Spring 2021 Pre-arrival Webinar Series: 
Money Matters: University Billing & Health Insurance (PM)

Andrea: Hello everyone and welcome to our second webinar in the International Student and Scholar Services pre-arrival webinar series. Today's topic is Money Matters: University Billing and Health Insurance. Welcome. The next slide will be a brief welcome greeting from one of our university administrators.

Cheryl: Hi, my name is Cheryl Reardon. I'm the Chief HR officer here at the University of Iowa and I first want to welcome you to the Hawkeye community. I also want to introduce the video, Money Matters: University Building and Student Health Insurance. We want to wish you the best of luck in your academic career and Go Hawks!

Andrea: Thank you so much and now a little bit about the webinar series. If you have not attended our first webinar which was two weeks ago, then please note that this series is optional and the webinars are all optional for all incoming international students before they arrive in Iowa City. The objective of the series is to help you as our new international students to arrange plans for travel to and living in Iowa City, to understand orientation expectations and responsibilities and finally to transition to student life and academics at the University of Iowa. All webinars are recorded and will be posted on our website where you registered, which is international.uiowa.edu/prearrival-webinar.

Andrea: During the webinar, 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 answer them live at the end of the webinar as time permits.

Andrea: If you have not received your I-20 or DS-2919 immigration document, please note I-20 documents now can be sent electronically. This is a temporary permission given to us by the three US government agencies and so it makes things a lot easier for F-1 students. Unfortunately for J-1 students, they need to still get the DS-2019 as a hard copy. For that you are still required to pay eShipGlobal shipping fee to receive your document. Once either of these documents is received, you can apply for your respective visa, either F-1 or J-1 visa. This information is also provided and available to you in the pre-arrival checklist in iHawk and the iHawk address is ihawk.uiowa.edu. If you have any remaining questions about your immigration documents, please contact our orientation team at isss-orientation@uiowa.edu.

Andrea: Some important dates to look at. November 15th is the acceptance deadline for undergraduate admission. December 19th, 2020 is the earliest date you can arrive to United States and then January 18th, 2021 would be the latest day to arrive to Iowa City. We have a mandatory orientation ready for you and it's going to be done online this year and the orientation dates are going to be January 19th through the 22nd. Please make sure you will attend this orientation online. And then on January 25th starts our spring 2021 semester.
Andrea: Let's do quick presenter introductions.

Kristin: I am Kristen Sellers from the billing office.

Marty: I'm Marty Miller from the billing office.

Dana: And I'm Dana Stafford from the benefits office.

Andrea: And my name is Andrea Siebenmann and I'm one of the advisors at ISSS's office and also webinar coordinator.

Andrea: Let's review quickly goals for today's presentations. We will introduce you to university bill, or known as U-Bill, as well as different payment options of U-Bill. Then we will also cover how to create guest account and then we will speak briefly about international student tax. And in the second part of the webinar, we will cover health insurance requirements and plans in great detail, as well as the enrollment process for the insurance. At the end of the webinar, as was mentioned earlier, we will have time for a live question and answer. And now the presentation.

Kristin: Hi everyone, this is Kristen. Thanks for joining us. I'm going to kick us off with some university billing information and then I'll turn it over to Dana to cover information about benefits.

Kristin: We're gonna jump right in here, the University Bill is referred to as the U-Bill here at the University and it's a monthly statement that's available to view the first day of each month in MyUI. The first U-Bill will be available for you to view on January 1st. Your U-Bill will include your tuition, housing and meal plan charges, along with any additional student fees and miscellaneous charges. Beginning on January 1st, we do recommend forming 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 address. This is simply a reminder that a new statement has been created and is available on MyUI to be reviewed. It does not actually contain a copy of the bill in your email. We do also suggest setting your own reminder in case you missed this email. The due date for the U-Bill is the 22nd of each month. Occasionally, we do push the due date back to the next business day if the 22nd happens to fall on a weekend. The due date will be listed for you at the top of each billing statement. However, if you do remember to make your payment by the 22nd of each month, your payment will never be late.

Kristin: We do have a billing and payment student agreement here at the University that all students are required to sign 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 here at the University and a copy of the student agreement is available on the billing office website for your reference. Go to the next slide, please. Thanks.

