Spring 2019 Pre-arrival Webinar –
Money Matters: University Billing and Health Insurance

Andrea: Hello everyone and welcome to the next part of our pre-arrival webinar series conducted by the international programs office at the University of Iowa, for the new students arriving in spring 2019. Today’s topic is about money matters and we will be discussing university billing and health insurance.

Andrea: Let us talk briefly about the webinar series. The pre-arrival webinar series is a series provided to incoming international students. The series objective is to prepare the incoming international students; to help them arrange arrival plan for traveling to in living in Iowa City, to understand orientation expectations and responsibilities, and to transition to student life and academics at the University of Iowa. Please note that all webinars are recorded and will be posted on the international.uiowa.edu website for new students, and the web link is showing on this slide.

Andrea: During the webinar, if you encounter any technical difficulties, please let us know in the chat function. If you have any questions related to today's topic, please use the Q and A function to post your questions. We will answer them live at the end as time permits. If you have not received your I-20 or DS 2019 documents, please know that you still have to pay the eShipGlobal shipping fee in order for ISSS to mail you your document. Once you have your document, then you can apply for the visa, either F-1 or J-1. This information is also contained in the pre-arrival checklist in our system that is called iHawk and the address is provided on the slide. If you have any questions whatsoever about these documents or anything else related to the pre-arrival, please contact our orientation team and isss-orientation@uiowa.edu.

Andrea: Let us talk about a few important dates. December 7 is the earliest date to arrive to Iowa City, while January 6 is the latest day to arrive to Iowa City. This is because January 7 is the beginning of our international graduate and undergraduate student orientation. The orientation goes through Friday January 11. Orientation is mandatory, so please make sure that you arrive to Iowa City on January 6 at the latest. And then on January 14 the spring 2019 semester starts.

Andrea: Let us do some introductions. My name is Andrea Siebenmann, I am an advisor at ISSS, and I will be your webinar moderator today. I will let our presenters for today introduce themselves.

Marty: I am Marty Miller, from University Billing.

Kristen: I am Kristen Sellers from University Billing.

Dana: I am Dana Stafford from the University benefits office.

Andrea: Thank you. Let’s review today's goals. We will introduce you to the University Bill Today. It is also called here the U-Bill. We will talk about U-Bill payment options as well as new will tell you about how to create a guest account. Then we’ll also cover international student tax information. Then the next topic will be health insurance, and we will talk about the requirements as well as type of plans available for students. Then we will also discuss a little bit about insurance enrollment process. At the
end of the webinar, we should have some time for live questions and answers. We will do our best to do that, if not, we would follow up with you.

Andrea: Let us begin with our university billing and U-Bill information topic.

Kristen: The University Bill, referred to as the U-Bill, is a monthly statement that is available to view on MyUI on the first of each month. The first U-Bill available for you to view will be available on January 1. Your U-Bill will include your tuition, housing and meal plan charges, plus any additional student fees and miscellaneous charges. Beginning on January 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 address. This email is a reminder that a new statement has been created. You will need to log into MyUI to actually review that bill. 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 remembered to make your payment by the 22nd of each month, your payment will never be late. All University of Iowa students are required to sign the billing and payment student agreement online through my UI prior to registering for an upcoming semester. This agreement outlines the terms of the 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. The figures you see here are estimated tuition and housing cost for the 2018-2019 academic year. The amounts listed here are only estimates, which should give you an 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, and for this upcoming semester would be spring of 2019, 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 website. Tuition, fees, housing, and meal plan charges will be billed the first month of each semester. This will be the January U-Bill for the spring and the August U-Bill for the fall.

Kristen: 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. 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 a $20 deferred payment fee for taking advantage of the installment payment plan that semester. Any other charges on your U-Bill that are not tuition and fees or housing and 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 the year. These types of charges are always due the month they appear on the U-Bill. Once you are at Iowa, you will receive 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 course fees that are not part of your regular tuition and library fines. This is how your U-Bill appears in my UI. 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 the pay your U-Bill button.

