Mandatory Check-in for F-1/J-1 International Students

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Today’s presentation is available at:
https://internationalcenter.umich.edu/events/student-checkin
U-M & Ann Arbor
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
- Phone: 734-764-9310
- Email: icenter@umich.edu
- Quick question walk-in advising (immigration/insurance): Monday to Friday 1-4 pm.
- Call us to schedule an appointment

1500 Student Activities Building
515 East Jefferson Street
Facebook and Blog

UM International Center

http://www.facebook.com/uminternationalcenter

http://umichiss.blogspot.com/
Housing

- **On-campus housing (University-owned)**
  - Residence halls, apartments, and townhouses
  - Housing Information Office in Student Activities Building (SAB)
  - [http://www.housing.umich.edu/](http://www.housing.umich.edu/)

- **Off-campus housing (privately-owned)**
  - U-M resource: Dean of Students Office (Beyond the Diag) - Michigan Union
    - [https://offcampushousing.umich.edu/](https://offcampushousing.umich.edu/) (finding off campus housing)
    - [http://offcampus.umich.edu/](http://offcampus.umich.edu/) (information and resources)
  - Craigslist Ann Arbor: [http://annarbor.craigslist.org](http://annarbor.craigslist.org) (commercial site)
  - PadMapper: [https://www.padmapper.com/](https://www.padmapper.com/) (commercial site)
  - Ecumenical Center and International Residence, a living-learning community for students and visiting scholars from around the world: [http://www.ecir.org/](http://www.ecir.org/)
  - Inter-Cooperative Council (co-op): [http://www.icc.coop](http://www.icc.coop)
M-Card

• Main form of student ID
• Some buildings/rooms can only be accessed using M-Card
• M-Card allows you to ride TheRide buses for free
• M-Card Office Locations:
  - Central Campus: Room 1011, Student Activities Building (across from International Center)
  - North Campus: 2202, Pierpont Commons
Transportation

- **UM Blue Buses**
  - FREE! No ID required.
  - Routes between Central, North, and South campuses

- Ann Arbor & Ypsilanti
  - *The Ride*. FREE to ride with valid U-M ID

- Farther away from Ann Arbor
  - *AirRide*-Ann Arbor, East Lansing, Detroit Metro Airport
  - *Michigan Flyer*-Ann Arbor and Detroit Metro Airport
  - Train (*Amtrak*) and buses (*Greyhound, Megabus*)


- Blue bike rental program: [https://ltp.umich.edu/alt-trans/bicycle-rentals.php](https://ltp.umich.edu/alt-trans/bicycle-rentals.php)
Recommended to set up U.S. bank account

- Many countries or banks have limits on the amount of money you can transfer/withdraw while outside of the country
- Social security number (SSN) not required to open account but may be required for some banking services
- Look for convenient Automatic Teller Machines (ATMs) and bank locations. ATMs usually charge fees to members of other banks.

Financial Institutions in Ann Arbor:
- [International Center - UMich Banking](#)
Government Identification

- Obtain at Secretary of State’s office (see link below for details)
- We recommend that you have either a Michigan Driver’s License or a State ID (identification document). These are safer to carry than your passport.
  - If you lose your passport, send it with a visa application, or otherwise do not have it, you will have no form of government identification! You need government identification for many purposes, including domestic travel.
- State ID
- Driver’s License
  - Written test and road test
- Wait 1-2 weeks after your check-in to go to SOS
- [https://internationalcenter.umich.edu/resources/life/getting-dr](https://internationalcenter.umich.edu/resources/life/getting-dr)
In case of an emergency:
- Dial 911 to connect to local emergency services
- Blue light emergency phones on campus to connect to UM Police

Remember general safety tips: https://dpss.umich.edu/content/services/
- Keep your belongings with you at all times
- Register your laptops, personal electronics, or bicycles with UM Police
- Be aware of your surroundings
- Do not walk alone at night

Late-Night Transportation from Campus:
https://campusinfo.umich.edu/article/night-transportation-0
(734) 647-8000

Add an emergency contact and opt for UM Emergency Alerts in Wolverine Access
The **English Language Institute** offers many opportunities to improve language and communication skills for graduate students and visiting scholars.