Kristin: These are estimated tuition and housing costs for the 2020-2021 academic year. Please keep in mind that these are simply estimates but should give you a good idea of your approximate rates. Tuition will vary depending on how many courses you're enrolled in and your plan of study. If you would like to
view specific tuition based on your enrollment, you can do that by following the link on this page to the Office of the Registrar’s website. You’ll need to be sure to select the correct semester. So in this case, Spring 2021, and the correct college, for many of you this will be the College of Liberal Arts and Sciences. Housing and meal plan costs will also vary depending on your room type and the meal plan you choose. So after you’ve selected your room and meal plan, you can review those rates for your selections on the housing office website.

Kristin: Tuition and fees and housing and meal plan charges will be billed the first month of each semester. So, this will be the January U-Bill for the spring and August for the fall. These charges are eligible for what we call the deferred payment plan, which allows you to pay for the tuition, housing and meal plan over the first three months of each semester. If you pay anything less than the total balance due in January or August, you’re automatically enrolled in the deferred payment plan and you will be billed a $20 deferred fee for taking advantage of paying in those three installments that semester.

Kristin: It is important that you understand that any other charges on the U-Bill that are not tuition and fees or housing and meal plan are considered miscellaneous charges and those charges can appear throughout the semester, so it is important that you check your U-Bill each month. And these types of charges are always due in the month in which they’re billed. Once you’re at Iowa, you will have a student ID card that you can use to purchase items or services on-campus. So, any purchase made with that ID card will be charged to the U-Bill and some examples of how you can use your ID card to charge are listed here on this slide.

Kristin: This is how your U-Bill appears in MyUI. Starting on the left side of the page is the U-Bill summary box. This gives you up-to-date account information, the payment due date is listed here on the second line, showing you the date that the payment is due. The last line is the minimum payment due and this is the minimum amount you should pay each month by the due date to keep the account from going past due. You can also access the payment screen for the bill from this page by clicking on pay your U-Bill. If you’d like to print a paper copy of the bill, you can do that by clicking on the print your U-Bill button. There are no paper copies of the bill mailed, so if you’d like a paper copy, you’d need to print one using that button. The middle box here at the top shows important alerts or messages regarding your account. If you see a message there that you do not understand, please contact the billing office for an explanation of that. The quick links box over on the right are links to our website that explain how to understand the bill and how to set up a payment. We do recommend viewing this information to get a better understanding of the bill and how to set up a payment. Under the three boxes at the top are three additional sections that will expand if you few click on them. And the U-Bill details your monthly statement and that’s what you should review at the beginning of each month. This will include a detailed list of all transactions you have been billed for and those that are due on the 22nd of that month. The second section is a list of any recent charges added to your account. This will include any recent transactions that have occurred since the first day of the month and then items that appear in this section will be officially billed to you the following month. And the bottom section is your payment history activity, which will show a list of all payments you’ve made toward the bill and this is a good section to review if you need to confirm a payment has posted to your account.

Kristin: When the minimum payment due listed on your university bill is $100 or more and payment is
not received by the due date, three things are going to happen to the account. So, your ability to charge with your ID card on-campus will become restricted, your ability to register for a future session will also be restricted and a $25 late payment fee will be billed each month until the past due balance is resolved. A $30 fee will be charged to your U-Bill for any returned to checks or online payments. So, this includes return payments for things like non-sufficient funds or incorrect bank account information. So, if you are not sure if your bank has sufficient funds or if you have the correct account information, please contact your bank to confirm that before setting up a payment. Your bank will be able to help you with that.

**Kristin:** You can choose from several different payment methods to pay the U-Bill each month. If you choose to open a US-based checking or savings account when you arrive in Iowa City, you can enter that bank account information right into MyUI and make payments directly to your U-Bill from that account. Flywire is our recommended payment method to pay from an international bank account and then we do accept US money orders, US cashiers checks and travelers checks and personal checks from a US-based checking account are also accepted. We do also accept credit card payments, however, we do want to point out that a service fee is assessed by the credit card processing company for any payment made with a credit card and that fee is 4.25 percent for international credit cards and 2.75 percent for domestic based credit cards. And the university is not set up to take cash for your U-Bill, so if you have cash with you to pay the bill, you would need to take that cash with you to a local bank to open a checking or savings account or to purchase a money order.