Kristen: If you would like to print a paper copy of your bill, you can do so by clicking on the Print Your U-Bill button. No paper copies of the U-Bill are mailed to you. If you would like a paper copy, you will need to print one using this button. The middle box will show important alerts or messages regarding your account. If you see an alert our message on your account that you do not understand, you can contact the billing office for an explanation. The quick links box on the right-hand side are links to our website that explain how to understand your U-Bill and set up a payment. We recommend viewing this information to gain a better understanding of the U-Bill, and for how to set up a payment. 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 list of 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 build to you the following month. The bottom section is your payment history activity, which will show a list of all payments you have made toward your U-Bill. This is a good section to review if you need to confirm the payment has posted to your account.

Kristen: When the minimum payment due listed on the U bill is $100 or more and payment is not received by the due date, three things are going to happen. Your ability to charge on campus will be restricted. Your ability to register for a future session will be restricted, and $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 checks or online payments. This includes returned payments for non-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 a payment. Your bank will be able to confirm this information for you. You can choose from several payment methods to pay your bill each month. The easiest payment method is to open a US based bank checking or savings account once you arrive in Iowa City. You can then enter your bank account information into my UI and make payments directly to your U-bill. Flywire is the best payment method to pay from an International Bank account. We prefer the use of both of these payment methods, so I will review both of these options in the next few slides. Our office also accepts US money orders, US cashiers and traveler’s checks. Personal checks from a US checking account are also accepted. The University is not set up to take credit cards or cash for the U-bill. If you do have cash to pay your U-Bill, you will you will need to take that to a local bank or financial institution to open a checking or savings account or to purchase a money order. If you decide to open US-based checking or savings account after arriving in Iowa City, you will want to follow these steps to set up a payment on my UI. This document is also listed on the billing office 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 into my UI to make a payment from your account. It is important that you enter this information accurately, otherwise your payment may not be accepted, which could result in a $30 payment reversal fee. If you are not sure of your bank information please contact your bank to verify this. Please remember that your debit card number should never be entered into my UI. Our office is not set up to process payments using the debit card.
Kristen: After entering 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 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. Choosing a payment date on or before the 22nd will ensure your payment is made on time. There are multiple payment types to choose from when deciding on how much to pay. 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 wish to participate in the deferred payment plan, you will want to choose the total balance due payment type this January and then the first month of each semester going forward. After finishing these steps, you will click on submit confirmation page and will be taken to a page to review all of your payments 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 post to the U-Bill. If you are unsure if your payment has posted to your account, you can confirm by reviewing the payment history section of the U-Bill page on MyUI.

Kristen: We recommend using Flywire to pay your bill from an International Bank account. Flywire is a cost-effective and efficient payment method compared to traditional wire payments through a bank. To get started with the 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 of 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 for assistance. If you plan to utilize Flywire to pay your U-Bill, please create an account by the beginning of January to ensure accurate set up 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 is important to initiate a payment in advance of the monthly due date. 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 future charges. 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. 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. Please follow the instructions shown here to invite a guest to have access to your account.

Marty: As a requirement from the IRS, the internal revenue service, here we have to report to them tuition that is paid in a calendar year, and that form that is sent out then to all students who is called the 1098-T. In that form, we need to report the social security number of all these students so the IRS can match it up with your return. At the end of every calendar year in December we will solicit social security numbers from students when we don’t have them on file. If you receive that letter requesting a social security number and you have no intention of filing a tax return, you haven’t worked and you don’t need to do that, just simply return the letter saying you’re not going to file. You don’t have to get social security number from this letter only. If you do have your social security number, then there is a
form included with this letter that you complete and return to our office. In addition to the 1098-T, there is also a tax withholding for scholarships that are in excess of qualified fees. It's called a 1042-S. If you fall into that category that your scholarships awarded are in excess of the fees, we will withhold 14 percent of that to give to the IRS. You then at the end of the year file a tax return and you may or may not get those funds back depending on any other income that you have. You will be notified by an email giving further instructions, and if you have a change in your immigration status or there is a tax treaty between the USA and your country, then you may have a change of that 14 percent and it would be returned to you. If there are any questions, you can either contact the billing office or the payroll office, both of those contacts will be included in the email that you receive.