- Courses will not delay your academic progress
- Speaking and Writing Clinics, Conversation Circles and Workshops
- See ELI website for online resources for self-study
- [http://www.lsa.umich.edu/eli](http://www.lsa.umich.edu/eli)
The Sweetland Center for Writing
http://www.lsa.umich.edu/sweetland

- Students at all levels
  - Writing workshops: free consultation with writing instructor
  - Practice writing in a supportive environment
  - Learn expectations in writing in different disciplines.

- International Undergraduate Students
  - Writing Classes and Writing Workshop
  - Oral Communication Support
    - Practice English conversation, learn strategies for developing academic vocabularies, and develop skills for comprehending lectures.
International Center
Orientation Resources

- Learn about the University and Ann Arbor area.
- Address practical concerns (e.g. shopping, driving in the U.S., buying a used car, health care, etc.).
- Provide an introduction to adjusting to another culture and suggestions for making this process easier (e.g. U.S. classroom culture and strategies for class discussions, U.S. legal system, effective communication with advisors and with Americans, etc.).
- Help you learn where to look for and how to apply for on-campus employment (e.g. finding a job on campus, tax withholding forms).
- Workshop presentations & handouts are available at:
  https://www.internationalcenter.umich.edu/events/orientation_events.html
The Michigan Experience

- **Life in Ann Arbor:** [https://internationalcenter.umich.edu/reso...](https://internationalcenter.umich.edu/reso...)
  - More details about topics covered today.
  - Additional information about laws, English language classes, shopping, recreation, travel, entertainment, child care, activities for children, resources for spouses, spiritual resources, etc.

- **U-M Student Organizations**
  - Over 1100 student organizations on campus
  - Most are free to join!
  - Maize Pages [http://maizepages.umich.edu/](http://maizepages.umich.edu/)
Health Care & Insurance

U-M Insurance Requirement
Who is REQUIRED to have insurance?

- **F-1** and **J-1** students and scholars sponsored by the University of Michigan.
- The F-2 and J-2 **dependents** of U-M sponsored students and scholars.
- **Entire time** as U-M F1/J1 student/scholar or F2/J2 dependent.
- Includes time not enrolled in classes

*U-M sponsored means U-M issued I-20 or DS-2019*
Health Care & Insurance

Why you MUST have insurance

- Required by the University of Michigan (U-M) and United States (US) visa regulations.
- Health care in the US is very expensive.
- Not subsidized by government.
- University is not responsible for your health care expenses.
ALL new U-M F-1/J-1 students and scholars (U-M sponsored) are automatically enrolled in the Aetna Student Health international plan.
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

- Your insurance certificate is in your folder.
- Coverage begins on PROGRAM START DATE.
- Coverage is WORLDWIDE.
- ALWAYS carry your card (certificate) with you.

### Temporary Insurance Identification Certificate

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

<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>Fernandez</td>
<td>Michiko</td>
</tr>
<tr>
<td>75 123456789</td>
<td>Fernandez</td>
<td>Jun</td>
</tr>
<tr>
<td>75 123456789</td>
<td>Fernandez</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

F-2/J-2 dependents are automatically listed on your plan.

Visit the Insurance Coordinator in the International Center Health Office to:

- Remove dependents who are not in the US.
- Add dependents who are not F-2/J-2 to your insurance plan.
Are there alternatives?
<table>
<thead>
<tr>
<th>U-M employees &amp; some U-M fellowship holders may be eligible for other insurance.</th>
<th>If you have other health insurance that meets U-M standards</th>
</tr>
</thead>
<tbody>
<tr>
<td>• You will receive an email with instructions on how to enroll in new insurance.</td>
<td>• Submit waiver request form &amp; documentation within 30 days from today</td>
</tr>
<tr>
<td>• Your Aetna Student Health Plan will be automatically cancelled.</td>
<td>• If no waiver form is submitted/your request is denied, you will be required to keep &amp; pay for International Health Insurance</td>
</tr>
</tbody>
</table>

https://www.internationalcenter.u... ‘Health Insurance’ ➔ ‘Obtaining an Insurance Requirement Waiver’
Getting Health Care
IN EMERGENCY...

