



**International Students  
and Family Members!**

# Today's Agenda

- Welcome From Leadership
- Maintaining Your Immigration Status at U-M
- Using Your International Student Health Insurance
- Campus Safety & Avoiding Scams
- Cultural Adjustment

# Welcome from the IC Director, Dr. Judith Pennywell



# A message from Associate Vice President Dr. Connie Tingsun Gatz!





**ROLL CALL**

**International  
Center  
Support  
Services**



# U-M International Center Information

The University of Michigan has more than **8,000 international students and scholars** from **120 countries!**

## Location:

1500 Student Activities Building (SAB)  
515 E. Jefferson Street, Ann Arbor, MI 48109

## Contact:

+1(734)764-9310  
[icenter@umich.edu](mailto:icenter@umich.edu)

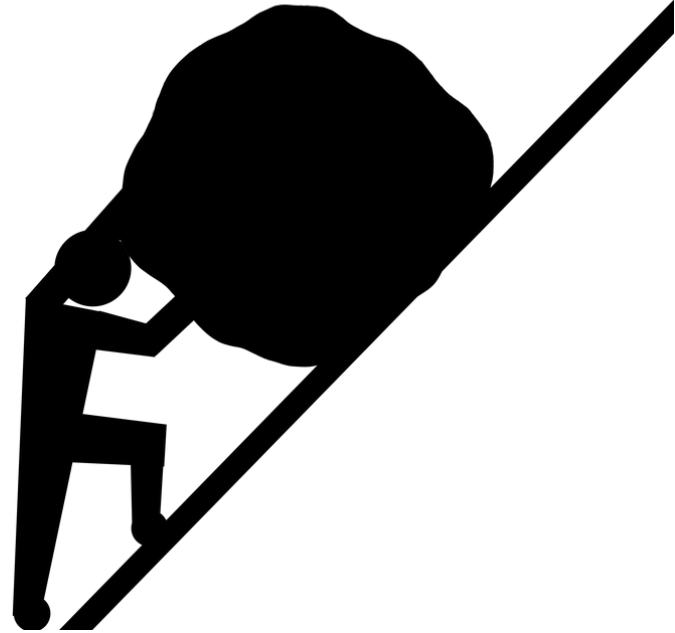
## Services:

Immigration Advising, Health Insurance,  
Intercultural Programming, Social Events,  
Education Abroad Advising



# Common Challenges

- Homesickness
- Loss of support systems
- Lack of meaningful relationships
- Language difficulties
- U.S. immigration regulatory restrictions
- New approaches to learning
- Changing sense of identity
- Unrealistic expectations from family & self
- Financial problems
- Difficulties in home country
- New ways of doing things





# Immigration Advising Services

- **Virtual Drop-Ins**
  - Advising for students who have quick questions
  - Two hours every weekday
- **Appointments (virtual or in-person)**
  - For students who have many questions or complicated situations
  - Various times during business hours
- **Email**
  - Any questions
  - Emails are distributed among our advisors and answered in a timely manner

[More Information](#)



# International Center Programs

- International Coffee Hour
- Lunch and Learn Series
- International Student Lunch Conversation
- Birthday Celebration
- Meet, Eat, and American Life (MEAL) @ Michigan
- Cultural Excursions
- Immigration Workshops
- Career Workshops
- Income Tax Preparation
- Education Abroad Advising
- Graduation Reception

*\*Check your umich email for important information and announcements.*

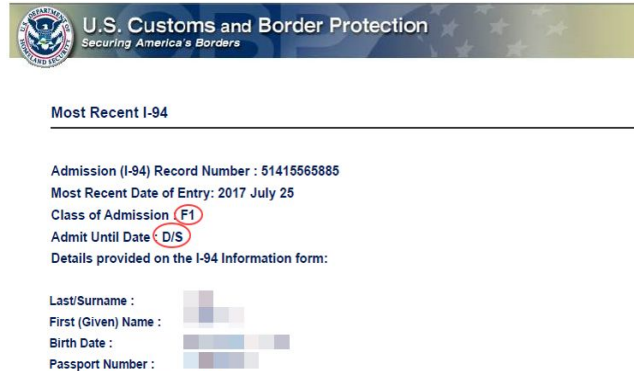


# **Immigration Regulations & Maintaining Status**



# Immigration Check-In Process:

- Check your [I-94 online](#) to be sure you were admitted in the correct immigration status