Kristen: Today, I want to end with a checklist with a few items to review before you arrive in 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 fly wire account. Set up a reminder to review the U-bill on the first of each month starting in January. Please also remember to regularly check your university email. Communication from our office as well as many other offices throughout campus will be sent to your university email address. Be sure to 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. Here's the contact information for the billing office, if you have any additional questions before your arrival. So you can reach us by email or phone, or stop into our office once you arrive in Iowa City. We will now turn this over to our representative from the benefits office.

Dana: Hello. Thank you for joining us today. I'm Dana Stafford, I'm from University benefits, and I'm here to talk to you about our student health insurance requirements here at the University. Health insurance is mandatory for all international students. Medical care can be expensive. And here in the U.S. we do not have government provided health care. So you do have a couple of options, we do offer health insurance that you may enroll in. Or if you have other insurance maybe provided through your government or an exchange program, you can submit to us a proof of that insurance to avoid being enrolled in our insurance plans. So if you are interested in submitting proof of coverage, the insurance must meet the following requirements to qualify for an exemption. It must include hospitalization coverage, the policy must be non-cancelable and fully paid for the minimum of one semester. So if you are arriving here in January of the coverage must be in effect January 1 through May 31. And the policy must be renewable for continuous coverage. If you're a student with a J-1 visa there are some additional requirements of that insurance plan. Medical benefits must be at least $100,000 per accident or illness, the policy must include repatriation coverage in the amount of $25,000. What that means is that if you would die while you were here in the United States, the insurance policy would pay for the return of your remains to your home country. The coverage must also include medical evacuation coverage in the amount of $50,000, and the policy cannot have a deductible that exceeds $500 per accident or illness. If you will have other insurance coverage upon your arrival, you will need to submit that proof of coverage through myUI. You will need to include a copy of the policy with information about the coverages that must be in English. And it needs to include your name, the date the coverage begins, and if there is an end date, and any coverage exclusions. The deadline for submitting this documentation is based on the semester. So for spring semester the deadline is February 9th. Once insurance is charged to your U-bill, no refund is given and you are required to submit proof every year. So if your first proof is submitted in
January, then every January you would need to submit proof. Or if the policy expires before that year period is up, then you would need to submit proof at that time. We do offer two health insurance plans here at the university. The first is our student health insurance plan or what we refer to as SHIP. And this is available to all students. Then we also have a UIGRADCare plan, which is only available to graduate students or students who are studying the health sciences. We also offer dental insurance, which is optional. But coverage begins the first of the month that classes start, and premiums are charged to your U-bill monthly so if you arriving in January your coverage must begin January 1, even though your classes do not start until mid-January. Before I talk about the insurance plan details that we offer, I wanted to discuss some common insurance terminology that will come up in the presentation. So I’ve already mentioned the monthly premium, that’s billed to your U-bill. The premium is a monthly charge, monthly amount you have to pay just to have insurance. Co-payment is a flat dollar amount you pay for using a service. Co-insurance is a percent of the service cost you must pay for using or receiving a service. A deductible is the dollar amount you pay before the insurance plan will pay. And then out of pocket maximum is the maximum amount you will pay each year for services covered by the insurance plan. Let’s talk a little bit about our SHIP plan, as I mentioned before it’s available to undergrad and graduate students. If you do not provide us proof of other insurance coverage by the February 9 spring deadline, you will be enrolled in a single SHIP plan. However upon your arrival if you know that coverage is needed I would encourage you to go into my UI and enroll in this insurance upon your arrival here at the University. SHIP does provide worldwide coverage through blue cross blue shield providers. So it covers you during your stay here in Iowa City but also if you would do any traveling while you’re here. Here’s just a brief listing of covered services under the SHIP