important to have adequate health and accident insurance, **you need to become familiar with what expenses are covered by insurance and what are not.** Whenever you examine an insurance policy before buying it, there are several important issues to consider. This guide discusses several of these issues, provides a glossary of common insurance terms, and suggests how to read an insurance brochure.

Read and compare insurance policy brochures carefully. Before purchasing insurance, you should read the company brochure carefully to determine the exact benefits, costs, and limitations of the policy. You should direct specific questions to the insurance company. Most companies offer a toll-free "800" telephone number for this purpose.

Two of the most overlooked aspects of an insurance policy are the insurance company's definition of the phrase "**Usual, Customary, and Reasonable**" (UCR). Under the UCR restriction, the company limits the total amount it will pay for a single accident or illness, as well as the amount it will pay for any specific activity (ambulance, hospital room, etc.) related to the accident or illness. In addition, the insurance company may not pay any amount for an illness or accident which happened before you purchased the insurance.

The UCR and preexisting conditions limitations may differ between companies. It is, therefore extremely important to read the insurance brochure carefully and call the company with questions.

* Information in this brochure has been adapted from: NAFSA: Association of International Educators. (May 1993). Risks & realities: A guide to health insurance for foreign student advisors. Washington, DC: NAFSA.

INTERNATIONAL STUDENT AND EXCHANGE VISITOR INSURANCE

The following Sample Policy and Benefits Chart will help you read and understand the chart of selected health and accident insurance policies on the following page.

SAMPLE POLICY AND BENEFITS CHART

NAME OF INSURANCE POLICY and Plan Administrator	Year of Policy MONTHLY PREMIUMS (Age ranges are given)	CO-INSURANCE & MAJOR MEDICAL COVERAGE PAID BY INSURANCE (Covers Usual, Customary and Reasonable Charges ONLY AFTER payment of Deductible.)	STUDENT PAYS PER ILLNESS OR INJURY. 1 = Initial Deductible. 2 = Deductible: after University Student Health Service Referral 3 = Amount you pay for total bills of \$5,000	MEDICAL EVACUATION and REPATRIATION COVERAGE	MAXIMUM BENEFIT per injury or illness PC = Previous Conditions Covered After	FAMILY COVERAGE Yearly Premium Range S=Spouse C=Child
Column A	Column B	Column C	Column D	Column E	Column F	Column G
<u>SAMPLE POLICY #1</u> Insurance Company #1 <u>Web Site</u>	<u>2009-2010</u> 19-23 \$ 38 24-30 \$ 52 31-40 \$ 75 41-50 \$143	80% of first \$10,000. 100% up to policy maximum.	(1) \$ 100 (2) \$ 50 (3) \$1,040	<u>M</u> to \$15,000 <u>R</u> to \$15,000	\$100,000 Student. \$ 50,000 Dependents. PC = two years.	S=\$1,800 to \$3,480 C=\$ 600 to \$ 900
<u>SAMPLE POLICY #2</u> Insurance Company #2 <u>Web Site</u>	<u>2009-2010</u> 19-23 \$ 58 24-30 \$ 73 31-40 \$ 102 41-50 \$ 175	100% of first \$5,000. 80% of next \$45,000. 100% up to max.	(1) \$ 100 (2) \$ 50 (3) \$ 50	<u>M</u> to \$25,000 <u>R</u> to \$25,000	\$250,000 (Stu.) \$50,000 (Dep.) PC = three years of coverage.	S=\$1,920 to \$3,000 C=\$ 600 to \$1,200

Column A: Lists the commercial name of the policy and the name of the company or plan administrator offering the policy.

Column B: Indicates the **yearly premium** based on your age at the time you apply for the coverage.

Column C: All insurance policies pay only a portion of your total costs. These are the “**usual, customary, and reasonable**” (UCR) charges set by the insurance company. You must pay any amount above the UCR. In addition, insurance will pay only a percentage of your total costs. The amount you must pay is called the “**co-pay**” amount. For example:

Sample Policy #1 will pay only 80% of UCR of your general costs up to medical bills which total \$10,000. You must pay 20% of the balance. If your total bills go over \$10,000, the insurance will then pay 100% of the UCR amounts.

Sample Policy #2, on the other hand, will pay 100% of your costs up to a total of \$5,000 of UCR costs. You will pay 20% of the costs above \$5,000 for the next \$45. If total bills are above \$50,000, the insurance will again pay 100 %.

Column D: All insurance includes a “**deductible**” amount which you must pay before the insurance will pay anything. If you use the services of your university health service before you go to a private doctor, this deductible is often reduced, or even cancelled. Item (3) in this column is an estimate of how much you would pay for medical bills of \$5,000 after calculating the deductible and any co-pay amount.

Column E: All international students are advised (J-1 students are required) to have **medical evacuation and repatriation** coverage. If you are injured or become ill away from your university, medical evacuation insurance covers the cost of bringing you back to your university city. If you die, repatriation coverage covers the cost of sending your body home to your country.

Column F: All insurance policies limit the total amount the insurance company will pay per illness or per injury, per year. In addition, if you have an illness or injury which existed before you bought the insurance policy, the insurance company will not pay for any treatment until after you have maintained the policy for the length of time indicated.

Column G: This column indicates the estimate of the yearly costs for covering your spouse and children who are in the United States with you in dependent immigration status (F-2 or J-2 status).

NOTE: Do not rely only on this comparison table. Use the table to get a general idea of the coverage each policy offers. Before you choose a policy, you should read the brochure, and then call the insurance company if you have any questions.