U.S. Customs and Border Protection  
Securing America's Borders

Most Recent I-94

---

Admission (I-94) Record Number : 51415565885  
Most Recent Date of Entry: 2017 July 25  
Class of Admission (F1)  
Admit Until Date (D/S)  
Details provided on the I-94 Information form:

Last/Surname : [Redacted]  
First (Given) Name : [Redacted]  
Birth Date : [Redacted]  
Passport Number : [Redacted]

- Enroll in and complete our mandatory **online** immigration check-in course **as soon as possible upon arrival in the U.S.**
  - Instructions will be sent via email closer to the start of the term

# Maintaining Your Immigration Status

- Maintain good academic standing and make progress towards degree program requirements
- Enroll full-time during academic year (Fall & Winter semesters)
  - Undergraduate = 12 credits per term
  - Must be enrolled in at least 9 credits of in-person or hybrid courses
- Maintain valid passport and I-20/DS-2019
- Maintain health insurance coverage
- Update your address in Wolverine Access within 10 days of any change
- Notify the International Center if you:
  - Withdraw from your program or intend to take some time off from your studies
  - Intend to transfer to another U.S. institution
  - Complete your program early

# Employment in the United States:

## On-campus:

- May work [on-campus](#) up to 20 hours each week during academic year.
  - On-campus work authorization for F-1 students is automatic.
  - J-1 students must apply in advance through the International Center.
- May work more than 20 hours each week during breaks/vacation period.

## Off-campus:

- May not work off campus without proper work authorization such as [Curricular Practical Training \(CPT\)](#) for F-1 students or [Academic Training](#) for J-1 students.
  - All off-campus employment activities must be directly related to the major field of study.
  - F-1 degree seeking students must be enrolled for one academic year (i.e. two full terms) before they are eligible for CPT.

# Traveling Outside of the USA:

When travelling internationally, you should carry with you:

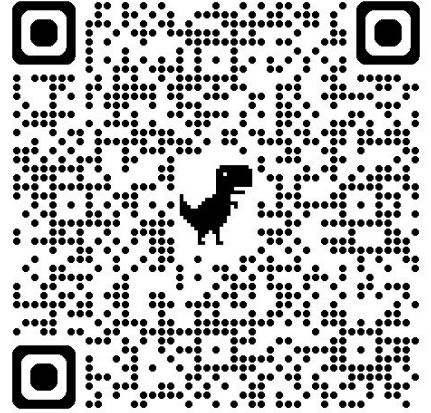
- Valid I-20/DS-2019 with current travel signature
  - Valid for one year from signature date
  - Valid for multiple entries
- Valid passport (should be valid for an additional 6 months from entry)
- Valid visa (there may be an exception for Canada, Mexico, & adjacent Caribbean islands)

# Immigration Advising Services

[FAQs for Newly Admitted Students](#) (scan QR code)

## Advising Options:

- **Virtual Drop-Ins (offered daily)**
  - Advising for students who have quick questions
  - Two hours every weekday
- **Virtual Appointments (appointment only)**
  - For students who have many questions or complicated situations
  - Various times during business hours
- **Email ([icenter@umich.edu](mailto:icenter@umich.edu))**
  - Any questions
  - Emails are distributed among our advisors and answered in a timely manner





# **International Student Health Insurance**



# International Student Health Insurance

## [International Student Health Insurance Plan](#)

- Automatically enrolled
  - Start date: I-20 or DS-2019 start date
  - End date I-20 or DS-2019 end date
- F-1 and J-1 students are required to have approved insurance throughout their F-1/J-1 stay, including time not enrolled in classes
- Charges posted on Wolverine Access every month

## [Useful Links and FAQs](#)



# Your Insurance Company and Card



- Your insurance company is Blue Care Network (BCN)
- After you complete your mandatory immigration check-in, you should receive an email from [noreply@engage.bcbsm.com](mailto:noreply@engage.bcbsm.com) within 10 days after your I-20 program start date.
- Set up your member account and obtain your virtual insurance card.
- A BCN insurance card will come in the mail.
- Enter your insurance information in the patient portal used by University Health Service and Michigan Medicine: <https://uhs.umich.edu/portal>

# University Health Service

- University Health Service (UHS)
  - 207 Fletcher St, U-M Central Campus
  - [www.uhs.umich.edu](http://www.uhs.umich.edu)
- Comprehensive campus health clinic for urgent and non-urgent health concerns
- Many other services. Examples: eye exams, fill prescriptions, immunizations, wellness services
- Some UHS services are free for enrolled students.
  - [www.uhs.umich.edu/feestudents](http://www.uhs.umich.edu/feestudents)

