Fall 2018 Pre-arrival Webinar – Money Matters

Andrea: Hello. Everyone. Thank you very much for joining us for another part of our pre-arrival webinar series for new international students hosted by ISSS, division at the University of Iowa. Today, we’ll be going to be talking and discussing different items regarding money matters.

Andrea: A little bit about the webinar series, that you’re participating in, the pre-arrival webinar series is provided to incoming international students, and the goal of this series is preparing the students for arranging arrival plans for traveling to and living in Iowa City. Another goal is to help you understand orientation expectations and responsibilities. And also help you to transition to student life and academics at the University of Iowa.

Andrea: All webinars are recorded and the information recorded are posted on our website shown on this slide. During the webinar, if you encounter any technical difficulties, please let us know in the chat function. If you have any questions related to this topic, please use the Q&A function to post your questions. We will answer them live at the end of the webinar.

Andrea: If you have not received your I-20 or DS 2019 forms, please contact ISSS orientation, you must pay the e-Ship-Global fee for us to mail you the documents. So please make sure that you have done that. If you have any issues with this, again, please don’t hesitate to contact us. Once you have your documents you can apply your J1 or F1 visa. This information is also can be found in the Pre-arrival Checklist in iHawk (ihawk.uiowa.edu).

Andrea: Some important days for you to remember, August 7 to 10 are International graduate student orientation dates, and from Aug. 12 to 19 are dates for international undergraduate orientation. Please remember the orientation is mandatory for all new international students. And I’d like to invite our today’s speakers to introduce themselves.

Kristen: This is Kristen Sellers, from the billing office.

Marty: I’m Marty Miller, from the billing office.

Dana: I’m Dana Stafford, from University Benefits Office.
Andrea: Thank you, and today’s goals are to introduce you to MyUI – University Bill (U-Bill), as you all hear about it. Then we’ll go to discuss different U-Bill Payment Options, also how to create a guest account. And then we’ll also mention a little bit about International Student Tax Information. We’re going to more details about Health Insurance Requirements and Offering. And then at the end of this webinar, we’ll have some time for answering live questions. But you have to post it during the webinar. Please make sure if you have any questions to use the Q&A part of webinar.

Kristen: Hi this is Kristen, from the billing offices. And I’ll go over the information about the U-Bill. The university bill, referred to as the U-Bill, is a monthly statement that is available to view the first day of each month in MyUI. The first U-Bill available for you to view will be on August 1st. Your U-Bill will include your tuition, housing & meal plan charges plus any additional student fees and miscellaneous charges.

Kristen: Beginning on August 1st we recommend developing a habit of checking the U-Bill at the beginning of each month. You will receive a reminder notification to your University of Iowa email. This email is a reminder that a new statement has been created. You will need to login to MyUI to review the U-Bill. We also suggest setting your own reminder in case you do not see the email. The University Billing Office also has a Facebook page for you to “like.” We will be posting additional reminders and U-Bill tips here throughout the semester.

Kristen: The due date for the U-Bill is the 22nd of each month. Occasionally the due date will be pushed back to the next business day if the 22nd is on a weekend. The due date will be listed at the top of each billing statement, however, if you remember to make your payment by the 22nd of each month, your payment will never be late.

Kristen: All University of Iowa students are required to sign the Billing & Payment student agreement online through MyUI prior to registering for an upcoming semester. This agreement outlines the terms of a student’s financial responsibility when enrolling for classes at the University of Iowa. A copy of the billing payments to Agreement is available on the Billing Office website for your reference.

Kristen: These are estimated tuition & housing costs for the 2018-2019 academic year. The amounts listed here are only estimates, but should give you a good idea of your approximate rates. Tuition will vary depending on how many courses you are enrolled in and your plan of study. If you would like to view specific tuition rates based on your enrollment you can do so by following the link to the Office of the Registrar’s website. You will need to be sure to select the correct semester, fall 2018, and the correct college. For many of you this will be College of Liberal Arts and Sciences.
Kristen: Housing & meal plan costs will also vary depending on your room type and the meal plan you choose. After you have selected your room and meal plans, you can review rates for your selections on the Housing Office website.

Kristen: Tuition & fees and housing & meal plan charges will be billed the first month of each semester. This will be the August U-Bill for the fall and January U-Bill for the spring. These charges are eligible for the deferred payment plan which allows you to pay for the tuition, housing, and meal plan charges over the first three months of each semester.