**Kristin:** If you do decide to open a US-based checking or savings account, you'll want to follow these steps to add that bank information. This document is also available on the billing office website. The first step you need to complete is to add this account here and you'll need to add your bank routing number and account number. So, it's important that you enter this information accurately otherwise your payment may not be accepted, which could result in that $30 payment fee I mentioned before. If you're not sure of those account numbers, please contact your bank to verify.

**Kristin:** After entering the bank account information, you'll be able to set up a payment for your U-Bill. We suggest making a one-time payment each month. That will encourage you to review the U-Bill on a regular basis and also 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. When selecting a payment date for your payment, remember to choose a date on or before the monthly due date that's listed on the U-Bill and choosing a date on our before the 22nd will ensure your payment is made on time always. There are multiple payment types to choose from and we have a link here to help you decide which option is best for you. Choosing to pay the minimum due each month will ensure you're paying enough for the current month and will keep your account from going past due but if you do not want to participate in the deferred payment plan, you'll want to choose the total balance due payment type in January and then the first of each semester going forward. So, after finishing these steps, you'll click on the submit confirmation page and be taken to a page to review all of your payments selections. Please review that page carefully before clicking on “complete payment authorization”. This really just gives you one final chance to review your payment before the payment posts to the bill and if you're unsure if your payment has posted, you can confirm that by reviewing the payment history section of the U-Bill page that I showed previously.
Kristin: We do recommend using Flywire to pay your U-Bill from an international bank account. It's a more cost-effective payment method compared to traditional wire payments through a bank. And to get started with Flywire, you'll need to create an account through the link on this page and then we also provided a link for an overview of the process and then how to set up a payment. And once you have your Flywire account established, you can contact Flywire’s customer service at any time: 24 hours a day, seven days a week. If you plan to utilize Flywire to pay your bill, please create an account by early January to ensure accurate setup and that your first payment is made on time. Payments can take two to three business days before appearing on the U-Bill. So, it's important you do that early enough to ensure you meet the due date. Flywire does have a minimum payment requirement of $15, so if your bill is less than that you would need to utilize an alternate form of a payment. It’s also important to remember that any wire payments made to the bill cannot be refunded back to you. So, if a wire payment is made in excess of the balance you owe, the credit will remain on your bill to pay for future charges.

Kristin: Creating a MyUI guest account is an important thing for students to do here at the University because it allows you to grant access to a parent or guardian. So, if a parent or guest contacts our office on your behalf, we would only be able to disclose information to them, if you’ve already granted them access to a guest account. You do have full control over your guest account and can choose what you would like your guests to have access to and in addition to U-Bill information, you can also give access to some academic information. Once you've invited your guest user, please ask that they check their email and complete the guest account creation process so that they get their account fully set up as the invitation you send does expire after a period of time.

Marty: Okay, during your career at the University there's the possibility that you could receive two different IRS tax forms, the internal revenue service forms. Part of that information that is reported to the IRS requires a Social Security Number or a Tax ID number. If we do not have that on file for you at the end of the calendar year, we will send you a letter asking for that information to be provided, if you have one. Or if you have the need to file a tax return, if you've worked for instance while you were here, that taxes were withheld for your regular income to file a tax return to get that back or potentially. The 1098-T could help in that calculation, if you do file a tax return. So, that's why we ask all students for the Social Security Number. If you have not worked and you do not plan on filing a tax return, you do not have to get a Social Security number just because we're sending a letter asking for one. You can simply tell us that you do not plan to file and that’s fine. If you do have one or have recently received one, then complete the form that is included with the letter and we'll put it on file. The information that's on the 1098-T is your tuition and qualified fees that were paid during a calendar year and any scholarships that were received in that same calendar year.

