Spring 2020 Pre-arrival Webinar Series: 
Money Matters – University Bill and Health Insurance

**Andrea:** Hello and welcome to our next webinar in the series of pre-arrival webinars for Spring 2020 international students to be studying at the University of Iowa. Today's topic is money matters, university billing, and health insurance.

**Andrea:** If you have not attended our webinar series yet, we would like to let you know that it’s an optional series provided to incoming international students before they arrive in Iowa City. The objective of the series is to help international students to arrange plans for travel to and living in Iowa City, to understand orientation expectations and responsibilities, and to transition to student life and academics at the University of Iowa. All webinars are recorded and posted on our pre-arrival webinar website provided on the slide.

**Andrea:** If you encounter any technical difficulties, please let us know in the chat function. And if you have any questions related to today's topic, please use the Q+A function to post your questions. We will do our best to answer them live at the end of the webinar as time permits.

**Andrea:** If you have not received your I-20 or DS-2019 immigration document, remember that you must pay the e-ship global shipping fee for ISSS to mail you this document. Only when you have your immigration document, you can apply for your respective visa. This information is also contained in the pre-arrival checklist in iHawk and the address for iHawk is ihawk.uiowa.edu. If you have any questions or concerns about your immigration document, please contact our orientation team at their email address isss-orientation@uiowa.edu.

**Andrea:** Let's review some important dates. In October is when the Residence Hall application period opens. December 14 is earliest day to arrive to Iowa City. December 15th is the application deadline for disability housing accommodations. December 16 is the deadline to reserve airport transportation with the University of Iowa student government. January 12 is the latest day to arrive to Iowa City because our mandatory orientation for international students begins on January 13 and goes through January 17. This is an orientation for both undergraduate and graduate students. January 21 is the first day of our spring 2020 semester.

**Andrea:** Let's do some introductions of our presenters today.

**Kristin:** Hi, I’m Kristen Sellers from the Billing Office.

**Marty:** I'm Marty Miller from the Billing Office.

**Dana:** Dana Stafford from the Benefits Office.

**Andrea:** And my name is Andrea Siebenmann and I am from the ISSS office, I'm one of the advisors and will be your webinar moderator today.
Andrea: Let's quickly review today's goals of our webinar. We will introduce you to MyUI and specifically University bill or Ubill information. We will cover and discuss Ubill payment options, as well as creating a guest account. We will also touch up on international student tax information. Then we will also talk about health insurance requirements and plans available to international students and as well as insurance enrollment process. At the end of the webinar we will reserve time, and will have time for a live question and answer.

Andrea: Let's begin our presentation about Ubill.

Kristin: So the first Ubill or University bill referred to as the Ubill, is a monthly statement that's available to view in MyUI on the first of each month. The first Ubill will be available for you to view on January 1. Your Ubill will include your tuition, housing, and meal plan charges, as well as any additional student fees and miscellaneous charges. Beginning on January 1, we do recommend developing a habit of checking the Ubill at the beginning of each month. You will receive a reminder notification to your University of Iowa email address each month. This email is a reminder that a new statement has been created. However, you will need to log into MyUI to actually preview it, though. The due date for the Ubill is the 22nd of each month, occasionally the due date will be pushed back if the 22nd falls 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.

Kristin: All University of Iowa students are required to sign the billing and 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 student agreement is available on the billing office website for your reference.

Kristin: These are estimated tuition and housing costs for the 2019-2020 academic year. The amounts listed here are simply estimates but should give you a good idea of approximate rate still plan for. 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 on this page to the office of the registrar's website. You will need to be sure to select the correct semester, so spring 2020, and the correct college. For many of you, this will be the college of liberal arts and sciences. Housing and meal plan cost 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's website.

Kristin: Tuition and fees and housing and meal plan charges will be billed the first month of each semester, so this will be January for the Spring and August for the Fall. These charges are eligible for the deferred payment plan, which allows you to pay for the tuition and housing and meal plan costs over the first three months of each semester. If you pay anything less than the total balance due on the first Ubill of each semester, you will automatically be enrolled in the deferred plan and will be billed a $20 deferred payment fee for taking advantage of the installment payment plan for that semester.

