International Orientation: Undergraduate Students

August 23, 2017 and August 28, 2017
International students at UM

- U-M ranked 14th in U.S. in number of international students
- More than 100 countries represented
- Top 5 countries:
  - China
  - India
  - South Korea
  - Taiwan
  - Canada

<table>
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<tr>
<th>Total University</th>
<th>44,718</th>
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<tbody>
<tr>
<td>Total International</td>
<td>6,754</td>
</tr>
<tr>
<td>Percentage International</td>
<td>15.1%</td>
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</table>
International Center Services
The International Center

- Serves over 6,000 international students and scholars from over 100 countries
- Business hours: Monday to Friday 8 am to 5 pm.
- Call 734-764-9310 to schedule an appointment
- Quick question walk-ins: Monday to Friday 1-4 pm.
- Contact us by email: icenter@umich.edu

1500 Student Activities Building
515 East Jefferson Street
Advisors can also discuss:

- Adjusting to a new country
- Personal concerns
- Any question or problem you may have; if we don't know the answer we will try to find someone who does

E-mail announcements

Programs

- Workshops - variety of topics
- Social events
- Trips

Education Abroad

- Information about study, work and travel abroad, including internships outside the United States
International Center
Information
International Center Information

- Information for you is posted on the International Center website http://internationalcenter.umich.edu
  - home | events | orientation overview
  - look for “Undergraduate Students”
  - Direct link: https://www.internationalcenter.umich.edu/events/orientation#undergraduate
- PDF version of this PowerPoint
- F-1/J-1 Students: Important Information
- Student Responsibility Checklist
- Useful Websites
The International Center has programs and social events for new graduate and undergraduate students.

You are invited to attend any of these events unless they conflict with your orientation schedule or are marked graduate students only. A few require online registration.

More details on International Center website - http://internationalcenter.umich.edu/

- home | events | orientation overview https://internationalcenter.umich.edu/events/orientation
- Click on 2017 International Center's Summer Orientation for additional information
Web Resources
Web Resources

- **Shopping**
  - Ann Arbor Observer City Guide
    - http://annarborobserver.com/cg/t0188.html
  - Also ask your Orientation Leaders for shopping suggestions.

- **Recreational Sports**
  - Facility Hours and Information
    - https://recsports.umich.edu/

- **AAATA Bus (The Ride)**
  - http://www.theride.org

- **International Center website: Life in Ann Arbor**
  - http://internationalcenter.umich.edu/life/
  - Banking, phones, public transportation, recreation, etc.
Facebook and Blog

University of Michigan International Students and Scholars

- https://www.facebook.com/uminternationalcenter
- http://umichiss.blogspot.com/

University of Michigan International Students and Scholars

The U-M International Center provides a variety of immigration and cultural services to international students, scholars, faculty, and staff at the University of Michigan.
A Few Things to Remember
All F-1/J-1 students: File Form 8843 with U.S. government (Internal Revenue Service) every year.

U.S. income in 2017? You may need to file Form 1040NR-EZ or Form 1040NR.


Use free online tax software -- watch for International Center emails in January, 2018.
Adjusting to a New Country
Most people adjusting to a new country go through a series of stages

The Cultural Adjustment Roller Coaster handout has a lot of information

- [https://internationalcenter.umich.edu/sites/default/files/event-handout/Cultural_Adjustment_Rollercoaster_2017.pdf](https://internationalcenter.umich.edu/sites/default/files/event-handout/Cultural_Adjustment_Rollercoaster_2017.pdf)

But briefly...
Stages of Cultural Adjustment

Four Stages:

1) Honeymoon
   - Comfort Level: Low
   - Time: Arrival
   - All is familiar

2) Shock
   - Comfort Level: Low
   - Time: Arrival
   - Home Country

3) Negotiation
   - Comfort Level: Low
   - Time: Foreign Country
   - Time: Home Country

4) Acceptance
   - Comfort Level: High
   - Time: Re-entry
   - Home Country

Graph showing the four stages of cultural adjustment with comfort levels and time progression.
Government Identification
Government Identification

- We recommend that you have either a Michigan Driver’s License or a Michigan Personal ID Card. These are safer to carry than your passport.