Marty: The other form that you may receive is a 1042-S. This is a requirement that we withhold from scholarships in excess of qualified charges on your bill: 14%. Excuse me, and that is then reported to the IRS as well and you will have to file a tax return in that case, if you have that withholding to get that withholding back. If your scholarships are in excess of the qualified charges, you will be sent an email at the time notifying you that has happened and if there has been either a change in your visa status or there is a tax treaty between your country and the US. There will be instructions on the way to get that
percentage withholding changed. So, watch for that if you see withholding on your bill, you can either contact the billing office or the payroll office for more information or if you have further questions. The 1042-S will be available at the end of the calendar year 2021 for you students. And a paper form will be mailed as well as one available online.

**Kristin:** I’d like to end the billing portion of this presentation with a quick checklist of a few items to review before you arrive and I always see. So, think about what payment method you might want to use to pay your U-Bill, either opening a US-based checking or savings account or creating a Flywire account or planning to pay with our credit card. But if you do plan to utilize the credit card payment option, just please remember that there is that service fee as well. Set up a reminder to review the U-Bill on the first of each month beginning in January. And then please remember to regularly check your University email. Communication from our office will be sent to that email address. And then be sure to create a guest account if a parent will be helping with your U-Bill. A parent or guest user needs to have access to the guest account in order to contact our office with specific questions.

**Kristin:** Here’s a link to our contact information. If you have additional questions before your arrival, please reach out to us by phone or email, we’re happy to help. And now, I’ll turn it over to Dana from the benefits office to discuss benefits information.

**Dana:** Hello everyone, as Kristen mentioned we’re going to be talking about the student health insurance requirements here at the University of Iowa.

**Dana:** Health insurance is mandatory for all international students. The reason for that is that Medicare or medical care, excuse me, is expensive and we don't have a government provided healthcare system here in the United States. So, we have a couple of options. If you are going to have other insurance in place during your stay here in Iowa City, you can submit proof of that other insurance coverage. And as long as it meets our exemption requirements, then you will not have to enroll in our insurance offered by the University. However, if you know that you want to enroll in our insurance and you are going to be in need of insurance, then you do have the option of completing that enrollment through MyUI.

**Dana:** So, to be exempt from our student insurance plan, you must submit proof of other insurance coverage that meets the following requirements. It must include hospitalization coverage and there can be no maximum coverage limit for those hospitalizations. So, the policy cannot state that your covered up to three hundred thousand dollars for hospitalizations, cannot have a limit. The policy must also be fully paid for a minimum period of one semester. So, for the spring semester you need to show that you have coverage from January 1 through May 31 or you could just provide documentation showing your coverage begins January 1 and the policy may have no end date. You must be able to renew the coverage so it can be continuous and it cannot have a lifetime coverage maximum. So, there can’t be a limit to the dollar amount that can be spent in health insurance claims, for example, they can’t say once you have a million dollars in health insurance claims, you no longer have coverage, so no maximums.

**Dana:** You would submit this exemption documentation through MyUI and we’ll walk through that a little bit later. But you will need to attach a copy of the insurance policy that includes your name, the
date the coverage begins and if it has an end date and then any coverage exclusions and that does need to be in English. It needs to be submitted for spring semester by February 9th. And if you do not submit proof of other coverage by February 9th then we are going to automatically enroll you in a single student health insurance plan that we provide and that monthly premium, or the cost you have to pay each month for our insurance, is charged to your U-Bill. No refund will be given if you’re enrolled and haven’t provide a proof of other coverage by the deadline. You do need to submit that proof every year or when the coverage expires. So since spring is your first semester, then every January 1, you need to submit that proof or if you only purchase a policy from January 1 to May 31 then the next semester that you take classes, you’ll need to submit new proof of insurance.

**Dana:** We have a couple of student insurance offerings here at the University of Iowa. We have two health insurance plans: the first being SHIP, or the student health insurance plan, and this is available to all students. If you’re a graduate student or you’re going to be studying the health sciences, we also offer a UIGRADCare insurance plan. And then if you’re interested, if it’s needed, we offer dental insurance. That is optional, you don’t have to have dental insurance. With our plans coverage begins the first of the month that classes start, so January 1st for spring semester and again the monthly premium, which is the amount you pay just to have the insurance, is charged to your U-Bill each month.