Kristin: Any other charges on your Ubill that are not tuition and fees or housing and meal plans are considered miscellaneous charges. It is important to check your Ubill each month because miscellaneous charges could appear on the account at any time throughout the year. These charges are always due in the month they appear on your Ubill. Once you are at the university, you will have a student ID card that
you can use to purchase items or services on campus. Any purchase made with your ID card will be charged to your Ubill. Some examples of how you can use your ID card are listed here.

**Kristin:** This is how you are Ubill appears in MyUI. Starting on the left side of the page is the Ubill 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 the pay your Ubill button. If you would like to print a paper copy of your Ubill, you can do so by clicking on the print your Ubill. No paper copies of the Ubill are mailed to you. If you would like a paper copy, you will need to print it from here. The middle box at the top will show important alerts or messages regarding your account. If you see an alert or message that you do not understand, you can contact the billing office for an explanation. The quick links box on the right side shows links to our website that explain how to understand your Ubill and set up a payment. We recommend reviewing the information to gain a better understanding of the Ubill and how to make payment. Under the three boxes at the top of the page are three additional sections that will expand when you click on them. The Ubill details your monthly statement is what you should review at the beginning of each month. This will include a detailed list of the transactions you have been billed for and are due by the 22nd of each month. The second section is a list of any recent charges added to your account. Recent charges are any transactions that have occurred since the first day of the month. Any items that appear under recent account activity will be officially billed to you the following month. The bottom section is your payment history activity, which shows all the payments you have made toward your Ubill. This is a great section to review if you need to confirm a payment has officially posted to your account.

**Kristin:** When the minimum payment due listed on the monthly Ubill is $100 or more and payment is not received by the due date, three things are going to happen to your account. The ability to charge on campus with your ID card will become restricted. The ability to register for a future session will also be restricted and a $25 late payment fee per month will be assessed until the past due balance is paid. A $30 fee will be charged to your Ubill for any returned checks or online payments. This includes returned payments for not sufficient funds, incorrect bank account information, 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 your payment. Your bank will be able to confirm this information for you.

**Kristin:** You can choose from several payment methods to pay the Ubill each month. The easiest payment method is to open a US-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 Ubill. Flywire is the best payment method to pay for an international bank account. We prefer the use of both of these payment methods, so I will review these options in the next few slides. Our office also accepts US money orders, cashier’s checks, travelers’ checks, personal checks from the US checking account are also accepted. The University is not equipped to take credit cards or cash for your Ubill. If you do you have cash to pay your Ubill, you will need to take that cash to a local bank to open a checking or savings account or purchase a money order.
Kristin: If you decide to open a US-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 also available on our website for your reference. The first step you need to complete is adding your bank account information. You will need to add your bank routing and account number to make a payment from your account. It’s important that you enter this information accurately, otherwise your payment may not be accepted which could result in the $30 payment reversal fee. If you are not sure of your bank account information, you will need to contact your bank to verify this. Please remember that your debit card number should never be entered into MyUI for office is not set up to process payments using a debit card.

Kristin: After entering your bank account information, you will be able to set up a payment for your Ubill. We suggest making a one-time payment each month. This will encourage you to review your Ubill regularly and help you become more familiar with using MyUI. If you do choose to set up a recurring payment, you were still expected to review the Ubill each month. When selecting a payment date for your payment, remember to choose a date on before the monthly due date. Choosing a payment date on before the 22nd will insure sure your payment is made on time. There are several payment types to choose from. 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 insure 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'll want to choose the total balance due payment type on each month. After finishing these steps, you will click on the submit confirmation page button. You will be taken to a page to review your payment selections. Please review this page carefully before clicking on complete payment authorization. This provides you one final chance to review your payment selections before the payment posts to your Ubill. If you are unsure if your payment posts your account, you could always confirm this by reviewing the payment history section of the Ubill page in MyUI.

Kristin: We recommend using Flywire to pay your Ubill 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 shown here. Please see the first link for an overview on the Flywire process and watch the video on how to set up payment. Once you set up your own Flywire account, you'll be able to contact Flywire’s customer service 24 hours a day 7 days a week via chat, skype, email, and phone for assistance. If you plan to utilize Flywire to pay your Ubill, please create an account by the beginning of January to ensure accurate set-up at your first payment is made on time. Payments can take up to two to three business days before appearing on the Ubill, so it is important to initiate a payment in advance of the due date. Flywire has a minimum payment requirement of $15. If your Ubill payment due 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 the Ubill cannot be refunded back to you. If a wire payment is made in excess of your balance, that credit will remain on your bill to pay future charges.