- Michigan Driver’s License
  - Written test and road test

- Michigan Personal ID Card
  - If you don’t want a Driver’s License
  - Convenient, recognizable ID in the US

- [https://internationalcenter.umich.edu/resources/life/getting-drivers-license](https://internationalcenter.umich.edu/resources/life/getting-drivers-license)
Health Care & Insurance
Why Insurance?

- Health care in the United States is very expensive
- Insurance is for what MIGHT happen, NOT your present situation
Health Care & Insurance

U-M Insurance Requirement
Health Care & Insurance

- All F-1/J-1 students sponsored by the University of Michigan and their F-2/J-2 dependents are required to have insurance that meets U-M standards during their entire time as U-M F1/J1 students or F2/J2 dependents.

- Includes time not enrolled in classes

- Sponsored by U-M means that your I-20 or DS-2019 was issued by U-M.
ALL new U-M F-1/J-1 students and scholars (U-M sponsored) are automatically enrolled in the Aetna Student Health international plan.
Health Care & Insurance

Your insurance will continue until your I-20 or DS-2019 end date. If that end date changes, your insurance end date will also change.

Your insurance end date will also change if you request Optional Practical Training (F-1) or Academic Training (J-1) work authorization after graduation.
Health Care & Insurance

After your documents have been checked, you will receive an Insurance Certificate.

Temporary Insurance Identification Certificate
School Name: University of Michigan (International Plan)
Insured Name: Takahiro Fernandes
ID Number: 75-123456789
Effective Date: From: 08/25/2011 To: 04/30/2016

Dependents:

<table>
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<tr>
<th>Insured ID Number</th>
<th>Insured Last Name</th>
<th>Insured First Name</th>
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<tr>
<td>75 123456789</td>
<td>Fernandes</td>
<td>Michiko</td>
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<tr>
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<td>Jun</td>
</tr>
<tr>
<td>75 123456789</td>
<td>Fernandes</td>
<td>Hana</td>
</tr>
</tbody>
</table>

For Inquiries or Student Health Insurance Benefits Information contact:

Aetna Student Health
PO Box 981106
El Paso, TX. 79998
Telephone: (800) 239-9697

PRE-CERTIFICATION REQUIREMENT
Prior authorization is required:
- At least three business days prior to all non-emergency hospital admissions
- Within one business day following emergency admission

FAILURE TO COMPLY WITH THE ABOVE NOTIFICATION GUIDELINES WILL RESULT IN A $200.00 PER ADMISSION PENALTY
Health Care & Insurance

Once you receive your Insurance Certificate:

- Coverage begins on your I-20 or DS-2019 start date. (Form I-20, Program of Study Box or Form DS-2019, Box 3)

- Coverage is WORLDWIDE.

- ALWAYS carry your card (certificate) with you
Health Care & Insurance

- Your insurance card will be available on the Aetna Student Health website 2 weeks after you attend your mandatory check-in.

- To save your card to your phone, or to print your card, go to https://www.aetnastudenthealth.com/

- Your Insurance ID is 75 followed by your 8-digit UMID number

- Reminder: Update your current address in Campus Personal Information. Aetna Student Health needs your current address for their records.
Health Care & Insurance

• 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
Not an F-1 or J-1 student (with a Form I-20 or DS-2019 issued by U-M)? Permanent resident or U.S. citizen?

THEN health insurance is STRONGLY RECOMMENDED.
Health Care & Insurance
Not U-M F-1/J-1 Student

- You can purchase the “DOMESTIC STUDENT” HEALTH INSURANCE PLAN (available to ALL U-M students)

- To purchase:
  - [http://www.uhs.umich.edu/dship](http://www.uhs.umich.edu/dship) links to online application form
Both the international and “domestic” plans are currently administered by Aetna Student Health
Health Care & Insurance

Getting Health Care
Health Care & Insurance

EMERGENCY

CALL 911

• Wait for ambulance to arrive

OR

• Go to the emergency room at the nearest hospital

Emergency Room (ER)
Always Open

International Center
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
- Most UHS services are free for enrolled students.
  - [http://www.uhs.umich.edu/feestudents](http://www.uhs.umich.edu/feestudents)
- Emergencies: call 911 or go to the Emergency Room (always open).
Health Care & Insurance

- Call 734-764-8320 for advice from UHS anytime (day or night). **Put this number in your phone.**