plan. Visiting a doctor, getting immunizations, if you are hospitalized, inpatient outpatient surgeries, and imaging and laboratory tests, mental health visits, prescriptions, and then the plan provides the repatriation and medical evacuation coverage. To give you an example of costs you may acquire under the SHIP plan there is a $10 copayment for office visits. If you would need to go to the emergency room there is a $50 copayment. And imaging and x-rays have a $15 copayment. Some services that are not covered by the plan, are vision and hearing exams, the purchase of eye glasses or contacts, hearing Aids, dental care is only covered if it’s an emergency, and travel vaccinations are not covered. The out of pocket maximum is the most that you’ll pay out of your pocket every year for covered services. How do you meet the out pocket maximum? The amount you pay and coinsurance, co-payments and deductibles go toward the out of pocket maximum. Under the SHIP plan, there is a single out of pocket maximum of $1,700. If you meet that $1,700 in medical expenses for the year, the plan then pays 100% of covered services for the remainder of the calendar year. There is a separate out of pocket maximum for prescriptions, and that is $1,000 for a single SHIP plan. There are no lifetime dollar maximums on this insurance policy, and currently the cost of a single plan is $215 per month. Our second health insurance plan offered here at the university is UIGRADCare. And this is available to graduate students, but also undergraduate students studying the health sciences. One of the main differences between SHIP and GRADCare is that GRADcare does not provide worldwide coverage. You’re limited to visiting the student health clinic here at the University, or the University of Iowa hospitals in their affiliated clinics. If you travel during your time here, you are only covered outside of Iowa City in the event of an emergency. Coverage for GRADCare is very similar. The one difference is that routine vision and hearing exams are covered under UIGRADCare. Items not covered, again, the purchased of glasses and contacts, hearing aids, and dental care is only covered in an emergency.
Dana: You may notice that the out of pocket maximums are a bit less with GRADCare. The single out of pocket maximum is $1,000 for both the medical plan as well as the prescriptions. Again there's no time lifetime maximum on the policies, and single coverage is $347 a month. If you’d be interested in purchasing dental coverage, we do offer a student dental plan. The annual maximum is $1,000 of coverage per person per year. The monthly premium cost is $25 for a single dental. Coverage includes checkups and teeth cleanings, and these are free. Cavity repairs, tooth extractions, Root Canals, dentures, bridges, those are all covered services. But you would be responsible for a deductible plus co-insurance for those more serious services. So if you need to submit your proof of coverage or want to get enrolled, you'll use myUI. Here’s a screenshot of once you log into myUI using your hawk ID and password. At the top is a tab for student information, you’ll want to select that tab it will bring you to a page with a student life management section. Under that section way at the bottom is student insurance. And from there, you can enroll in the insurance or submit proof of other coverage. Those are the green buttons. Once you submit your enrollment application or the proof of coverage, it has to be reviewed and approved by our office. During the beginning of the semester it’s very busy, so it may take two weeks for your form to be processed. If you do enroll in insurance, those insurance cards are going to be mailed to the residing address that’s on file for you in myUI. So please be sure to update your address upon your arrival here in Iowa City. Once you get the insurance card, you will need to have that with you and present that at any doctor’s offices or hospital. And some providers will make you give them your ID number before being able to schedule a doctor’s appointment. So very important to have that insurance card with you. If you do enroll in insurance and want to make changes to your enrollment, that can only be done during the open enrollment periods which are at the beginning of every semester. During the semester to make changes you must have a qualifying life event. So, for example, perhaps you enroll in a different insurance plan outside of the university’s coverage and you lose that insurance coverage. That would be a qualifying event then to enroll in our insurance. You must notify our office within 30 days of the qualifying event to be able to make changes. Changes take affect the first of the month following the event except with the birth or adoption of a child. If you have any questions, please feel free to email our team at benefits-students@uiowa.edu. You can also give us a call, or if you’re on campus if you’d like to stop by feel free to do so. I would also encourage you to take a look at our website as all of the information we have discussed today is available on the website as well. Thank you.

