Fall 2019 Pre-arrival Webinar Series:
Money Matters: University Billing and health insurance

Michael: Welcome everybody to Money Matters: University Billing & Health Insurance the pre-arrival webinar from the University of Iowa. Hopefully you can all hear me. if you have any troubles, if you're having any difficulties, please use the chat function to let us know. If you have any questions during the presentation please use the Q&A function and we will answer them later in our presentation. And so, let us begin. So the pre-arrival webinar series is an optional series provided for incoming International students before you arrive to Iowa City. Our objectives here are to give you information about how to arrange your plans for travel to Iowa City, and plans for living here. we try to help you understand the expectations for the international student orientation and your responsibilities as a Student at the University of Iowa, and just to improve your overall transition to student life. All of our webinars are recorded, and we’ll post them live on our website usually a week or so, a few weeks after the presentation happens. As I said earlier if you encounter any technical difficulties, Please let us know using the chat function. if you have any questions related to our topic, or about what our presenters say, please ask those questions using the Q&A function and we’ll answer them live at the end for as long as we have time. Just a quick question. Have you all received your I-20 or your DS-2019? If not, please make sure to pay your e-ShipGlobal mailing fee so that we can ship your document to you. Once you have your immigration document, you can apply for your US visa. You can find this information on our pre-arrival checklist, and if you have any questions or problems using that you can contact us at isss-orientation@uiowa.edu.

Just a couple of important dates to remember as we go forward: the mandatory international student orientations for graduate and undergraduate students start in August. Graduate student orientation is from August 13 to August 16th. Undergraduate orientation is from August 29 to August 23. and your Fall 2019 semester will begin on August 26. All right, with that out of the way let us introduce our presenters.

Kristin: I am Kristin Sellers from the Billing Office.

Marty: I’m Marty Miller from the Billing Office.

Dana: I’m Dana Stafford from the Benefits Office.

Michael: And I’m Michael Bortscheller. I’m the assistant director in ISSS and I’m just going to be moderating the webinar, answering your questions using the chat function while our presenters go through their topics. And so, let us begin with the university billing information.

Kristin: The University Bill, referred to as the U-bill, is a monthly statement that’s available to view the first day of each month in MyUI. Tthe first U-bill available for you to view will be on August 1st. Your U-bill will include your tuition, housing, and meal plan charges, plus any additional student fees and miscellaneous charges. Beginning on August 1st, we recommend developing a habit of checking the U-bill at the beginning of each month. You will receive a reminder notification to your University of Iowa email address.
This email is simply a reminder that a new statement has been created. You will need to log into MyUI to review the U-bill. We also suggest setting your own reminder in case you do not see the email. The University billing office also has a Facebook page for you to like. We will be posting additional reminders and U-bill tips on our Facebook page throughout the semester. **The due date for the U-bill is the 22nd of each month.** Occasionally the due date will be pushed back to the next business day if the 22nd is on a weekend. The due date will be listed at the top of each billing statement. However, if you remember to make your payment by the 22nd of each month, your payment will never be late. 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 responsibilities 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.

These are estimated tuition and housing costs for the 2019-2020 academic year. The amount listed here are only estimates but should give you a good idea of your approximate rates. Tuition will vary depending on how many courses you are enrolled in and your plan of study. If you would like to view specific tuition rates based on your enrollment, you can do so by following the link to the office of the registrar’s website shown here. You’ll need to be sure to select the correct semester, Fall 2019, and the correct college. For many of you this will be the college of liberal arts. 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 view rates on your selections on the housing office website. Tuition and fees and housing and meal plan charges will be billed the first month of each semester. This will be the August U-bill for the Fall, and January U-bill for the spring. These charges are eligible for the deferred payment plan, which allows you to pay for the tuition, housing, and meal plan over the first three months of each semester. The **deferred payment plan** comes with a $20 per-semester fee. If you pay anything less than the total balance due on the first U-bill of each semester, you will automatically be enrolled in the deferred payment plan and will be billed for $20 deferred fee for that semester. All 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 semester. These types of charges are always due the month they appear on your U-bill. Once you are at Iowa, you will have a student ID card that you can use to purchase items or services on campus. Any purchase made with this ID card will be billed to your monthly 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 a part of your regular tuition, and library fines.