**Call 734-764-8320** for advice from UHS anytime (day or night).

# Coverage Highlights

- Routine/preventive care - including immunizations
- Visits to specialists
- In-patient (hospital stay) and outpatient (visit doctor and return home the same day)
- Mental health
- Prescription drugs covered at 90%
  - Medicine not prescribed by doctor is not covered
- Limited dental and vision coverage
- [Medical Evacuation, Repatriation and Travel Assistance](#)

# Dental and vision coverage

## Dental

Routine exams, cleanings, emergency pain relief, fillings and wisdom tooth extraction for students age 19 and older.

## Vision

- Two eye exams/year and one visit/year for contact lens fitting in-network or at UHS - \$20 co-pay. Eyeglasses or contacts are not covered

-More coverage for pediatric dental and vision for up to age 19 can be found in the BCN Member Guide

# How Insurance Works

Insurance pays for most but not all costs of health care.

You may have to pay:

- **ANNUAL DEDUCTIBLE** (\$100) = what you must pay each policy year (September 1 – August 31) before insurance starts to cover costs
- **CO-PAY**: You pay a fixed amount, then insurance covers the rest.
  - Example: Office Visit/Walk-in Clinic/Urgent Care co-pay: \$20
- **COINSURANCE**: You pay a percentage of the cost (10% in network).

There are some exceptions. For example: no deductible, co-pay or coinsurance for immunizations, and some annual health exams when in-network

“Out of network” doctors and hospitals will be more expensive. Check BCN webpage for in-network doctors: <https://www.bcbsm.com/umichglobal/>

# Using Your Insurance

- In an emergency, you can call 911 or go to the Emergency Room. Your insurance covers ambulance and emergency treatment
- If you need medical care, give the doctor/hospital your insurance information and pay co-pay if requested
- The doctor/hospital will bill BCN and they will pay their amount of the bill.
- If you owe money, you will receive a bill from the doctor/hospital



# Insurance Waivers

- Other health insurance **that meets U-M standards?**
  - <https://internationalcenter.umich.edu/> Home » Resources » Health Insurance » U-M Health Insurance Standards & Insurance Waiver
- Submit waiver request form & documentation **within 30 days from today**
- If no waiver form is submitted or your request is denied, you will be required to keep & pay for International Health Insurance

# Insurance: Learning More

- Review the insurance module of your Canvas Check-In Course
- Read your Member Guide: Home » Resources » Health Insurance > Coverage and Rates
- Contact the Insurance Advisor:

By Email: [ihi@umich.edu](mailto:ihi@umich.edu)

By Phone: 734-647-2303

By Virtual Drop-in: Monday and Thursday

Member's responsibility: deductible, copays, coinsurance and dollar maximums

Benefit description	BCN network	Out of network
<small>Preventive services – as defined by the Affordable Care Act and included in your Certificate of Coverage. Additional preventive and early detection services such as tobacco and depression screenings are included in your Certificate of Coverage.</small>		
Health maintenance exam	Covered – 100%	Covered – 20% coinsurance of the approved amount after deductible
Annual gynecological exam	Covered – 100%	Covered – 20% coinsurance of the approved amount after deductible
Pap smear screening – laboratory services only	Covered – 100%	Covered – 20% coinsurance of the approved amount after deductible
Well-baby and child care	Covered – 100%	Covered – 20% coinsurance of the approved amount after deductible
Immunizations-pediatric and adult	Covered – 100%	Covered – 20% coinsurance of the approved amount after deductible

# **Campus Safety & Avoiding Scams**



# Campus Safety

**AnnMarie Vaquera, Security Sergeant, Housing Security**  
University of Michigan- Division of Public Safety & Security

<https://www.dpss.umich.edu/content/about/our-departments/housing-security-safety-services>







## U-M SECURITY



## U-M POLICE



# Campus

# Safety

EMERGENCY - DIAL 911



EMAIL:  
DPSS-SAFETY-SECURITY  
@UMICH.EDU



CALL:  
(734) 763-1131



# Campus Safety



Scan Me to  
Register Property  
or  
Visit the [DPSS  
website!](#)



Own a Bike or  
Scooter?  
Use a U-Lock!



[Blue Light Phones](#)

More  
information  
about student  
safety in [Family  
Matters  
newsletter!](#)



# Campus Safety





# Scam Awareness

## Fake sports tickets:

- Insist they email you from their @umich.edu email

## Fake job offers:

- Emailed checks are FAKE!