Q&A

Andrea: We do have a few questions, so in the next few minutes we will be posing these questions to the presenters, and ask them to answer those for us. And basically the questions are in the order of the presentations, on the topics that were presented. So let’s begin with the questions related to the billing. The first question is, can I pay tuition before January 1 as an international student?

Marty: Yes, you can. You can schedule a payment online. Just select the flat amount and put in the dollar amount that you want to pay, because we don’t want to officially bill tuition or room and board if you’re in the dorms until the first to January, but you can certainly pay beforehand, and it will send us a credit until they are charged.
Andrea: Great, thank you. The next question is about, I suppose a question connected to tuition charges, and how do I know if I am resident or nonresident?

Kristine: Most international students will be billed at the nonresident rate. So for your planning purposes, unless you know that you have a job here at the University that would qualify you to be billed as a resident, and those are usually grad students with a grad appointment, they may be billed as a resident, but in general Undergrads would be billed at the nonresident rate.

Andrea: OK alright, thank you. The next question is about scholarships. The student says that they have a government scholarship, and the question is, can I give you my scholarship letter?

Marty: Yes. If you have a sponsor of any sort, whether it’s your government or a business or something, bring the letter that certifies what they will be paying for, or you can scan it and email it to our office as well, and we’ll get that all set up for you.

Andrea: Alright. Thank you. And next question is about taxes. And the student says that I heard that I don't have to pay taxes. Is it true?

Marty: Unfortunately, those sorts of black and white answers when it comes to taxes are not so easy. It all depends on the other circumstances: if you are working here, and have taxes withheld, your income levels, all sorts of other things can go into that. So to give you a blanket “no, you don't have to,” I won't, it's probably unlikely that you will.

Andrea: OK. Thank you. I still would like to encourage our participants today to post questions in the Q&A portion of the webinar, so that we can get to those questions, we’ll still have a little bit of time to answer them. So feel free to ask if something was not addressed in the webinar or in the questions or answers so far. The next question is also regarding taxes, and that is what does it mean to withhold a tax? What does it mean?

Marty: To give you an example, if you have scholarships that are in excess of the qualifying fees, so if your tuition and fees are $15,000 and you have scholarships that are $16,000 that would be $1,000 that would be eligible to have the taxes withheld, meaning you would then receive 86% of that $1,000 scholarship and 14% would be withheld and submitted to the IRS quarterly so that at the end of the year you would have the ability to file a tax return and potentially receive that 14 percent back.

Andrea: OK. Thank you. And the next set of questions is regarding the insurance topic, and the first question is what if I buy a new insurance policy in November? Or in the middle of the semester? Can I not cancel insurance at that point?

Kristen: Nope, if you would buy a different policy mid-semester that would be considered a qualifying event, we would call it a gain of other coverage. So that would allow you to drop the university’s Insurance plan by submitting proof of that other insurance through myUI.

Andrea: Okay, thank you. How would a student find out what other charges to expect when they go to see a doctor? What would be the ways that they can find out about these?

Kristen: You can visit our website. We have all of the insurance plan information available. So it would describe your monthly premium cost, and then, for example, we have a summary of benefits and
coverage which breaks down the cost per type of service. So an office visit it would tell you the co-payment that you would be responsible for, if you visited the ER or had to ride in an ambulance, we have documents available that would explain that to you.

**Andrea:** So the co-payment is the amount that the student should...

**Kristen:** Correct. The co-payment would be the amount due for that service. With co-insurance we can't tell you the exact amount because it's a percentage of whatever amount the doctor or hospital charges, and we don't know what they will charge.