- Emergency/After Hours Information including information about urgent care clinics:
  - [http://www.uhs.umich.edu/emergency](http://www.uhs.umich.edu/emergency)

- **Guide to Health Care** for your refrigerator or wallet
  - How to use UHS for non-urgent and urgent health problems, plus what to do in an emergency.
ANNUAL DEDUCTIBLE:

Annual deductible = what you must pay each policy year (September 1 - August 31) before insurance starts to cover costs

- Annual deductible: $100
- The annual deductible does not apply to some services. For example:
  - Immunizations
  - Emergency Room
  - Routine physical exam
  - Prescription drugs
  - Annual eye exam

Your brochure has more details.
Health Care & Insurance

CO-PAYS:

Co-pay = what you pay, then insurance covers the rest.

- Office visits and hospital admissions have co-pays.
- Office visit: $20
- Walk-in Clinic or Urgent Care Clinic: $20
- Emergency Room: $75 (waived if admitted)
- Hospital Room/Board/Miscellaneous Expense: $150 co-pay per hospital admission

For most other “in network” medical services insurance pays 90%
IN-NETWORK / OUT of NETWORK

- Find in network doctors through AETNA webpage.
- Out of network will be more expensive.
- U-M Hospital is in-network.

In your brochure, in-network is also called “preferred care”. Out of network is called non-preferred care.
How Insurance Works

1. Pay insurance charge every month.
2. If you need medical care, show your AETNA STUDENT HEALTH insurance card/certificate. Pay co-pay if requested.
3. The doctor/hospital will bill Aetna Student Health.
4. Aetna Student Health may ask for additional information.
5. Aetna Student Health will pay their amount of the bill.
6. Aetna Student Health will send you an Explanation of Benefits (EOB).
7. If you owe money, you will receive a bill from the doctor/hospital.
Coverage Highlights

- In-patient (hospital stay)
- Outpatient (visit doctor and return home the same day)
- Pregnancy and childbirth
- Medical Evacuation and Repatriation
- Mental health and drug or alcohol abuse
- Prescription drugs covered at 90%
  - Medicine not prescribed by doctor is not covered
- Routine/preventive care - including immunizations
Health Care & Insurance

Medical Evacuation, Repatriation and Travel Assistance

- Assistance in cases of serious illness/death
- Call travel assistance company (“On Call International”) BEFORE any arrangements are made.
- Send this link to family or friends so they know this coverage is available in case of an emergency
Health Care & Insurance

Dental

- Very limited dental coverage for adults (19 and above)
- To age 19 - more coverage
  - Details: see Plan Design and Benefits Summary at https://internationalcenter.umich.edu/resources/healthins/coverage-and-rates
- For $25/year you can enroll in a dental DISCOUNT program.
  - http://www.aetnastudenthealth.com/ University of Michigan in “Select Your College or University ” > View Your School > Enroll (choose dental discount program)
Health Care & Insurance

Vision

- Adults (19 or older)
  - One eye exam per year in-network or at UHS - $20 co-pay. Eyeglasses or contacts are not covered

- To age 19 - more coverage
  - See Plan Design and Benefits Summary at https://internationalcenter.umich.edu/resources/healthins/coverage-and-rates
Health Care & Insurance

How to Pay for U-M International Health Insurance
Health Care & Insurance

- Added to your U-M Statement of Account each month by UM Student Financial Services.
- Review your Statement of Account under “Student Business” on [http://wolverineaccess.umich.edu](http://wolverineaccess.umich.edu)
- Same payment procedure as other University charges.
- Single rate $125.25 through 8/31/2017; then $155.42 from 9/1/2017 to 8/31/2018.
- Rates change every year in Sept. New rates posted on International Center website in August.
  - [https://internationalcenter.umich.edu/resources/healthins/coverage-and-rates](https://internationalcenter.umich.edu/resources/healthins/coverage-and-rates)
Health Care & Insurance

- You will receive an email from Student Financial Services whenever there is any “activity” (charge or credit) in your student account.