This is how your U-bill appears in MyUI. Starting on the left side of the page is the U-bill summary box. This box will give you up-to-date account information. The payment due dates listed on the second line, showing you the date of 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. If you’d like to print a paper copy of your bill, you can do so by clicking on the print your U-bill. No paper copies of the U-bill are mailed to you. If you would like a paper copy you will have to print one using this. The middle box will show important alerts or messages regarding your account. If you see an alert or message on your account that you do not understand, please contact the billing office for an explanation. The quick links...
box on the right side are links to our website that explain how to understand your U-bill and set up a payment. We recommend reviewing these guides to give you a better understanding of the U-bill and how to set up 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 that’s what you should review at the beginning of each month. This will include a detailed list of transactions you have been billed, and are due by the 22nd of each month. The second section is a detailed 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, 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 a payment has posted to your account. When the minimum payment due listed on a student’s 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 a $25 late payment fee will be billed each month until the past due balance is paid. A $30 fee will be charged to your U-bill for any returned checks or on-line 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’re not sure if your bank account has sufficient funds, or if you have the correct account information, please contact your bank before setting up the payment. Your bank will be able to confirm that information for you.

You can choose from several payment methods to pay your U-bill each month. The easiest payment method is to open a U.S. based checking or savings account once you arrive in Iowa city. You can then enter your bank account information into MyUI and make payments directly to your U-bill. Flywire is the best payment method to pay from an International Bank account. We prefer the use of both these payment methods, so I will review both of these options in the next few slides. Our office also accepts U.S. money order, U.S. cashier’s check and traveler’s checks. Personal checks from a U.S. checking account are also accepted. The University is not set up to take credit cards or cash for your U-bill. If you do have cash to pay your U-bill, you will need to take cash to a local bank or financial institution to open a checking or savings account, or purchase a money order. If you decide to open a U.S. based checking or savings account after arriving in Iowa city, you will want to follow these steps to set up a payment on MyUI. This document is also listed on our website, along with the training guide showing you each step of the process. The first step you need to complete is adding your bank account information. You will need to add your bank routing and account number into MyUI to make a payment from your account. It’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 please contact your bank to verify. Please remember that your debit card should never be entered into MyUI. Our office is not set up to process payments using a debit card. After entering your bank account information you will also be able to set up a payment for your U-bill. We suggest making a one time payment each month. This will encourage you to review your U-bill regularly and help you become more familiar with using MyUI. If you do choose to set up a recurring payment, you’re still expected to review the U-bill each month. When selecting a payment date for your payment, please remember to choose a date on or before the monthly due date. Choosing a payment date on before the 22nd will ensure your payment is made on time.
There are multiple 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 ensure you are paying enough for the current month, and will keep your account from becoming past due. If you do not want to participate in the deferred payment plan, you will want to choose the total balance due payment option this August, 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 payment selections. Please review this page carefully before clicking on ‘complete payment authorization. This gives you one final opportunity to review your payment selections before the payment posts to your U-bill. If you are unsure if your payment has posted to your account, you can confirm by reviewing the payment history section on the U-bill page in MyUI. We recommend using Flywire to pay your U-bill from an International Bank account. Flywire is a more cost effective and efficient payment method compared to traditional wired payments through a bank. To get started with a Flywire payment, you will need to create an account through the Flywire website on this page. Please see the first link for an overview on the Flywire process and watch the video on how to set up a payment. Once you set up your own Flywire account, you will be able to contact Flywire’s customer service 24 hours a day, 7 days a week via chat, skype, email, and phone for assistance. If you plan to utilize Flywire to pay your U-bill, please create an account by the beginning of August to ensure accurate set up, and that your first payment is received on time. Payments can take two to three business days before appearing on the U-bill so it’s important to initiate a payment in advance of the monthly due date.

Flywire has a minimum payment requirement of $15. If your U-bill is below this amount you will need to use a different payment method. It’s also important to remember that any wire payment made to your U-bill cannot be refunded back to you. If a wire payment is made in excess of your balance, the credit will remain on your U-bill to pay for future charges. 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 guests to have access to. In addition to giving your guest access to your U-bill, you can also give access to academic information. Once you have invited a guest user, please ask that they check their email and complete the guest account creation process, as the invitation does expire.

Marty: For international students that are in receipt of scholarships while attending the university, we are required to withhold 14 percent normally of the excess amount of your scholarships over the qualifying expenses here which is normally our tuition and the mandatory fees. So you will receive information from the billing office if that is the case, if you have money released to you from the billing office that is in excess of the qualifying tuition and fees. It will tell you next steps to take. If there is a tax treaty between the USA and your home country is one example, if your immigration status has changed, the email that you will receive will give you information about how to proceed from there. If you do not have any exemptions or changes in status, then the 14 percent will be withheld until the end of the calendar year. You will then receive a form that is a 1042-S tax form, that will enable you to file a tax return where if you have no other income, you may get all or most of those withholdings back.
Kristin: Today I want to end with a checklist of a few items to review before you arrive to Iowa City in August. Think about what payment method you might want to use to pay your U-bill, either opening a checking or savings account after arriving in Iowa City or creating a Flywire account. Make sure to invite a guest account user 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. Set up a reminder to view the U-bill the first of each month beginning in August. Also, please remember to regularly check your university email. Communication from our office will be sent to your university email address. For additional reminders and tips, you can like our University of Iowa billing Facebook page. Here is our contact information. If you have any additional questions before your arrival, you can reach us by email or phone or stop into our office once you arrive in Iowa City. Please note that our office is moving to the University Capitol Center [known also as Old Capitol Mall] the summer of 2019. Now I’m going to turn it over to Dana.