**Andrea:** OK, thank you. So the next question is so why is the insurance in United States so expensive?

**Dana:** Well, our insurance plan is actually very good coverage. And so it's, I guess what we would call a very rich plan, includes a lot of services and it's very low cost If you actually receive services. So to only pay $10 to go to the doctor is a very low cost. It also, the monthly premium cost is based on basically the people who are enrolled in insurance, and what type of medical expenses they are having every year. So if someone has a serious illness that is going to drive up the cost of the plan.

**Andrea:** OK, yeah it’s a complicated question and answer in simple terms. But that's the reality here in United States, and that's why the insurance is mandatory, because without the insurance the cost would be really prohibitive. And that would create a lot of issues if and when a student would get into some serious illness or accident or something like that. So that's why we have to monitor it make sure that everyone has some sort of health insurance coverage while they are here. Thank you Dana.

**Andrea:** In fact there is another question that is related to the co-payment and co-insurance. And the question is when will I use either one or the other? When would a student use the co-payment and when would they use the co-insurance? Because it seems confusing.

**Dana:** So again, we have a document on our website that can guide you through those questions. So it's based on the service you receive. So for most office visits to a doctor, it's going to be that co-payment. So you go to the doctor, and then when you're leaving the doctor’s office they'll ask you to pay the $10 copayment. Now if you're having maybe some tests done at the hospital, you need X-ray for example, that would be in co-insurance and then the hospital would bill you, after your visit, so you would not be responsible for those charges that day. They would process the claim through the insurance plan, and then bill you. So it really depends on the service. But again, I would encourage you if you have questions to contact our office we can provide you those documents.

**Andrea:** OK alright. I hope that helps the clear the confusion. I know that it takes a lot to get used to it. But in that regard there is also a question. So if the student wants to buy a different insurance and not to get insured by the university policy. What would be the cheapest insurance that they can buy in the U.S. on the market?

**Dana:** It really depends on the company that you are choosing to buy a policy through. Honestly, I really don’t know, I think there are some very cheap plans say maybe $50 a month, but I would encourage you to look very closely at the coverages. Because a lot of those cheap plans don’t include hospitalization coverage, or there are maximums where the coverages are capped. So I would just caution you.
Andrea: Thank you. And there is another question. If the university would take the students NHS number? Well, we will defer to the next question. In fact, this is about the taxes still that were explained earlier. So when the student files for return hoping that the 14 percent would get paid back, but if the student is concerned that they would have, so does it mean that they may not get all of the scholarship money back, and what happens to the 14 percent that they don't get?

Marty: It would mean that if you did not qualify for a full tax return when you filed your taxes, that the scholarship would not be release to you in full. The 14 percent would remain with the government, the internal revenue service. It’s just any U.S. citizen pays income taxes, this is a comparable tax on the income that you would have. Potentially.

Andrea: OK. Thank you so much. And I guess we don't have any other questions at the moment but we would encourage the participants of the webinar to feel free to post any additional questions that they may have on either of these topics that we’re discussing today. In the meantime, I would like to also provide a reminder that we have one more webinar in our series, and that will be webinar on November thirtieth, when we will talk about academic expectations. Again, I would like to note that all of the webinars are recorded and we try to post them as soon as possible after the broadcast to our website, and we post the presentations and the Q&A separately so that you can listen to either of the parts of the webinar depending on what you would like to hear, so that it’s easier because sometimes they may be a little bit longer. But again, we will let you know when the webinars are posted on our website. So that you can listen to them again, if there are any items that you may have missed, or that you would like to listen to again. So it’s a very convenient way for you to make sure that you have all the information that you would like for your pre-arrival preparation. If there are no other questions for the moment, I think we would like to conclude our webinar for today. And we would like to thank you very much for participating and listening to us, I would like to thank our presenters today for covering these important topics, and you have their contact information from the PowerPoint, and you’re welcome to contact them with any other questions that you may have directly or again, if you have any questions regarding other orientation-related issues, such as your immigration documents or anything in relation to the pre-arrival checklist, feel free to contact international students and scholars office at isss-orientation@uiowa.edu. Thank you very much.