**Dana:** So, as I previously mentioned, SHIP is available to undergrad and graduate students and this is the plan that you’ll be enrolled in if you do not submit proof of other coverage. But if you know you’re going to need health insurance and you’re interested in SHIP, I would encourage you to go ahead and enroll using MyUI as soon as the spring semester begins. The SHIP plan does provide worldwide coverage through Blue Cross Blue Shield providers.

**Dana:** Some services that are covered with this insurance include: visits to a doctor, if you need immunizations, if you’re hospitalized and need care, both inpatient and outpatient surgery procedures, imaging, labs, blood work, mental health visits are covered, prescription coverages included and it also includes repatriation and medical evacuation coverage to meet the J-1 visa holder requirements. So, the repatriation coverage, what that means is if you would pass away during your time in the United States, this coverage provides transportation of your body back to your home country and with medical evacuation, if you would be in an area that did not offer adequate medical care and you needed services, the medical evacuation coverage provides transportation for you to the nearest area where you can receive care. When you do visit a provider or a hospital, you are responsible for paying either a co-payment or co-insurance. A co-payment, or a co-pay as we say, is a flat dollar amount that you will owe, for example, for a doctor visit. A co-insurance is a percent of a total cost you must pay. So, say you have a bill for $100 and your co-insurance is 10%, you would have to pay $10 of that bill. Some services that are not covered: SHIP does not cover vision and hearing exams, you cannot purchase eyeglasses or hearing aids, dental care is only covered in an emergency, so if you’re in a car accident and your tooth is knocked out, your health insurance could pick up the charges for that and it also does not cover vaccinations for travel.

**Dana:** With SHIP there is an out-of-pocket maximum. This is the maximum you will pay each year for covered services. So, for health insurance side, any health insurance claims like going to the doctor or being hospitalized, if you’re enrolled in a single SHIP plan, the most you will ever have to pay in a year is
1,700 dollars. There is a separate out-of-pocket maximum for prescriptions, so again, if you're enrolled in a single plan, the most you would have to pay in a year for prescription cost is a thousand dollars. And there are no lifetime maximums on this policy, so that means if you're severely injured or ill and you have a lot of medical expenses, the insurance can't refuse to pay because you've had so many expenses.

For the SHIP, the monthly premium or the amount you have to pay every month just to have this coverage, for a single plan is 275 dollars each month.

Dana: Now, let's talk about UIGRADCare. So, this is only a plan that's available to health science and graduate students and I do want to point out that there are limited providers that you can visit with UIGRADCare. You can visit Student Health and Wellness and the University of Iowa Hospitals and its affiliated clinics. If you would have a spouse or any dependents who you're covering on grad-care, they can only receive care through University of Iowa hospitals and clinics and they cannot go to student health. If you would be traveling outside of the Iowa City area and you have grad-care, you're only going to have coverage if you have an emergency. So, if you're sick, you think you have strep throat and you go to a doctor when you're traveling to Chicago, you're going to have to pay that full bill on yourself.

Dana: Like SHIP, you can visit the doctor get him an immunizations as coverage for hospitalizations, surgery, imaging, labs, mental health visits. One difference is that you can receive vision exams and hearing exams under UIGRADCare. And it also provides prescription and that repatriation and medical evacuation coverage. Again, services not covered grad-care: eyeglasses and contact purchases, buying hearing aids and then dental care, if it's not an emergency.

Dana: Grad-care’s out-of-pocket maximum is a little bit lower than SHIP’s, you can see for the health insurance claims with a single plan, the out-of-pocket maximum is a thousand dollars per year and then prescription is the same, thousand dollars for a single plan is the most you would pay towards prescriptions in a year. Again, there are no lifetime maximums on the policy and the cost of single coverage is currently 397 dollars a month.

Dana: We also offer optional dental insurance coverage. And the maximum amount of coverage you can receive through our dental insurance is $1,000 per person, per year. So, if you need to get your teeth cleaned, just get your check-up of your teeth every six months, you do not pay a deductible or co-insurance for that visit, that's a free visit for you. But if you need to get a cavity repaired or get a tooth pulled, then you will have to pay your deductible or ten plus, excuse me, pay your deductible plus ten or twenty percent co-insurance. So, a deductible is the amount you pay before insurance kicks in and starts paying. So, like say you go to the College of Dentistry and need a tooth pulled, you pay $25 deductible and that's a one time amount that you owe for the year and then you would pay a percentage of the total charge. The dental plan also covers root canal treatment, gum/bone disease treatment, if you need to get a crown, dentures, bridges those are all covered as well and the costs each month for dental is $25.