## Fake housing:

- Ask for a LIVE zoom walkthrough

## Nudes:

- Scammers impersonate students and share nudes...

BUSINESS • FINANCE

## Why Gen Z Is Surprisingly Susceptible to Financial Scams

3 MINUTE READ



Getty Images

BY SOLCYRÉ BURGA FEBRUARY 24, 2024 7:00 AM EST

The internet reacted in horror last week at the story of how a financial-advice columnist at *The Cut* lost \$50,000 in a scam, but for many young adults, the tale may be uncomfortably familiar.

# Campus Safety

## Government Imposter Scam

Students at U-M have received phone calls from their embassy stating there is an issue with their passport or VISA and they are under investigation.

The fake embassy will ask for pictures of ID, screenshots of bank account information, and money to help clear up the investigation.

They have even asked students to open Skype accounts so they can monitor their actions.

**This is a scam.**

密西根大学安娜堡分校的学生们举报收到大使馆的电话，电话里声称他们的护照或签证有问题，正在被彻查中。这个假的大使馆会向你索要证件的照片，银行帐户信息的截图，以及要求你支付一定的金额去取消调查。他们也曾要求学生注册开通Skype账号方便它们监督学生的一举一动。

**这是诈骗。**




# Campus Safety

NEWS

## Another U of I student scammed, loses \$90k to caller claiming to be from Chinese Embassy

by: Bradley Zimmerman, Amanda Brennan  
Posted: Dec 1, 2022 / 12:15 PM CST  
Updated: Dec 1, 2022 / 03:43 PM CST



URBANA, Ill. (WCIA) — A University of Illinois student is out of \$90,000 after University Police said they were scammed by someone on the phone.

Officials said that the student received a string of calls throughout November from someone claiming to be a representative of the Chinese Embassy. The caller told the student that their passport was connected to international crime and threatened the student with deportation. The student paid off the threat on Nov. 21 after two-and-a-half weeks' worth of calls.

**| U of I Police: Student scammed of \$300k by fake police >**

This scam is the latest in a series throughout the year that targeted international students and involved the payment of five- or six-digit amounts of money. All of the scams involved someone claiming to be either authorities in China or Chinese diplomats in the U.S. and telling the victim they had been implicated in criminal activity that required a payment to resolve.

## How a McMaster University student got scammed out of \$100K – and how you can avoid becoming a victim



Tuition discount scams, rent scams, textbook scams and phishing are ones to watch



Bobby Hristova - CBC News - Posted: Aug 18, 2023 4:00 AM EDT | Last Updated: August 18



McMaster University says it is bombarded by phishing scam attempts on an almost daily basis. (Bobby Hristova/CBC)

9 comments

It was early September 2022 when a McMaster University student got a phone call from someone claiming to be a United Parcel Service (UPS) worker.

MARKETPLACE  
Search For & Place Classifieds

The Detroit News  
SERVING MICHIGAN SINCE 1873

[ News ] Sports Autos Business Michigan Life + Home Entertainment Opinion Obituaries

72°F

## Sexortion plot led Michigan teen to suicide. 2 Nigerians arrive to face charges

Myesha Johnson  
The Detroit News  
Published 2:48 p.m. ET Aug. 13, 2023 | Updated 10:13 p.m. ET Aug. 13, 2023

Two Nigerian men accused of being part of an online sextortion ring were extradited to the United States on Sunday, according to the U.S. Attorney's Office for the Western District of Michigan.

At a press conference Sunday at Grand Rapids' Gerald Ford International Airport and streamed on [Facebook live](#), officials said Samuel Ogoshi, 22, and Samson Ogoshi, 20, had arrived at the airport around 11:15 a.m. to be indicted for threatening "sexortion," or extorting money or sexual favors from victims.

[a Marquette University student](#)

Two Nigerian men accused of being part of an online sextortion ring were extradited to the United States on Sunday, according to the U.S. Attorney's Office for the Western District of Michigan.

At a press conference Sunday at Grand Rapids' Gerald Ford International Airport and streamed on [Facebook live](#), officials said Samuel Ogoshi, 22, and Samson Ogoshi, 20, had arrived at the airport around 11:15 a.m. to be indicted for threatening "sexortion," or extorting money or sexual favors from victims.