Kristin: Creating MyUI guess 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 Ubill with anyone other than you. You do have full control over your guest account and can choose what you would like your guests to have access to. In addition to giving your guest access to your Ubill, you can also provide
access to some academic information. Please follow the instructions shown here to invite a guest to have access to your account.

**Marty:** All students enrolled in a calendar year at the University of have available to them a tax form for the internal revenue service of the 1098-T. This form provides the amount of tuition that was assessed in a calendar year as well as any scholarships or grants that were provided. This information can be used if you file a tax return with the Internal Revenue Service to see if you are entitled to an educational credit. To file this information, we need to have a social security number or a tax ID number for all students that we report. If we do not have that from the student, we will ask you if you plan to file that IRA tax return. The letter will go to you in December if you have gotten so security number or at tax ID number, you provide that to us so that we can report accurately to the IRS. If you have no plans to file a tax return you do not need to obtain the tax ID or social security number and you do not need to reply to the form that we said you requested.

**Marty:** Another tax form that will be provided for international student specifically is a 1042-S. Internal Revenue Service requires that if there are scholarship in excess of qualifying tuition, fees, books, and other supplies or equipment for a course of instruction, that part of that is in excess is withheld and not all released to the student. In most cases, depending on immigration status, the amount is 14% that is required to be withheld. When that happens, at the time of the withholding, you will receive an email from the billing office advising you of what’s occurred and information that you can get more information or more resources to ask questions either the billing office or the payroll office or if there is a change in your status or the other exception could be if there is a tax treaty between your home country in the US, and this email will provide the process to get that on file. The tax form will be mailed to the student at the end of the calendar year, usually in January of the following year. 1098-T’s will be available online through MyUI.

**Kristin:** We’re going to end the billing portion in this presentation with a small checklist of a few items to review before you arrive in Iowa City. Think about what payment method you might want to use to pay your Ubill, either a checking or savings account based in the US or creating a Flywire account. Set up a reminder to review the Ubill on the first of each month starting in January. Please remember to regularly check your university email. Communication from our office as well as most central university opposite is will be sent to that email address, so it is important that you form a habit of checking that. Be sure to create a guest account if a parent will be helping you with your Ubill. A parent or guest user needs to have access to that information to contact our office with specific questions about your bill.

**Kristin:** Here is the contact information. If you have any additional questions before your arrival, you can reach us by phone or email or stop in our office once you arrive in Iowa City. And with that, we’ll turn it over to Dana from the benefits office.

**Dana:** Thank you, and welcome everyone. I’m going to be speaking today about the student health insurance requirements here at the University of Iowa. It is mandatory that all international students and students studying the health sciences have health insurance during their time here on campus. Medical care in the US is expensive and we do not have a government provided health care system. You do have two options. If you will have other private insurance while you're studying here, you can submit proof of that other coverage, or you can enroll in the University of Iowa student health insurance plans.
Dana: If you’re bringing coverage with you or you’re going to purchase a private plan, you can submit that request for an exemption by using our proof of coverage form which is online in MyUI. To meet those requirements to be exempted, that private insurance must include hospitalization coverage and there can be no coverage maximums on that hospitalization portion. The policy also cannot have a lifetime benefit maximum. It must be non-cancelable and fully paid for a minimum period of one semester, so if you’re only purchasing that insurance for the semester for spring, it needs to provide coverage January 1 through May 31, and it must be renewable for continuous coverage, so if you just purchased the first semester, you need to be able to renew for the second semester. There are additional requirements for those students who may have a J-1 visa. Those are listed here on the screen as well.

Dana: As I mentioned before, you can submit that proof of coverage online through MyUI. You will need to attach a copy of the policy with information about the coverage. It has to be in English and it needs to include your name, the date the coverage began, and when it will end, if you’ve only purchased it for a limited period of time, and that also has to include any coverage exclusions. For spring semester, the deadline for submitting at documentation is February 9th. If you do not submit documentation by February 9, you will automatically be enrolled in our student health insurance and that will be billed to your Ubill each month. Once insurance has been charged to your Ubill, no refund will be given. You will be required to submit proof every year or when coverage expires.