Kristen: The deferred payment plan comes with a $20.00 per semester fee. If you pay anything less than the total balance due in August or January, you will automatically be enrolled in the deferred payment plan and will be billed the $20 deferred fee for that semester.

Kristen: Any other charges on your U-Bill that are not tuition, Housing or Meal Plans are considered miscellaneous charges. It is important to check your U-bill each month because miscellaneous charges could appear on your account at any time throughout this semester. These types of charges are always due the month they appear on your U-Bill.

Kristen: Once you are at Iowa you will have a student ID card that you can use to purchase items or services on campus. Any purchase made with this ID card will be charged to your U-Bill. Some examples of how you can use your ID card to charge are listed here. Other types of miscellaneous charges are things like course fees that are not a part of your regular tuition.

Kristen: This is how your U-Bill appears in MyUI. Starting on the left side of the page is the U-Bill summary box. This box will give you up to date account information. The payment due date is listed on the second line showing you the date your payment is due each month. The last line is the minimum payment due. This is the minimum amount you need to pay each month by the due date. You can also access the payment screen from this page by clicking on “Pay Your U-Bill” button. If you would like to print a paper copy of your U-Bill, you can do so by clicking on “Print Your U-Bill” button. No paper copies of the U-Bill are mailed to you, so if you would like a paper copy you will need to print one using this button.

Kristen: The middle box will show important alerts or messages regarding your account. If you see an alert or message on your account that you do not understand, you can contact the Billing Office for an explanation.
Kristen: The Quick Links box on the right side are links to our website that explain how to understand your U-Bill and set up a payment. We recommend viewing these videos to help give you a better understanding of the U-Bill and how to make a payment.

Kristen: Under the three boxes at the top of the page are three additional sections that will expand when you click on them. The U-Bill Detail is your monthly statement and is what you should review at the beginning of each month. This will include a detailed busk of transactions you have been billed for and are due by the 22nd of each month.

Kristen: The second section is a detailed list of any your account recent charges. Recent charges are any transactions that have occurred since the first day of the month. The bottom section is your payment history, which will show a list of all payments you have made towards your U-Bill.

Kristen: When the “minimum payment due” listed on U-Bill is $100 or more & payment is not received by the due date – 3 things are going to happen. Your ability to charge on campus with your ID card is going to be restricted. Your ability to register for a future session will be restricted. And a $25 late payment fee will be billed each month, until the past due balance is paid.

Kristen: A $30 fee will be charged to your U-Bill for any returned checks or online payments. This includes returned payments for non-sufficient funds, incorrect bank account information entered into MyUI, and paying from a bank account that is no longer open. If you are not sure if your bank account has sufficient funds or if you have the correct account information please contact your bank before setting up a payment. Your bank will be able to confirm this information for you.

Kristen: You can choose from several payment methods to pay your U-Bill each month. The easiest payment method is to open a U.S.-based checking or savings account once you arrive in Iowa City. You can then enter your bank account information into MyUI and make payments directly to your U-Bill.

Kristen: Flywire is the best payment method to pay from an international bank account. We prefer the use of both these payment methods so I will review both of these options. Our office also accepts U.S. money orders, U.S. cashier’s checks, and traveler’s checks. Personal checks from a U.S. checking account are also accepted.

Kristen: The University is not set up to take credit cards or cash for your U-Bill. If you do have cash to pay your U-Bill you will need to take your cash to a local bank to open a checking or savings account, or purchase a money order.
Kristen: If you decide to open a U.S.-based checking or savings account after arriving in Iowa City you will want to follow these steps to set up a payment on MyUI. This document is available on our website along with a video tutorial showing you each step of this process.

Kristen: The first step you need to complete is adding your bank account information. You will need to add your bank routing and account number into MyUI to make a payment from your account. It is important that you enter this information accurately. If you are not sure of your bank account information, you will need to contact your bank to verify this with them.

Kristen: Please remember that your debit card number should never be entered into MyUI. Our system is not set up to process payments using your debit card.

Kristen: After entering in your bank account information you will be able to set up a payment for your U-Bill. We suggest making a one-time payment each month. This will encourage you to review your U-Bill regularly and help you become more familiar with using MyUI. If you do choose to set up a recurring payment you are still expected to review the U-Bill each month.