Dana: This morning, I’m going to share with you the health insurance requirements for international students here at the University of Iowa. Health insurance is mandatory for all international students and any students who are studying health sciences. You do have the option of submitting a proof of coverage if you have other insurance that you will be utilizing during your time here in the U.S. If not, you will need to be enrolled in our University of Iowa student health insurance. The reason for this requirement is because medical care is expensive and the United States does not have government-provided health care. If you will have other health insurance during your time, this slide here educates you about the exemption standards that you will need to meet. So when submitting a proof of coverage, the following requirements must be met. The insurance must include hospitalization coverage, it must be non-cancelable coverage and paid fully for the minimum period of one semester. So, for example, if you’re traveling here for the fall semester, you would need coverage from August 1 to December 31. The policy must also be renewable for continuous coverage.

For those with a J-1 visa there are some additional requirements that must be met. Medical benefits of at least $100,000 per accident or illness, Repatriation of remains in the amount of $25,000, Medical evacuation coverage in the amount of $50,000 and the deductible for the insurance plan cannot exceed $500 per accident or illness. You’re able to submit your exemption documentation through MyUI. We need a copy of the policy with coverage information in English, and that policy information needs to include your name, the date the coverage begins and ends, and if there any coverage exclusions. The deadline for fall semester to submit this exemption documentation is September 9th. Once insurance is charged here in U-bill, no refund is given. You will need to submit proof every semester. If you first submit proof in August will need to submit every August, or when the coverage expires. If you will need to purchase the University of Iowa health insurance, we do offer two insurance plans currently. The first is SHIP, or the student health insurance as we call it. This is available to all students. We also offer UIGRADCare which is only available to graduate students or students studying health sciences. We also provide an optional dental insurance. Coverage begins the first of the month that classes start, and premiums are charged to your U-bill each month.

Some common insurance terms that we’ll briefly discuss today. When I use the term premium, I mean the monthly amount that you pay just to have the insurance. A co-payment or co-pay is a flat dollar amount that you must pay for using a service. Co-insurance is the percent you must pay for using the service. Deductible is the dollar amount you pay before the insurance plan pays, and the out of pocket...
maximum, or the OPM is the maximum amount you pay each year for covered services. Talking a little bit about SHIP - It's available to both undergrad and graduate students, international and health science students who do not provide proof of other coverage will automatically be enrolled in SHIP if you have not submitted that proof by that September 9 deadline.

If you know this coverage is going to be needed, I would encourage you once you arrive on campus to enroll in MyUI. And our SHIP plan does provide worldwide coverage through blue cross blue shield providers. Services that are covered under SHIP include office visits to see a doctor, immunizations, hospitalizations, inpatient outpatient surgery, imaging, labs, mental health visits, prescriptions and repatriation and medical evacuation coverage. What repatriation and medical evacuation coverage is, so repatriation would be if you would pass away during your time here in the United States, repatriation is returning your remains to your home country, and medical evacuation would include if you are traveling in an area where you couldn't receive medical services, it would transport you to the nearest place for medical care. Some services not covered under SHIP include vision and hearing exams, the purchase of eyeglasses or contacts, hearing aids, dental care is only included if it's an emergency. And travel vaccinations are not covered. Out of pocket maximum for SHIP is $1,700 for a single plan and $3,400 for a family plan. So that is the most you would ever pay out of your pocket for insurance services during the year. There is a separate out of pocket maximum for prescriptions, which is $1,000 for this single plan in $2,000 for the family plan. There is no lifetime maximums on our policy. That means that if you have a serious health condition or a hospitalization that's expensive, the insurance company can't deny you services based on the amount of money that has been spent on healthcare. Currently a single SHIP plan cost $215 dollars per month, affective September first that rate will increase to $250 dollars a month.