Dana: There are two health insurance offerings here at the University of Iowa. The first health insurance is what we call SHIP - student health insurance plan. That’s available to all students. Graduate students and student studying the health sciences have a second plan option, which is UIGRADCare. We also offer an optional dental insurance plan, if you’re interested in dental insurance. Coverage would begin the first of the month that classes start, so for the Spring semester coverage beings January 1, even though you may not yet be on campus January 1, we can only begin to cover just the first of the month and then as I mentioned previously, premiums are charge monthly to university bill.

Dana: So, before we start talking about the insurance policy, let’s cover some common insurance terms. So, as I had mentioned in the last slide, we talked about a monthly premium. That’s the amount you pay just to have insurance, so each month, you’re going to pay a specific amount to just have insurance. When you seek health care services, you will be required to pay either a -copayment or co-insurance. A co-payment is a flat dollar amount you pay based on the health care service that you received. Co-insurance would be a percentage of the billed amount that you must pay. A deductible would be the dollar amount you pay before the insurance plan begins to pay. An out of pocket maximum is the most you would pay each year each year for covered services.

Dana: So first let’s do an overview of SHIP, our student health insurance plan, which is available to all students. As I mentioned before, if you do not provide proof of other coverage, you will automatically be enrolled in a single SHIP plan. If you arrive on campus and you know that you want to enroll in student insurance, I would encourage you to do so in MyUI shortly after your arrival. The SHIP plan does provide worldwide coverage through blue cross and blue shield providers, so if you are traveling outside of Iowa City during your studies in the US or even if you travel home to your home country, there is worldwide coverage with this insurance plan.
Dana: Covered services under this insurance include office visits to a doctor, immunizations that are needed to study here at the university, if you’re hospitalized, surgery, imaging and the lab tests, mental health visits, prescription coverage, and then both SHIP and GRADCare meet the J-1 visa requirements in that they cover repatriation in medical evacuation, so repatriation is the transportation of your remains back to your home country in the event you would pass away during your time here and medical evacuation provides transportation to a medical facility if adequate care cannot be provided in the area where you are at. Some services not covered. So, you cannot get a vision or hearing exam with this insurance, it doesn’t pay for the cost of contacts or eyeglasses. You can’t buy hearing aids using the insurance, it does not cover routine dental care and travel vaccinations are not covered.

Dana: I’m looking at the out of pocket maximum. So, this is the most that you would pay in a year for covered services. For a single plan, $1,700. For a family plan at $3,400, there is a separate out of pocket maximum for prescriptions, so $1,000 is the most you would ever have to pay out of your pocket in the year towards prescription costs and it would be $2,000 with the family plan. There’s no lifetime maximum on the policy. Single coverage is currently $250 each month. That’s a premium cost that’s billed to your Ubill.

Dana: UIGRADCare is available to help finance graduate students. One major difference between GRADCare and SHIP is that there is a limited provider network with GRADCare, so you can only visit student health and wellness or the University of Iowa hospitals and clinics. If you’re covering a spouse or any children on the plan, they need to seek care through the University of Iowa hospitals and clinics. So, if you’re hearing you would choose grad care and you travel outside of Iowa City and need medical attention, you’re ill during those travels, you would not have coverage under GRADCare unless it was an emergency.

Dana: Very similar coverage with GRADCare in terms of office visits, hospitalizations, immunizations, labs, imaging, mental health visits, prescriptions, that repatriation medical evacuation coverage. GRADCare does cover vision exams and hearing exams, so that’s a difference, but does not cover the cost of eyeglasses or contacts, hearing aids, or dental care.

Dana: The out-of-pocket maximum with GRADCare is a bit lower than SHIP; it’s $1,000 for a single plan, $1,700 for a family, and then again prescription has a separate out-of-pocket maximum: $1,000 single, $1,700 family. There’s also no lifetime maximum on this policy and the current cost for single coverage is $361 a month.

Dana: The optional dental insurance of current cost is $25 a month for a single policy and you are provided $1,000 of coverage per person per year. You get your checkups and teeth cleanings at no cost if you would need a cavity repaired tooth extraction, there could be a small deductible amount that you would be responsible for paying followed by co-insurance, and that would be the same for root canals crowns, dentures, bridges etc.