CALL 911, wait for ambulance to arrive

or

Go to the Emergency Room (ER) at the nearest hospital
University Health Service

- University Health Service (UHS) [www.uhs.umich.edu](http://www.uhs.umich.edu)
  - 207 Fletcher St, U-M Central Campus
- Clinic for students and visiting scholars
- For minor emergencies and non-emergency illness
- Eye exams
- Fill prescriptions
- Health advice
- Most UHS services are free for enrolled students.
  - [http://www.uhs.umich.edu/feestudents](http://www.uhs.umich.edu/feestudents)
University Health Service (UHS)

Appointments: 734-764-8320

UHS after hours: 866-204-1082
Health Care & Insurance

Minor Emergencies and Urgent Health Problems

For advice:

▪ UHS (when open): 734-764-8320

▪ For more information, including addresses of “urgent care facilities”: http://www.uhs.umich.edu/emergency
Health Care & Insurance

How the International Insurance Plan Works
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.
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 (Wolverine Access).
2. Get treatment for illness or accident.
3. Show them your AETNA STUDENT HEALTH insurance card/certificate.
4. Pay co-pay if requested.
5. The doctor/hospital will bill Aetna Student Health.
6. Aetna Student Health may ask for additional information.
7. Aetna Student Health will pay their amount of the bill.
8. Aetna Student Health will send you an Explanation of Benefits (EOB).
9. 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%
- Routine/preventive care - including immunizations
Health Care & Insurance

Medical Evacuation, Repatriation and Travel Assistance

- Call travel assistance company ("On Call International") BEFORE any arrangements are made.
- More information: http://www.aetnastudenthealth.com/ University of Michigan in “Find Your School” Search Box> For Members> Travel Assistance
- Send this link to family or friends.
Health Care & Insurance

Dental

- Very limited dental coverage for adults
- To age 19 - more coverage (see brochure)
- For $25/year you can enroll in a dental DISCOUNT program. http://www.aetnastudenthealth.com/
Vision

- Adults: one eye exam per year in-network
  - $20 co-pay in-network or at UHS
  - Eyeglasses or contacts are not covered

- To age 19 - more coverage (see brochure)
Health Care & Insurance

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

### Monthly Cost

<table>
<thead>
<tr>
<th>Insured</th>
<th>9/1/2018 - 8/31/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>$173.67</td>
</tr>
<tr>
<td>Primary + Dependent (1)</td>
<td>$341.84</td>
</tr>
<tr>
<td>Primary + Dependents(≥2)</td>
<td>$510.01</td>
</tr>
</tbody>
</table>
Go to http://wolverineaccess.umich.edu

Click on Student Business
Health Care & Insurance

Login using your Uniqname and Kerberos password.
Health Care & Insurance

Click on Campus Finances
Pay online, in person, or by mail.

Insurance payment is due by the end of a month for that month.

If you do NOT pay, you WILL receive a $30 late fee.
Cashier’s Office
Cash or Check
Email: um-sfo@umich.edu
Call: 734-764-7447
Location: Student Activities Bldg. 515 E. Jefferson (2nd floor)
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 insurance card will be available on the Aetna Student Health website 2 weeks after you attend your mandatory check-in.

- To download your card to your phone, or to print your card, go to www.aetnastudenthealth.com

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

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

Your Responsibilities

1. Maintain 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 UNLESS you have insurance through U-M employment.

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

Aetna Navigator Account

Set up an Aetna Navigator Account (wait about two weeks from today) to:

▪ Review who is covered under your plan.

▪ View claim Explanation of Benefits (EOB) statements online.

▪ Estimate the cost of common health care services and procedures to better plan your expenses.

▪ [http://www.aetnastudenthealth.com/](http://www.aetnastudenthealth.com/) University of Michigan in “Find Your School” Search Box> For Members> Members-only website >Register/Login
Health Care & Insurance

Questions?

Go Online

www.internationalcenter.umich.edu
www.aetnastudenthealth.com

Contact Us

Email: ihi@umich.edu
Phone: 734.647.2303

Visit Us

Location: 1500 Student Activities Building (SAB)

Office Hours: https://www.internationalcenter.umich.edu > Health Insurance
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)

▪ 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
- 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
  ▪ 8 credits for Graduate Students
  ▪ 6 credits for Grad Students with GSI/GSRA

▪ 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!
  ▪ http://internationalcenter.umich.edu/immig/addressnotify.html

▪ NO unauthorized employment
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 SNN 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)
Document Submission

Put in your colored plastic folder:

• Responsibility Checklist (*sign & date*)

• *Original* immigration documents
  – Your passport
  – I-20/DS-2019

• *One copy* of each of your immigration documents:
  – I-20/DS-2019 (p.1 only)
  – F-1/J-1 visa
  – passport biographical & expiration page(s)
  – I-94 form printout