[a Marquette University student](#)

Two Nigerian men accused of being part of an online sextortion ring were extradited to the United States on Sunday, according to the U.S. Attorney's Office for the Western District of Michigan.

At a press conference Sunday at Grand Rapids' Gerald Ford International Airport and streamed on [Facebook live](#), officials said Samuel Ogoshi, 22, and Samson Ogoshi, 20, had arrived at the airport around 11:15 a.m. to be indicted for threatening "sexortion," or extorting money or sexual favors from victims.

[a Marquette University student](#)

## Chinese community helps Southampton student after £31k scam

© 24 January



University of Southampton student Chen lost £31,000 in the scam

# Campus Safety

The IRS, Police, Courts, or other government agencies:



**HANG UP!! IT'S A SCAM!**

- Will NEVER call to demand immediate payment
- Will NEVER ask for a prepaid debit card, gift card, wire transfer, or Zelle transfer
- Will NEVER request credit or debit card numbers over the phone
- Would NOT threaten to call local police, or another law enforcement agency, to arrest you for non-payment
- Additionally, the IRS will never call you about taxes without having first mailed a paper version of the bill

# Campus Safety

If you can spot a scam,  
you can stop a scam!

Stay 4 steps ahead by using the S.C.A.M. test:



Seems too good to be true



Contacted out of the blue



Asked for personal details



Money is requested



**Scan the QR Code for more information**

Call DPSS at (734) 763-1131. We can help.



# Campus Safety: We are here to help!

Ask questions when you have them and call for help when you need it.

**EMERGENCY - DIAL 911**



Follow us on Facebook and X:  
**@umichdpss**

# **Adjusting To Life In the U.S.**



# What is Culture Shock?

- A feeling of **disorientation** that one may feel when experiencing an **unfamiliar** way of life due to immigration or a visit to a new country, a move between social environments, or adjusting to another lifestyle.



# THE CULTURAL ICEBERG

## SURFACE CULTURE

Food  
Flags Festivals  
Fashion Holidays Music  
Performances Dances Games  
Arts & Crafts Literature Language

## DEEP CULTURE

### Communications Styles and Rules:

Facial Expressions Gestures Eye Contact  
Personal Space Touching Body Language  
Conversational Patterns in Different Social Situations  
Handling and Displaying of Emotion  
Tone of Voice

### Notions of:

Courtesy and Manners  
Friendship Leadership  
Cleanliness Modesty  
Beauty

### Concepts of:

Self Time Past and Future  
Fairness and Justice  
Roles related to Age, Sex,  
Class, Family, etc.

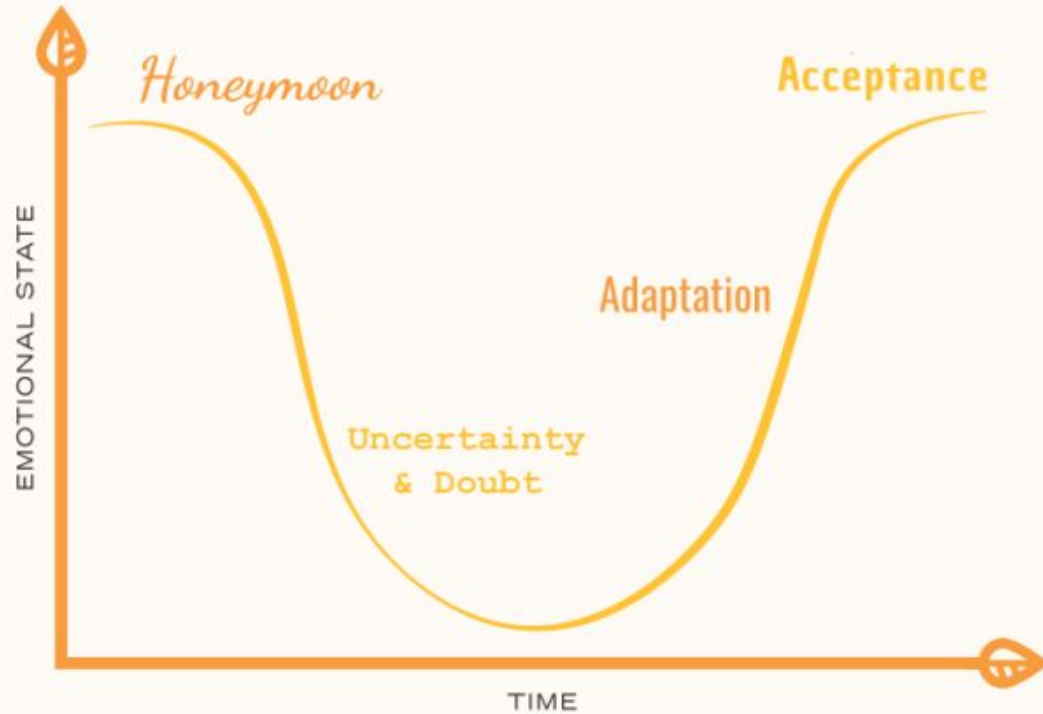
### Attitudes toward:

Elders Adolescents Dependents  
Rule Expectations Work Authority  
Cooperation vs. Competition  
Relationships with Animals Age  
Sin Death

### Approaches to:

Religion Courtship Marriage  
Raising Children Decision-Making  
Problem Solving

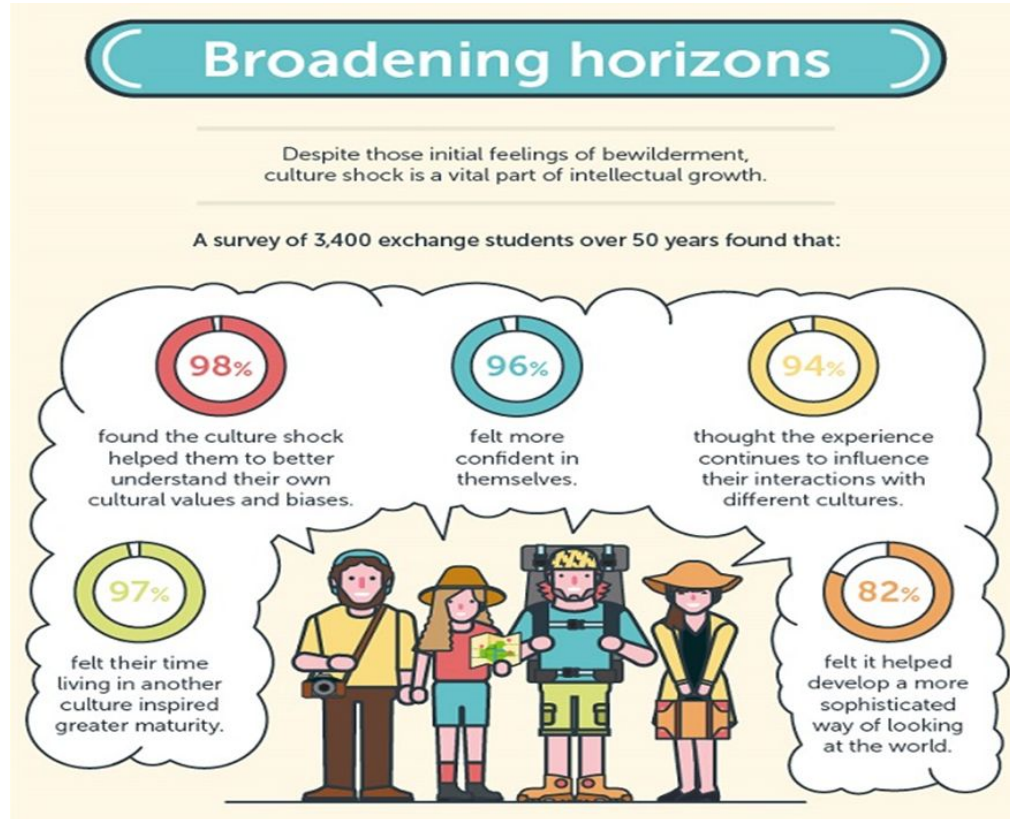
# STAGES of CULTURE SHOCK



# Strategies for Coping with Culture Shock

1. Remember that it is completely normal!
2. Set the right expectations
3. Expand your support system
4. Spend time with American students

# Benefits of Culture Shock



# Understanding U.S Customs and Values

- **Individualism**
  - individual accomplishments vs. group accomplishments
- **Social expectations**
  - casual friendships, small talk, personal space
- **Equity**
  - less division in hierarchy and rank
- **Importance of time**
  - “time is money”

# Cultural Differences in Communication

- **What's up?**
  - It looks like a question but it is not *really* a question
- **How are you?**
  - Also not *really* a question but more of a greeting
- **See you later!**
  - “later” could be in a few weeks
- **You might want to consider...**
  - You should do it

**See You at  
1:30PM**

**Family & Guests: Power Center**

**Students: MLB, Aud 3**