- Don’t ignore these emails! Check Wolverine Access to see what has been charged or credited to your account.
Health Care & Insurance

Your Responsibilities

1. Maintain U-M approved health insurance for the ENTIRE length of your program.

2. Check your Wolverine Access account and PAY your bills.

3. Submit paper form to request an insurance waiver

4. Submit an early departure form if necessary.
Health Care & Insurance

Key Points

1. **Emergency** - 911 or emergency room

2. To save money, go to UHS for health care if possible
   - Most UHS services are free for enrolled students. [http://www.uhs.umich.edu/feestudents](http://www.uhs.umich.edu/feestudents)
   - 734-764-8320 for advice from UHS day or night.

3. If you can’t go to UHS, save money by getting health care “in-network”

4. If you have other insurance that meets U-M standards
   - Submit a waiver request form (see IC website for form)
   - Waiver request not submitted or denied? You will have to stay enrolled in (and pay for) the international plan.
Health Care & Insurance

Questions?

International Insurance Plan
Online resources:

- **Aetna Student Health:** [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)
  - After about two weeks, your insurance card will always be available on the Aetna Student Health website.
  - TIP: Set up an Aetna Navigator Account (wait about two weeks from today) - see your claims and other useful information

- **International Center:** [https://www.internationalcenter.umich.edu/](https://www.internationalcenter.umich.edu/)
  - **Insurance brochure:** Home » Resources » Health Insurance » U-M International Student/Scholar Health Insurance (IHI) Plan Coverage and Rates
Health Care & Insurance

- Contact Us
  Email: ihi@umich.edu
  Phone: 734.647.2303

- Visit Us
  Location: 1500 Student Activities Building (SAB)
  Office Hours: [https://internationalcenter.umich.edu/](https://internationalcenter.umich.edu/) - click on Health Insurance under “Today's Hours” to see weekly hours.
Health Care & Insurance

Questions?

“Domestic” Insurance Plan
Health Care & Insurance

University Health Service
http://www.uhs.umich.edu/dship

Aetna Student Health
http://www.aetnastudenthealth.com/

Visit University Health Service Managed Care Office
(Second Floor UHS)

Email mancare-stuins@umich.edu
U.S. Immigration Regulations
Document Review

Passport

- MUST be valid at all times
  - \textit{Recommended}: at least 6 months into the future (required for entry to U.S.)

- Contact your embassy for extensions while inside the U.S.
Document Review
Visa (F or J)

- **ONLY** a travel document (not required for Canadians)
- Visa Type Class (F1 / J1)
- Entries (M, 1, 2)
- MAY expire while studying
- **Transfers:**
  - F1 can use same visa
  - J1 must get new visa
Document Review

J-1 Visa

- SPECIAL NOTE:

212e - Two Year Home Residency Requirement

Applies ONLY to H1B, L, or permanent residency
Document Review
I-94 (F or J)

MOST important immigration document you have

Has proof of your status - F1 or J1 and D/S (Duration of Status)

If you entered U.S. after May 2013 through airport, you received:

- Stamp in passport with F1 or J1 and D/S (Duration of Status) - proof of your status
- Electronic arrival record (called I-94) - available at www.cbp.gov/I94

Make sure all information is correct on passport stamp and in e-record!

If you entered U.S. before May 2013, or entered U.S. by land, you received:

- Small, white card called I-94
### Document Review

**I-20 (F only)**

- **SHOULD NOT expire**
- **Do not throw away - ever**

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**Program Information**

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<th>Details</th>
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<tbody>
<tr>
<td>School Name</td>
<td>University of Michigan</td>
</tr>
<tr>
<td>School Address</td>
<td>1540 Student Activities Building, Ann Arbor, MI 48109</td>
</tr>
<tr>
<td>School Official to Contact Upon Arrival</td>
<td>Elizabeth Wiseman, International Student/Scholar Advisor</td>
</tr>
<tr>
<td>Program Start Date</td>
<td>23 August 2014</td>
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<tr>
<td>Program End Date</td>
<td>31 December 2015</td>
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**Financials**

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<td>Living Expenses</td>
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<td>Expenses of Dependents (1)</td>
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**SCHOOL ATTESTATION**

I certify under penalty of perjury that all information provided above was entered before I signed this form and is true and correct. I executed this form in the United States after review and evaluation in the United States by me or other officials of the school or student's qualifications were reviewed, and all regulations were met. I have determined that the above named student's qualifications meet all standards for admission to the school and the student is required to take a full program of study as defined by § CFR 214.20(b)(6). I am a designated school official of the above-named school and am authorized to issue this form.