Dana: So, how to submit your proof of coverage or get enrolled. Logging into MyUI, you will use your Hawk ID and password and then you'll want to select student information from the menu.
**Dana:** Under the student life management section, you'll see student insurance at the bottom, you'll want to select that.

**Dana:** And then you'll see your options. So, here in green, you can enroll in insurance or submit proof of other coverage. If you would enroll in insurance and later one to cancel insurance you could do that here, maybe you're enrolled and you get married and you want to add your spouse to your insurance, then you would choose this life event option. Once you enroll or submit proof of coverage, we receive notification in the benefits office and we have to view each form and process it before it is sent to the insurance company.

**Dana:** If you are enrolling in our insurance plan, insurance cards are going to be mailed to the residing address that's on file for you in MyUI. So, it's important when you arrive on campus to update your address and then you'll need to have this insurance card with you when you're visiting doctor's offices or hospital or even student health. If you need immunizations, vaccinations upon your arrival here in Iowa City, I would encourage you to get your enrollment submitted as soon as possible, if you need coverage through insurance for those vaccinations.

**Dana:** If you want to make changes, those can only be made during open enrollment periods. So, for spring semester that's January 1 through February 9. So, sometimes students come to us and they've purchased a cheap plan from a private insurance company and they find out it really doesn't offer many covered services and they want to enroll in our plan, we can only do that during open enrollment periods or with a qualifying event. An example of a qualifying event would be a lost or gain of other coverage. So, if you lose other coverage, other health insurance, that allows you to enroll in our plan or maybe you've enrolled in our plan and you want to drop our plan because you found another plan to enroll in. Changes with the qualifying event are effective the first of the month following the event, except with births or adoptions of children. You may temporarily cancel your insurance over the summer, if you're returning to your home country for more than a month. What you need to do to temporarily cancel that insurance is to submit cancellation in MyUI and it needs to include your flight itinerary showing when you're leaving and if you know when you're returning and then we can only cancel coverage for full months, so if you're leaving in May, we can cancel for June and July, and then if you return in August, we'll need to activate insurance again.

**Dana:** If after this presentation, you still have questions or you think of questions later when you arrive on campus, please feel free to email us, we have a dedicated team who answers student insurance questions. That email address is benefits-students@uiowa.edu. You can also call us, visit our website and check out the webpages for student insurance.

**Q&A**

**Andrea:** Thank you so much all, to all of our presenters for providing a very detailed information both on the U-Bill and billing processes and then also about the insurance and now we're going to answer some questions that we have received from our participants today. And first question, that I may quickly address, is not really related to the topic today but it does have a interesting, it's an interesting
question. So, I think it would be worth, you know, presenting it and answering. So, the question was whether I-20, which is now being sent electronically, it may be accepted at the visa interview, but the question is, will the original be needed for travel to the US and whether the e-copy serves as original and can be used for travel? So, I would like to clarify here that what we mean by electronic copy is that, yes, it's going to be reaching you as a soft copy but students still have to print that soft copy in hard copy and sign it. So, the hard copy is both the one that you will be presenting in your visa interview and then also, you have to take that hard copy signed by you to when you travel and so it's not going to be an e-copy that's going to be on the electronic device, that's not going to be acceptable. So, what we're talking about is something that we sent electronically, sign it electronically but then you will actually be traveling and using the hard copy. I hope that helps answer the question and we will move to questions that are now related to the topic for today and we will start with a couple questions regarding the U-Bill. The first one is, if someone lives in the apartments of campus, Aspire specifically, will there rent also show up on their U-Bill.

**Kristin:** No, only the residence halls costs show up on the U-Bill, so you'd pay your rent separately.

**Andrea:** Thank you. So, the other question is, do students need to have or must have a local bank account or can they have an account with another big bank and the other related question would be, what kind of documentation would be typically required for establishing a local bank account?

