International Orientation: Undergraduate Students

August 21, 2019 and August 26, 2019
International Center Services
The International Center

- Serves over 8,000 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
International Center Services

- 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
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://tinyurl.com/yaha4fg3

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 International Center's 2019 Summer Orientation for additional information
Web Resources
Web Resources

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

- **Recreational Sports**
  - Facility Hours and Information
    - [https://recsports.umich.edu/](https://recsports.umich.edu/)

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

- **International Center website: Life in Ann Arbor**
  - [http://internationalcenter.umich.edu/life/](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/
A Few Things to Remember
U.S. Taxes
U.S. Taxes

- All F-1/J-1 students: File Form 8843 with U.S. government (Internal Revenue Service) every year.

- U.S. income in 2019? You may need to file Form 1040NR-EZ or Form 1040NR


Adjusting to a New Country
Adjusting to a New Country

- Most people adjusting to a new country go through a series of stages

- You will learn more at the Cultural Adjustment Roller Coaster workshop

- But briefly...
Four Stages of Cultural Adjustment:

1) Honeymoon
   - Comfort Level: LOW
   - Time: ARRIVAL
   - Home Country: HOME COUNTRY
   - Foreign Country: ALL IS FAMILIAR

2) Shock
   - Comfort Level: LOW
   - Time: FOREIGN COUNTRY

3) Negotiation
   - Comfort Level: HIGH
   - Time: FOREIGN COUNTRY

4) Acceptance
   - Comfort Level: HIGH
   - Time: RE-ENTRY

Home Country: HOME COUNTRY
Foreign Country: FOREIGN COUNTRY
Time: Time
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
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 (U-M sponsored) are automatically enrolled in the international insurance plan.

- Current company is Aetna Student Health.
- On September 1, the insurance company will change to Blue Care Network (BCN)
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.
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>
<thead>
<tr>
<th>Insured ID Number</th>
<th>Insured Last Name</th>
<th>Insured First Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>75 123456789</td>
<td>Fernandes</td>
<td>Michiko</td>
</tr>
<tr>
<td>75 123456789</td>
<td>Fernandes</td>
<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.
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

- You will receive an email with your BCN “enrollee ID” from donotreply@relationinsurance.com

- Follow the instructions on the BCN website to set up your BCN member account and get your “virtual” insurance ID card.

- You will also receive a BCN insurance card in the mail.
  - Reminder: Update your current address in: Wolverine Access → Campus Personal Information. The insurance company 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
Health Care & Insurance

- Both the international and “domestic” plans are currently administered by Aetna Student Health and both will change to BCN on September 1.
Health Care & Insurance

Getting Health Care
University Health Service (UHS)
- 207 Fletcher St, U-M Central Campus
- 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

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

Emergencies: call 911 or go to the Emergency Room (ER) (always open).

- Closest ER: Michigan Medicine (U-M Hospital)
- Insurance helps pay for ambulance and ER
- Urgent but not an emergency – call UHS for advice: 734-764-8320
- They may advise you to go to an Urgent Care Clinic
- UHS Emergency/After Hours information
IN-NETWORK / OUT of NETWORK

- Find in network doctors, urgent care clinics, pharmacies, etc. through AETNA webpage until September 1, then through BCN webpage.

- Out of network will be more expensive

- U-M Hospital is in-network.
Insurance pays for most but not all costs. Your costs may include:

- **ANNUAL DEDUCTIBLE:** what you must pay each policy year (September 1 - August 31) before insurance starts to cover costs. $100 in network/$100 out of network

- **CO-PAY:** You pay a fixed amount, then insurance covers the rest. Example: Office visit co-pay - $20

- **CO-INSURANCE:** You pay a percentage of the cost. Insurance pays 90% in-network for prescriptions and most medical services.
How Insurance Works

1. If you need medical care, show your insurance card/certificate. Pay co-pay if requested.
2. The doctor/hospital will bill your insurance.
3. The insurance company may ask for additional information.
4. The insurance company will pay their amount of the bill and send you an Explanation of Benefits (EOB).
5. If you owe money, you will receive a bill from the doctor/hospital.
Health Care & Insurance

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
Medical Evacuation, Repatriation and Travel Assistance

- Assistance in cases of serious illness/death
- Call travel assistance company BEFORE any arrangements are made.
- Travel Assistance Company is On Call International through August 31, then GeoBlue: 800-257-4823 inside the U.S. or collect at 610-254-8771
Dental

- Beginning September 1 your insurance will cover routine exams, cleanings, emergency pain relief, fillings and wisdom tooth extraction for students age 19 and older.
  - To age 19 - more coverage

Vision

- Two eye exams/year and one visit/year for contact lens fitting in-network or at UHS - $20 co-pay for students age 19 and older. Eyeglasses or contacts are not covered
  - To age 19 - more coverage
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
- Same payment procedure as other University charges.
- Single rate monthly rate $173.67 through 8/31/2019 then $142.39 through 8/31/2010.
- Rates change every year in Sept. New rates posted on International Center website in August.
  - 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

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 (through 8/31): 
  [https://www.aetnastudenthealth.com](https://www.aetnastudenthealth.com)

- Blue Care Network (beginning 9/1): 
  [http://bcbsm.com/umichglobal](http://bcbsm.com/umichglobal)

- 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.