Kristen: When selecting a payment date for your payment, please remember to choose a date on or before the 22nd to ensure your payment is made on time.

Kristen: There are multiple payment types to choose from when deciding on how much to pay toward your bill. Please use the link provided when trying to decide which option is best for you. Choosing to pay the “minimum payment due” each month will ensure you are paying enough for the current month and will keep your account from becoming past due. If you do not want to participate in the deferred payment plan you will want to choose “total balance due”, and then the first month of each semester and then going forward.

Kristen: After finishing these steps you will click on “submit – confirmation page” and will be taken to a page to review all of your payment selections. Please review this page carefully before clicking on “complete payment authorization.” This gives you one final chance to review your payment selections before your payment posts to your U-Bill.

Kristen: We recommend using Flywire to pay your U-Bill from an international bank account. Flywire is a more cost-effective and efficient payment method compared to traditional wire payments through a
bank. To get started with a Flywire payment you will need to create an account through the link to Flywire’s website on this page. Please see the first link for an overview on the Flywire process, and watch the video on how to set up a payment. Once you set up your own Flywire account you will be able to contact Flywire’s customer service 24 hours a day, 7 days a week via chat, Skype, email and phone.

Kristen: If you plan to utilize Flywire to pay your U-Bill please create an account by the beginning of August to ensure accurate set up and that your first payment is made on time. Payments can take 2-3 business days before appearing on the U-Bill so it is important to initiate a payment in advance of the monthly due date.

Kristen: Flywire has a minimum payment requirement of $50. If your U-Bill payment is below this amount you will need to use a different payment method. It is also important to remember that any wire payments made to your U-Bill cannot be refunded back to you. If a wire payment is made in excess of your balance the credit will remain on your U-Bill to pay for future charges.

Kristen: Creating a MyUI guest account allows you to give MyUI access to a parent or guardian. If a parent or guest contacts our office on your behalf we will only disclose information to them if you have given them access to a guest account. This is a requirement of our office to discuss your U-Bill with anyone else.

Kristen: You have full control over your guest account and can choose what you would like your guest to have access to. In addition to giving your guest access to your U-Bill you can also give access to academic information. You can create up to three guest accounts for parents/guests to have access to this information.

Kristen: We are currently in the process of improving the Guest Account experience. Please monitor your University of Iowa email account toward the end of July for instructions on assigning Guest Access to your student information.

Marty: If your calendar year the University will report to the IRS, the internal revenue service information regarding an educational tax credit, that’s on a form 1098-T’s tuition. The information contained in that is the tuition that was just asked for the year and any scholarships or grants that were awarded. To report that accurately we need a student’s security number or a tax ID number if we do not have that on file in December you will receive a letter from our office asking for that information. As form that can be completed to provide that to the building office. So that we can report it on the 1098-T.
Marty: If you do not have one, and you do not plan on filing a tax return, you do not need to get a social security number in just report to us that it will you’re not going to be getting one. And that’s all we need to do with that.

Marty: In addition there is a tax withholding that's required if you have scholarships that are awarded from the University that are in excess of your tuition and fees, then there is a requirement that we would hold 14 percent of those funds.

Marty: You will receive at the end of the calendar year in 1042-S if that's been withheld from the payroll office that you can use them to file a tax return and If you have no other income, you may get those funds back at that time.

Marty: When we do withheld that in for do the withholding from your scholarship, you will receive an email from our office that will give you specific instructions on how to file with the payroll office if your country is a tax treaty with the UN or your visa status needs to change or has changed since you arrived.

Kristen: Today I want to end with a check list of a few items to review before you arrive to Iowa City. Think about what payment method you might want to use to pay your U-Bill – either opening a checking or savings account after arriving in Iowa City or creating a Flywire account.

Kristen: Be sure to monitor your email for instructions & create a guest account if a parent will be helping you with your U-Bill. A parent or guest user needs to have access to a guest account to contact our office with specific questions about your bill.

Kristen: Set up a reminder to view the U-Bill the 1st of each month starting in August. Also, please remember to regularly check your university email. Communication from our office will be sent to your university email address. For additional reminders and tips you can like our University of Iowa Billing Facebook page.