**STUDENT ATTESTATION**

I have read and agree to comply with the terms and conditions of my admission and those of any extension of stay. I certify that all information provided on this form specifies the true and correct information of my knowledge. I certify that I seek to enter or remain in the United States temporarily, and solely for the purpose of pursuing a full program of study at the school named above. I also authorize the named school to release any information from my records needed by DHS pursuant to § CFR 214.3(g) to determine my nonimmigrant status. Parent or guardian, and student, must sign if student is under 18.

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ICE Form I-20 (3/31/2018)
• Travel signatures
  (valid for 1 year after the date written above “date issued”)
Document Review

DS-2019 (J only)

- SHOULD NOT expire
- Category & Subject Field Code
- 212e
- Travel Signatures (valid 1 year)
Travel

- All travel signatures valid for ONE year
  - Can use as many times as necessary

- When travelling, carry with you:
  - Valid I-20/DS-2019 with current travel signature
  - Valid passport *(6 months minimum from re-entry)*
  - Valid visa *(there may be an exception for Canada, Mexico, & adjacent islands)*

- Domestic travel: carry original documents
Basics of Maintaining Status

▪ What is my “status”?  

▪ Must be registered in a “full course of study” 
  - 12 credits for Undergraduate Students
  - No more than 3 credits online

▪ Must report physical address within 10 days
  - CURRENT = U.S. physical address
  - PERMANENT = home country address (CANNOT be U.S.)
  - Important to read instructions on IC website because SEVIS only accepts US addresses formatted a specific way!
  - https://internationalcenter.umich.edu/address-notification-requirement

▪ NO unauthorized employment

Student Life
Employment On-Campus

- No more than 20 hours per week during school year
- >20 hours per week OK during official breaks (summer, winter, spring)
- Includes:
  - Assistantships (GSI/GSRA)
  - Student positions (i.e. library)
  - Business in campus building, serving campus community (i.e. restaurant in union)

J-1 STUDENTS: MUST receive employment authorization letter from IC for on-campus employment

F-1 STUDENTS: NO special authorization necessary (on-campus employment only)
Employment Off-Campus

FOR ADDITIONAL INFORMATION ABOUT OFF-CAMPUS EMPLOYMENT:

- Workshops
- IC website
- Meet with advisor

MUST HAVE PRIOR AUTHORIZATION

- **F-1:**
  - Curricular Practical Training (CPT)
  - Optional Practical Training (OPT)

- **J-1:**
  - Academic Training (AT)
Social Security Number (SSN)

- F-1 students **are not eligible** for SSN unless they have employment
  - F-2 dependents cannot work, thus are not eligible for SSN at any time.

- J-1 students **are eligible** for SSN anytime, no employment necessary
  - J-2 dependents can apply for work authorization, thus are eligible for SSN once work authorization is granted.

**DO NOT** apply for SSN until you have been in the U.S. for 10 days or 4 days after this check-in, **whichever is later**.
Student Responsibilities

▪ Inform the IC if you will be leaving UM
  • Leave of absence
  • Early completion of program
  • Withdrawal from university
  • Transfer to another US university

▪ Check university email regularly

▪ Questions? - Stay Informed!
  • https://www.internationalcenter.umich.edu/
  • Email: icenter@umich.edu
  • Meet with an advisor (check IC website for available times)
Required Check-in

- All F-1 and J-1 students MUST attend the required check-in event on Wednesday, August 30.
  - However, if you are a J-1 student whose DS-2019 was NOT issued by U-M, you should not attend the check-in.

- You must bring your original immigration documents
  - Your passport
  - I-20/DS-2019
  - I-94 form printout OR I-94 card if you entered the U.S. by a land border or last entered the U.S. before May, 2013.
Required Check-in

- Also you must bring one photocopy of each of your immigration documents:
  - I-20/DS-2019 (p.1 only)
  - Your F-1/J-1 visa (and entry stamp) - (except Canadian citizens)
  - Passport picture page
  - Your I-94 card if you have one

- Copies should be black/white on standard letter size paper (8 ½ x 11 inches). Please make a second set of photocopies for yourself.
Welcome to U-M

Thank you for your attention today!

Welcome to the University of Michigan!