Dana: So, upon your arrival on campus, logging into MyUI, you’ll have your hawkID and password that you’re provided will use that to log in. On the top menu, you’ll want to select student information. Under student information, you’ll go to see a student life management screen and under that section student insurance will be listed at the bottom.
**Dana:** Here’s where you can enroll in insurance or submit proof of other coverage. If you do submit an enrollment or that you’re going to need health insurance, I would recommend you do it as soon as you arrive, so that we can process that enrollment in a timely manner. And be sure to submit proof if you have other insurance by that February 9 deadline.

**Dana:** If you do enroll in insurance and the insurance company will have to mail you an insurance card. So please be sure to update your residing address in MyUI to your local Iowa City address so you can receive that card. And then they’ll just need to make sure that you present that card when visiting doctor’s office or hospital.

**Dana:** If you do enroll in insurance or perhaps you don’t enroll in this idea need the coverage at later time, changes can only be made during open enrollment periods and those open enrollment periods are at the beginning of each semester. So, for Spring January 1 to February 9, during that time you can make any benefit changes and then there’s also an opportunity with summer semester and fall semester. Another opportunity to make changes with a qualified life event. So you would get married, get divorced, have a baby, perhaps a spouse or child joins you in the US, you could add them to insurance, or if you were to gain other coverage, you’d be able to make changes. The changes are affected the first of the month following the event, except with the birth or adoption, then that would be the first of the month of the birth.

**Dana:** If you have any questions, I would encourage you to email us, call us, or feel free to stop by once you’re on campus. Our website does include all of this information. You can do a comparison of each of the plans and learn more about exemptions in that process. So please feel free to visit the website in the meantime as well.

**Andrea:** Thank you so very much to our presenters today for very important information about the billing and health insurance. We are now into our Q&A portion of the webinar, and we do have a few questions on that we would like to ask our presenters today. We do have some questions regarding the billing information. Specifically, if student is arriving in the fall semester, let’s say, and the payment for the semester is to be done before the 22nd of, say the August, almost a week before classes. Will they be penalized if they don’t make the payment by the date or is there any flexibility for the first-time payment?

**Dana:** So, it’s a good question. The August Ubill, for example, we will move the due date back. Typically, at the start of each semester we push that due date back to more closely related to the startup classes. So, for example, this past August, classes started on the 26th, the due date was the 28th. So, you will still want to look at the due date on each monthly Ubill and make sure that you pay by that due date, but we do our best to be flexible and push those due dates back when classes do start later.

**Andrea:** OK great, thank you. And the next question is about the checking account that was mentioned in the presentation. So, are there any advantages for students to suggest that they set up their checking account with a local bank as opposed to a larger national bank that doesn’t have a local office in Iowa City? An example would be so if they want to use an ATM to get the money without a fee, would that be a reason for them to use local bank and have the local bank account?
Kristin: Whichever type of bank you choose to work with, which is definitely optional for you, the advantages to opening a bank locally or a checking or savings account locally would be those potentially, no fee ATMs as well as the ability if you need some help with your bank account, to walk in and actually talk to somebody. However, you’re welcome to open a checking or savings account with any national bank that doesn’t have a local branch. The biggest thing is just making sure that you can provide a US-based checking or savings account and turn that into MyUI to make your payment.

Andrea: OK excellent, thank you. And we move on. We do have some questions here related to taxes. So, the student plans to work on campus when they arrive to the university, and they’re wondering what do they need to do to pay taxes if they work on campus or is it something automatic and if it’s automatic, why do they have to file taxes? Can you help them describe how the US tax system works?

Marty: I’ll try.

Andrea: Please. It’s a complex system, isn’t it?

Marty: If you are employed, you will have your taxes withheld from your earnings each pay period that will be submitted to the IRS then quarterly or monthly depending on which type of tax it is, whether it’s 1042-S withholding more earnings withholding. At that point, you won’t have to do anything until you get to the end of the calendar year and you need to file a tax return and that will determine if money that was withheld from either your scholarships or your earnings is refundable to you, you can get those funds returned to you, it will be based on your earnings and any other incumbent you might have in the calendar year.

Andrea: OK. Great. Thank you and I hope that did answer the question. Next, we have actually another question related to taxes. So, student may be asking whether they can go to get help with filing taxes, and what kind of resources the university offers for that.

Marty: There are many offices that will provide guidance in the whole process or specified pieces of the process. You will receive an email from the billing office for the 1042-S withholdings. That will provide contacts in either the billing office or the payroll office. For filing a tax returns, there are resources on campus that you can access. The international student office will be the primary one that will hold several workshops or seminars during the time of filing taxes. That you can access and there’s others that are publicized throughout campus from the college of business offer some assistance with that as well. Just ask any of the officers that have anything to do with withholding taxes and we’ll get you to a resource that can help.