Kristen: Here is our contact information if you have any additional questions before your arrival. You can reach us by email or phone, or stop into our office once you arrive in Iowa City.

Dana: Hello everyone, this is Dana Stafford, I’m here to talk to you about the University’s health insurance requirements.
Dana: So, as an international student, we do require that you have health insurance, during your time here in the University of Iowa. Here in the United States, we do not provide any government health care, and the cost of medical care is expensive. So you have the options either submitting proof of other coverage if you going to have a personal health insurance policy, or enrolling in the University of Iowa students health insurance.

Dana: If you plan to submit proof of coverage of other insurance we need to make sure that the insurance meets the following requirements that must include hospitalization coverage it must be a non-cancelable and fully paid for a minimum period of one semester and it must be renewable for continuous coverage. So if you only purchased semesters worth of coverage, you must be able to extend the policy of the second semester of your stay.

Dana: If you are a student with a J1 visa, there are some additional requirements that are listed here on the screen. And just so you are aware of the University's health insurance plans. Do you meet these requirements? Documentation that required with that proof of coverage. You need to provide the policy information. It has to have your name the dates that coverage begins and ends and any coverage exclusions. And this documentation does need to be in English. So if it's in another language it needs to be translated.

Dana: Those proofs can be submitted through myUI, and the deadlines are June 9th for Summer Semester September 9th for the fall semester, and February 9th for the spring semester. So if you arriving in August and you have other health insurance you need to provide this proof and my UI by September 9 or you will be automatically enrolled in the university's insurance.

Dana: Those insurance charges go on to your U-Bill and once insurance is charged you will not be refunded. So just make sure every August you’re submitting proof of other coverage or if your policy expires before next August we will need proof at that point.

Dana: We have a couple different health insurance options here through the University. The first plan is the student health insurance plan or what we call our SHIP plan. And this is available to all students. The second plan is UIGRAD Care. And this is only available to graduate students or students setting the health sciences.

Dana: We also provide dental insurance if that is something you would be interested in. If you do enroll in the insurance plans through the university covers begins the first of the month that classes start. So
with in August's arrival date coverage need to be processed August 1 and like I mentioned previously those premiums are charged to your U-Bill each month.

Dana: Talking more specifically about ship again available to both undergraduate and graduate students. And if you do not provide this proof of other coverage. This is the plan that you will automatically be enrolled in. If you know that you want to enroll in the University's health insurance, I encourage you once you arrive here on campus to log into MyUI and complete your enrollment.

Dana: The SHIP plan does provide worldwide coverage through Blue Cross Blue Shield providers. And here's a link on this slide up how to search for providers throughout the Iowa City area as well as within the United States and worldwide.

Dana: Some of the league coverage is included with the SHIP plan on just your regular office visits to a physician when you're feeling ill for example, if you want to visit a chiropractor that coverage is also included any routine physicals, immunizations, Hospitalizations, inpatient and outpatient surgery, imaging in laboratory tests, mental health visits, prescription medications and repatriation and medical evacuation coverage is also included.

Dana: What repatriation coverage details as if you would pass away while you were here in the U.S. the repatriation coverage provides transportation of your body back to your home country.

Dana: Which shift there is what we call out of pocket maximum of $1,700 for a single plan in $3,400 for the family plan. What does out of pocket maximum is, is the most money you pay a one year for covered medical services.

Dana: Once you meet that limit if you meet that limit in the year than the rest of the cupboard medical services you receive for the remainder of the year are paid by the insurance plan at a hundred percent and there is no out of pocket cost to you. There is a separate prescription out of pocket maximum which is $1,000 for a single plan in $2,000 for a family plan. And there's no lifetime maximum on this policy. So whether you have $500 in medical bills or 5 million. Those will be paid by the insurance company.

Dana: Single coverage currently costs $190 month effective September 1 rates are increasing and it will be $215 a month. Services not covered under the SHIP plan, vision and hearing exams, the purchases of eye glasses, the purchases of hearing aids, dental care is not covered unless it’s an accident, and travel vaccines are not covered.
Dana: Moving on to talk about UIGRAD care. Again, this is available to health science students as well as graduate students. With GRAD care, there is a limited provider network. So you can visit student health and wellness here on campus or visit any of the University of Iowa hospitals and clinics and their affiliated clinics throughout the area.