If you need health care in September and have not received your BCN email/card yet, contact the [International Center Insurance Advisor](mailto:ic@umich.edu).
Health Care & Insurance

Questions?

“Domestic” Insurance Plan
Health Care & Insurance

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

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
  - *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)

PORTLAND INTERNATIONAL AIRPORT

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

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

<table>
<thead>
<tr>
<th>Department of Homeland Security</th>
<th>I-20, Certificate of Eligibility for Nonimmigrant Student Status</th>
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<tbody>
<tr>
<td>U.S. Immigration and Customs Enforcement</td>
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**SEVIS ID:** [Redacted]

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<th>SUBNAME/PRIMARY NAME</th>
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<th>CLASS</th>
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<tr>
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**ACADEMIC AND LANGUAGE**

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<tr>
<th>PREFERRED NAME</th>
<th>PASSPORT NAME</th>
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**COUNTRY OF CITIZENSHIP**

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<table>
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<tr>
<th>SCHOOL INFORMATION</th>
<th>SCHOOL ADDRESS</th>
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<tbody>
<tr>
<td>UNIVERSITY OF MICHIGAN</td>
<td>1560 Student Activities Building, Ann Arbor, MI 48109</td>
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</table>

**SCHOOL OFFICIAL TO CONTACT UPON ARRIVAL**

<table>
<thead>
<tr>
<th>Elizabeth Wiseman</th>
<th>International Student/Scholar Advisor</th>
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**PROGRAM OF STUDY**

<table>
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<tr>
<th>EDUCATION LEVEL</th>
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<th>MAJOR 2</th>
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<tr>
<td>MASTER'S</td>
<td>Systems Engineering 14.2701</td>
<td>None 0.0000</td>
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**NORMAL PROGRAM LENGTH**

| 16 Months |
| Required |

**PROGRAM START DATE**

| 23 August 2014 |
| PROGRAM END DATE |
| 31 December 2015 |

**FINANCIALS**

<table>
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<th>Tuition and Fees</th>
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<td>40,000</td>
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<table>
<thead>
<tr>
<th>Living Expenses</th>
<th>Funds From This School</th>
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<tr>
<td>19,200</td>
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<table>
<thead>
<tr>
<th>Expenses of Dependents (1)</th>
<th>Family funds</th>
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<tr>
<td>9,672</td>
<td>34,124</td>
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<table>
<thead>
<tr>
<th>Insurance and books</th>
<th>On-Campus Employment</th>
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<tr>
<td>2,560</td>
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</tbody>
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**TOTAL**

| 74,124 |
| TOTAL  |
| 74,124 |

**REMARKS**

**SCHOOL ATTESTATION**

If 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 the student's application, transcript, or other records of coursework taken and proof of financial responsibility, which were received at the school prior to the execution of this form. The school has determined that the above named student's qualifications meet all standards for admission to the school and the student will be enrolled to pursue a full program of study as defined by 8 CFR 214.20(f). I am a designated school official of the above named school and am authorized to issue this form.

[Signature]

DATE ISSUED: 13 August 2015
PLACE ISSUED: Ann Arbor, MI

**STUDENT ATTESTATION**

I have read and agreed 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 relates specifically to me and is true and correct to the best 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 8 CFR 214.3(g) to determine my nonimmigrant status. Parent or guardian, and student, must sign if student is under 18.

[Signature]

DATE: [Redacted]

**NAME OF PARENT OR GUARDIAN**

[Redacted]

**ADDRESS (city/state or province/country)**

[Redacted]

ICE Form I-20 (3/3/2018)
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

▪ Must report physical address within 10 days
  - CURRENT = U.S. physical address  
  - PERMANENT = home country address (CANNOT be U.S.)  
  - Enter your U.S. phone number in “current phone” in Wolverine Access  
  - Important to read instructions on IC website because SEVIS only accepts US addresses and phone numbers formatted a specific way!
  - http://internationalcenter.umich.edu/immig/addressnotify.htm  
  - Emergency contact” telephone number and address (strongly recommended)

▪ NO unauthorized employment

no more than 3 credits online
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:
  - Student positions (i.e. library)
  - Business in campus building, serving campus community (i.e. restaurant in Michigan League)

**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)
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/](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 28.
  - 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!