Andrea: Excellent. Thank you so much. Hopefully that helped with the concern. And the next questions, there are few questions related to the insurance portion of our webinar. So, the first question was if the insurance is really necessary because the student claims that they have a very good health, and they think that they may not even use the insurance. So, I’m assuming that there is a concern about the financial resources needed to pay for the insurance. And then also if they can just speak with someone here at the university after they arrive to kind of discuss this situation of the need to get any coverage. And then if they do show other coverage, they think that they may have a cheaper plan or is SHIP really the best deal for them? It’s a good question.
Dana: You will be required to have insurance, whether you purchase a private insurance policy, or you are enrolled in the University's insurance plan. So, that is not up for debate. Medical care is very expensive in the United States and even though you may be healthy doesn't mean you'll never become sick, need a prescription, or have some sort of accident. So, the insurance will be required. You’re more than welcome to research private insurance policies that are out there for students, you may find a cheaper option that you feel fits your needs and we would be more than happy to sit down and chat with you and talk about it upon your arrival, so feel free to contact us if you would like to do so.

Andrea: Excellent, thank you. The next question is what type of proof of private coverage is acceptable? What type of documents do students need to show?

Dana: So, the insurance company should be able to provide you with, especially if you're buying a private student insurance policy once you arrive in the US, they have a document that they provide that shows who is covered, the dates of coverage, and kind of gives a summary of the coverage and anything that maybe excluded. If not, you can request that, those documents from the insurance company, they'll be able to provide that to you and you can upload them to her office.

Andrea: Alright, thank you so much. We have a couple questions related to the insurance still. So, can students visit the doctor even before they get their insurance card? Or what happens if they lose the card?

Dana: So, it depends. If you are arriving on campus and there is an immunization that you need to have in order to study and you’re getting those through the student health clinic and you indicate that you have enrolled in the student insurance, they are very good about working with our office so you don't have to have your insurance card in hand to receive those services there. But if you try and make an appointment or walk into a hospital or doctor’s office, they will more than likely need to see your insurance card or they'll want to bill you for the service and you'd have to pay out of your pocket. If you lose your card, you can just contact our office, we can help you get another card, and if you have questions about an enrollment, if it's pending, and you need to seek care in the meantime, please just call our office and we can help expedite that for you.

Andrea: Alright, thank you. We did receive a question about funding. Specifically, a student who is participating in the webinar is asking that they’re going to be research assistant and they’re expecting to receive their funding from their supervisor, but they're concerned whether they will receive the funds early enough to pay the first bill or should they bring money with them so that they can pay by the deadline? How would you help answer the question, please?

Marty: If the resource to pay your Ubill is going to be from your stipend or your paycheck, you will receive the first one February 1. You can set up in the self-service portion of the University website that is available to all staff, you can set up a payroll deduction so that the first third of your remaining balance after your support from your department if that's available as part of your assistantship, can be deducted from your February paycheck. And that is taken into account when we determine whether a student is past-due or not, that anticipated payroll. So that would be my recommendation to avoid that late charge. If you have questions about that when you get to campus and you see the bill and the
amount, you can contact the billing office to get specific instructions if there is something else going on with your account.

**Dana:** The other thing that I would recommend with that would simply be to look at your offer letter and work with your department to ensure that your work appointment is processed timely because it is the presence of that work appointment that kind of puts everything else in motion from a funding perspective.

**Andrea:** Excellent. Thank you so much, I hope that helps answer the concern and question from our student. In fact, the next question the student has is what will they need a tax return for?

**Marty:** If you have either withholding from your paycheck, if you’re working, or from the scholarships that were referenced earlier, there will be money sent to the IRS in your name. The return will then help you determine if you are entitled to any or all of those funds given back to you that were withheld. So, it is in your best interest to file a tax return to determine if you can get those funds back, plus if they were withheld you still have to anyway, but most likely you will get some of those funds returned to you.

**Andrea:** Alright. Thank you so much, I hope that helps clarify the tax filing. We have a question that if student withdraws from school mid-semester. For example, they may have an emergency in their family, and they have to return back to their home country. What kind of tuition refund or perhaps the insurance refund they can get on what other deadlines? What if the reason for leaving the US, is beyond student’s control?