Dana: If you have dependents that you'll be covering they will need to have their services through the University of Iowa hospitals in its affiliated clinic.

Dana: Similar to SHIP, GRAD care has many of the same coverage, the only difference here is that routine vision and hearing exams are covered under GRAD care. Out of pocket maximum for GRAD care. It's a bit lower than the SHIP plan to $1,000 single and $1,700 for the family and the prescription out of pocket maximum there's $1,000 single and again $1,700 for the family. Once again, there's no lifetime maximum month policy. Currently single grad care a single policy is $295 a month an effective September one that is increasing took $347 a month.

Dana: Exclusions under UIGRAD care again cannot purchase eyeglasses, can't purchase hearing aids and dental care again is not covered unless it's an accident. If you are interested in purchasing dental insurance that is provided by the University as well. It is not required for you to have. But delta dental of Iowa provides this insurance for us that allows you to visit any provider.

Dana: There is a cost advantage to using participating providers. And there is a three Tier provider network. So Tier one is what we call the PPO network. Tier two is the premier network. And Tier three is a non-participating network. So by visiting a Tier one provider it saves you the most money followed by Tier two and then Tier three. And again, there's a link. So you can search for providers in the area. It's not like you're on this line.

Dana: The dental insurance provides $1,000 of coverage per person per year. And covered services include their checkups in your teeth cleanings with these visits there is no deductible or co-insurance that you need to pay at that time. So those are those that are paid for fully by the insurance. If you have a cavity repair or needed tooth extraction, you would be responsible for the deductible plus by 10 or 20 percent coinsurance in this get back to the previous slide where it lists the deductibles there at the bottom. So with the PPO provider if you need to cavities filled you would need to pay that $15 single deductible first and then the co-insurance and then for the premier number disappeared in there is that's $25 single deductible. Only thing that deductible one time a year.

Dana: On any Root canals, gum and bone disease treatment, high cost restorations, crowns, dentures, bridges again covered, you be responsible to pay the deductible if you haven't already and then 20 to 50 percent coinsurance and single dental currently cost $25 a month and that rate is not changing.
Dana: If during your time here, you are going to be a graduate student who has employment here at the University. So assistantship of 25 percent or greater or a fellowship of $10,000 or greater for the year or $5,000 or greater for this semester for eligible for a university contribution towards the cost of your insurance. So you can see the reduced rate after the university contribution for the ship plan is $19 a month. Increasing the $21.50 a month September one for GRAD care. It's $29.50 a month increasing the $34.70 on September one and dental insurance is only $3.75 a month. This is not an automatic contribution, you must enroll in the insurance through my UI and also indicate to our office that you have an assistantship or a fellowship for this contribution to begin.

Dana: The contribution begins the first day of the month following the first day of work, as long as you have submitted the enrollment form. So coming here, you'll need insurance effective August 1 but the contribution for your assistance your fellowship will not begin until September 1. In this case premiums are deducted from your university paycheck, instead of being applied to your U-Bill.

Dana: So visiting myUI, using your hawk ID and password to log in and at the top, you'll want to select the student information tab. After selecting this tab and see a number of different areas and you want to go to the student life management section and down at the bottom there's a link for student insurance. So upon your arrival you can either enroll in insurance using the green enroll in insurance button there on the left or submit proof of other coverage.

Dana: If you do enroll in our insurance, insurance cards will be mailed to your residing address, that's on file for you in myUI, so be sure when you arrive in Iowa City to update your address on myUI to your Iowa City area address, and when you visit a doctor’s office or a hospital you will need to provide this insurance card to them. If the benefits office has an incorrect birthday or your name is spelled wrong or perhaps you need another set of cards please feel free to contact our office for assistance.

Dana: If you need to make changes to insurance you can only make those changes during open enrollment periods which are listed here on the screen or was it in 30 days with a qualifying life event. So perhaps you had private insurance and you lose that private insurance, that's a qualifying event to enroll in the University sponsored health insurance you just need to notify us within 30 days. And then the change takes affect the first of the month following the event except with the birth or adoption of a child and then you have 60 days to make that change. And you can request all these changes via myUI.

Dana: If you have any student insurance questions before your arrival or upon your arrival we do have a dedicated team answering emails and our email address is benefits-students@uiowa.edu and also listed are phone number as well as our campus address if you would like to stop by when you arrive.