**Kristin:** Yes, so students don't have to set up a bank account locally if you have a bank established with another larger, or if you have an account established with another larger bank already, that's fine, as long as it's a US-based bank that we could, you know, accept payment from. The benefit of having a bank account set up here locally with a local bank would be the ability for you to walk-in, should you need assistance with something, that way you could walk in and meet with someone. There was a second part to your question, Andrea, I forgot it.

**Andrea:** And that was what kind-of documentation is typically required?

**Kristin:** Oh, I think just the passport and some proof of your identity and then a way to fund the opening of the bank account is really all you would need.

**Andrea:** Okay, so if they don't have a driver's license, which they would not have the ability to have right away, what would be, so the passport would be the main document?

**Kristin:** I believe so, yes.

**Andrea:** Okay, perfect, thank you. The other question is, I'm putting together two questions here, and that was about assistantship, graduate assistantship. So, first question was Dana, for you, whether the health insurance is covered by the assistantship and then the second part of the question was whether it will be paid at the beginning of the semester or will it be paid monthly?
Dana: So, if you have an assistantship of 25% time greater or a fellowship of at least $5,000 for a semester or $10,000 for the academic year, then you're eligible to receive a contribution from the University towards the cost of your insurance. So, if you remember, the cost of a single SHIP plan was 275 dollars a month but the University would actually pay 90% of that cost and you would only pay $27.50 a month, if you have an assistantship or a fellowship regarding the pay. I will let Marty, are you the best person to answer that?

Marty: I sure can. If your position as a research or teaching assistant qualifies you for the cogs eligibility, which is the graduate student union acronym. Then, your tuition is covered in full at the liberal arts rate with the exception of education and they do pay the full education tuition and 50% of the mandatory fees is paid as well and you do get a monthly check through payroll. While we're speaking of that, to remind you that if you do have an assistantship, the direct deposit information that is provided through payroll is not the same database if you have refunds coming through, scholarships or departmental grants or anything else through, through the billing system, you do need to enter it twice.

Andrea: Thank you so much. Next question would be about how should student or what would be the most helpful factors that would help student to decide whether they should use the local bank account or Flywire?

Kristin: I think that really kind of just comes down to personal preference as far as, you know, how you prefer to pay the bill. And for example, if your parents or you have someone in your home country that's going to be transferring the money to pay your bill, utilizing Flywire would be just fine but you also need to consider how you're going to manage kind of personal spending it when you're in the United States and if you would need a local bank account to have the flexibility for that.

Andrea: Okay, that's perfect, thank you. And let's switch back to insurance again. Is there any less expensive health insurance option that students can look into, do they have an option to do that and would you have any recommendations?

Dana: You can definitely look and see if there's another private insurance offered for students. I know we've seen policies through ISO and United Healthcare has a student resources division, so there are other options that you can explore. I would just caution you to make sure it meets our exemption guidelines and to really understand the coverage, it might cost a lot less than ours but it'll also make cover a lot less than ours.

Andrea: That's absolutely true, thank you, Dana. And would you mind spelling out those names of the insurance companies that you suggested. In the chat, we will put it in the chat function for everyone to look at.

Dana: Yeah, okay.
Andrea: And so, there was another question regarding insurance, this is a graduate student, do they have a choice between SHIP and grad-care? UIGRADCare? Or is it given that they have to sign up for just a UIGRADCare?

Dana: No, they can choose between SHIP and grad-care.

Andrea: Okay, great. Okay, let’s go back to billing again, sorry. I'm going in between. So, where would student find the University’s address for the billing office? They want to make sure that they put the correct information if they're using the Flywire, for example, if they want to set it up.

Kristin: Sure, you can find the address for the billing office in the footer of our website. So, any page you’re on the billing office website would show you that at the bottom.

Andrea: Okay, great, thank you so much. We do have still time to ask more questions, so if the participants have any other questions for our presenters, feel free to post them in the Q&A function. The next question is kind of a reminder and I know Dana you have covered that, but if students are not going to be in the United States during the spring semester, do they still need to have health insurance or how could they go about that?