**Kristin:** From a tuition perspective, the student would really work directly with the office of the registrar to discuss those circumstances. Typically, there are certain deadlines throughout the semester in which a student, as they drop classes, could be held to a percentage, but most of that happens early in the semester and after a certain point, students are responsible for a hundred percent of tuition. And then if something extreme happens, they would work with the registrar's office to discuss it was extenuating circumstances and any exceptions that might be made.

**Dana:** From an insurance standpoint, if you notify us that you needed to leave the country for an emergency and we can verify that you are withdrawn from classes, then we will terminate your insurance coverage. We won’t retroactively credit you, but it will end based on when you leave the country.

**Marty:** The other thing I will add is that we have tuition insurance specifically that is an option that students can purchase, it's not mandatory at all, but if you go to our website, there is a link to Allianz is the name of the company that we work with to offer that. But you can investigate and see if you have something you would like to purchase for yourself.

**Andrea:** Thank you so much all three, for wonderful and comprehensive response to that question so hopefully that clarifies the options for student is something like that happens. There is a kind of a specific question here that is student is sick and they need to see a medical provider. Do they need to visit, do they need to prefer to visit the student health service or can they go to other provider, and how would their insurance pay for it if they, for example, have to go to an emergency room or other services around Iowa City.
Dana: So, there is coverage, whether it's emergency room, hospitalization, that sort of thing, through the University of Iowa student health insurance plans. And there is a difference in what you would be responsible for paying based on SHIP or GRADCare, and what the services are. But it is a very good coverage. There's also a student health fee that is assessed every semester, I believe, to each student who's registered four credit hours or more. And that allows you access to the student health clinic that also can provide services for minor injuries, illnesses, so I would say if you think you're just getting a cold or maybe strep throat, that student health would be a good place to start some of their services are free based on that fee that you pay. If it's after business hours for student health and you feel you can't wait to seek care until the next day, there are quick care options, urgent care options. Those are much cheaper than visiting the emergency room, so. Should see emergency room for a life threatening, true emergency that cannot wait. But there is a number of different options and I can't speak to the private insurance policies, but we have very good coverage for those.

Andrea: Thank you very much, thanks. And the final question here, before we move to other reminders of our webinar, is about whether the benefits or billing office can contact the student and alert them about, you know, with different messages or information using WeChat or any other social media platforms. The student claims that they're not in the habit of checking their email like regularly. Can you speak to that, please?

Kristin: Sure. Every student at the university needs to be in the habit of checking their university email regularly, this goes for both international students and domestic students. All University Central Offices as well as professors will communicate with students through university emails so it is critically important that you form a habit of checking your University of Iowa email.

Andrea: Yes. And I can only second that, because from the international students and scholars services office, we always remind students during the orientation time that that’s a very important piece of their new habits is to get used to receiving emails and using their University of Iowa email account because we send very important, we can be sending very important immigration regulation updates to the students and in order for them to be in compliance with the immigration law, it is important that students pay attention to those messages from us, so thank you very much for confirming that. It is as important from the other university offices. I believe that this is the end of our Q&A portion of the webinar and I still have a couple of reminders for you.

Andrea: The first reminder is about the contact information, which is provided here on the slide. And this is a contact for our orientation team that you can contact if you have any questions about pre-arrival checklist or any other issues before your arrival to Iowa City. And then also secondly, we would like to point you again to the ISSS website for new International students, where we have additional resources, very useful resources, and plenty of them for you to look at and review and read and familiarize yourself with. So the Web link to that website is provided here on the slide. It’s international.uiowa.edu/new-students. And finally, I would like to invite you to attend our final webinar of the series for Spring 2020 students. This webinar is going to take place on November 15, and we will be covering orientation expectations, responsibilities, and placement tests, so it will be very interesting and important information for you as a new student, so we would encourage you to attend and register for this webinar. We also have prerecorded webinars on our website ...webinar website. And these webinars are on three different topics, and you can view them at your leisure and time when you have
interest in listening to the information from previous webinars that we held, and that may provide you with some additional resources and data on these different topics. Again, thank you very much to our presenters today for covering a very important topic on the billing and insurance. And thank you to students who attended our webinar today. And we look forward to having you join us on November 15. Have a good day!