Dana: That's a good question. So, if you are just taking classes online and you’re not going to be in the United States, you do not need to show proof of insurance. What I would recommend is that you just send us an email and let us know. And as long as we can verify in MyUI that your home and residing address are outside of the US, then we will not enroll you in our plan or make you submit that proof, so I would just encourage you to send us an email if that is the situation.

Andrea: Perfect, thank you so much. We have a couple of more questions remaining here and they are about medical services or health insurance. So, if someone will need certain medical service, how can they find out how much it's going to be covered of that service, how much of it's going to be covered and/or will they only learn about the expenses after they actually visited the doctor or had medical procedure?

Dana: So, on our website, we have more detailed information about both SHIP and grad-care and what your responsibility would be in terms of payment for different types of services. So, you'll know if you have a doctor’s visit under SHIP, you're going to pay $10. If you have more specific questions, you’re not sure, you know, where the service may fall, you can reach out to us and we can and help walk you through that.

Andrea: Wonderful. And with that related question was, so if student does not necessarily have the University health insurance coverage, but can they still visit any of the medical doctors offices like a student health and others?

Dana: Yes. So, as long as you, I think it's if you're enrolled in four semester hours or five semester hours or greater, you’re going to have a student health fee that's charged to U-Bill each month and that's a fee
it goes to student health and wellness, so it allows you to use those services and they have a number of free services, so I'd encourage you to take a look at their website and find out more about them. But they also accept private insurance, as does other clinics in the area. So, you could choose to go wherever you would like, just if you don't have our insurance, you would want to check to make sure that it covers you to go to those certain providers.

Andrea: And one more question, Dana. Would this apply to someone who would have an international insurance, like from their home country?

Dana: I mean, it depends on the terms of the insurance plan, so they would need to know if they have coverage from their home country, what it will cover in the United States and how to go about submitting a claim from a US provider. It could, yes, have coverage here in the US but everyone's plan is different, so you have to look into that.

Andrea: Okay, thank you so much. And finally, if someone, if it's a new student, who didn't have all their vaccines completed before coming to United States, will that be covered if they get vaccinated here, will that be covered by their health insurance? And also will the COVID vaccine be covered by health insurance, even when it becomes available?

Dana: So, if you're enrolled in our insurance, yes, we'll have coverage for a COVID vaccine. Might be of no cost, there might be some cost shared, it just depends. We don't know what that will look like yet but yes, we do have coverage for COVID testing, treatment, so that's a good question, and in regard to vaccinations, immunizations any required immunizations are covered under both of our insurance plans. If you would have a, you know, private insurance plan other than ours, then you would need to double check with them regarding the immunizations that you need but I would imagine most of them will have some coverage.

Andrea: Okay, okay, great. And again now it looks like we have exhausted the list of our questions for today and if anyone may have any other questions take advantage of that.

Andrea: And this would be the time that I would like to send you a link to our webinar and brief survey that we would like to ask you to complete and provide your feedback on today's webinar that you have participated in. We would appreciate your feedback and information as to what other details or information you would prefer or would like to hear here in this webinar. So, and the information is also on our website, where number eight reminder on how to join a webinar is the link to the feedback to the survey for the webinars. So, if you don't have a chance to do it right now, you can do it after the webinar as well. Again, we appreciate your feedback.

Andrea: The next slide is a quick reminder of contact information for our office and specifically for our orientation team regarding your pre-arrival preparation. If you have any other questions remaining for your pre-arrival checklist or about your immigration documents and anything else, please feel free to reach out to our orientation team at their email address, which is isssorientation@uiowa.edu. And also,
this would be a reminder about a wonderful, an additional resources for our new international students on the website, which is international.uiowa.edu/new-students.

Andrea: And we have a few webinars still left in our series this semester and the next webinar is going to take place on November 6th and will be discussing on-campus and off-campus housing and living and if you are interested in this topic, we strongly recommend to register for this webinar. We will send you a reminder again just like we did for this webinar. And we would like to thank again our presenters for today for covering a very important topics and then, we thank you for your participation today, and we look forward to having you join us on November 6th. Thank you and goodbye.