UIGRADCare is a second health insurance plan, which is available to health science and graduate students. one difference from SHIP is that there are limited providers that you can visit with this insurance. So you can go to student health and wellness, University of Iowa hospitals and clinics, and any of the University of Iowa community medical service clinics. If you have dependents that you would be covering, they would need to receive care through UIHC and those community medical service clinics - they're not able to go to student health. Similar to SHIP, UIGRADCare covers office visits, immunizations, hospitalizations, inpatient outpatient surgery procedures, imaging and Labs, mental health, and routine vision and hearing exams are included in UIGRADCare. Also, prescriptions and repatriation and medical evacuation. Services that are not covered - the purchase of eyeglasses and contacts, hearing aids and dental care if not emergency. The out of pocket maximum for GRADCare, $1,000 for the single plan, $1,700 for the family. So a bit lower than SHIP. And then the prescription out of pocket maximum is the same at $1,000 for the signal plan and $1,700 for a family, again no lifetime maximum on this policy. And single coverage is currently $347 a month, and effective September 1st it will be $361 a month. If you are interested in purchasing dental insurance during your time here, that is available to you. The annual policy maximum is $1,000 per person per year. What that means is that each person covered under the plan, the plan will pay up to $1,000 in services for dental each year. If you go to a dental provider for a check-up and teeth cleaning, you're not responsible for any payment. That is a free visit for you. If you need a cavity, repair or a tooth extraction, any root canals, gum and bone disease treatment, crowns, dentures, bridges etc., then you would be responsible for paying a deductible first and then 10, 20 or 50 percent coinsurance based on the procedure. And the single
dental cost is currently $25 a month. Using MyUI, you will receive a hawk ID and password if you haven't already, then once you log into my UI you will see tabs across the top. If you select student information under the student life management section, student insurance is listed at the bottom. Upon your arrival or during the open enrollment period, so before September 9, you need to either enroll in insurance or submit proof of coverage. And you can see the green options on the left hand side of the screen show you the enrollment or the submitting proof of coverage. Once you’ve submitted your enrollment or proof of coverage our office will process those requests, and you will receive an email from workflow notifying you when those requests have been processed. After you enroll, insurance cards are mailed to the residing address on file for you in MyUI. So I would encourage you upon your arrival here in Iowa City to make sure you update your address as soon as you have that information available. and then once you receive your insurance card, you’ll make sure that you present that card whenever you’re visiting the doctors office or hospital. If you want to make changes to your insurance, those can only be done during open enrollment periods which are always the beginning of each semester. So you can see the dates listed here on the PowerPoint. Or you can make changes with a qualifying life event. So if you would get married during your time here, or if you have a dependent who’s arriving in the United States and needs coverage. Or you gain or lose other insurance coverage. those are examples of qualifying events to make changes to your benefits. Those changes take effect the first of the month following the event, except if it’s of birth or in adoption of a child. If you have any insurance questions, I would recommend sending us an email, giving us a call or stopping by when you arrive in Iowa City. And I would also encourage you to visit our website, as much of the information presented here today is able to be found on our website.

Q&A

**Michael:** Our first question is about University bills, and it’s specifically for people who have fellowships. The question is, for fellowship holders where the fellowship covers the full tuition, they want to know is it automatically credited to offset the balance? in particular this person says that their fellowship covers 50 percent of the mandatory fees and they want to know how that is credited.

**Marty:** The credits from your fellowship probably from grad College will be a credit on your bill. there will be two credits, one for the full amount of the tuition if that’s what your agreement is, and another credit for 50 percent of the mandatory fees.

**Michael:** Our next question is about insurance. somebody wants to know if they lose their insurance card or don’t get it in time to see the doctor, can they still go to the doctor?

**Dana:** Yes. You can. sometimes they might require to know your policy number before they’ll allow you to make an appointment or be seen. So I’m going to encourage you if you don’t have a card and you need to visit the doctor just to call our office and we may be able to help connect you with a card in time for your visit.

**Michael:** Our next question. Somebody wants to know how they can give their parents the ability to manage finances for them.
Kristin: You would want to do that through a guest account. So there is a document on the billing office website for how to invite a guest account user, and through that you would assign access rights and privileges. I would recommend in your case if you want to give your parents full access, that they would be able to make payment toward your U-bill, review your U-bill, receive the monthly email notification that the bill is available. Etc. You want to do that through the guest account.

Michael: Another insurance question. They want to know how much it will cost if they want to have insurance both for themselves and for a spouse, and they also want to know if that insurance works in other states and cities.

Dana: So for the SHIP plan, yes. it is worldwide coverage. So you can seek care here in the United States and other states you may visit as well as internationally. we do ask that you try to visit blue cross blue shield providers, as they will be the most cost-effective providers in terms of the services they offer. In regard to rates for covering a spouse, I don't know that I have those with me at this time. However, I would encourage you to visit our website as that information is available on our website, it will give you the monthly cost for covering a spouse for both SHIP and UIGRACare as well as dental.

Michael: This is a kind of an interesting question. And I'm not sure, I suppose this is better for billing. someone wants to know if they would be better off opening up a bank account with a local bank or a national bank.

Kristin: Honestly that choice is yours, but if you were to open with a local bank here in town, then you would have the option to walk in and get assistance from them. But people have open bank accounts in the United States either way, and all you really need is your bank account number and routing number in order to set that up on MyUI to make payments from your U.S. based bank account.

Michael: another fellowship question. They just want to know what mandatory fees includes, and how they will be billed and paid.

Kristin: There are variety of mandatory fees included in student tuition. It's things like a technology fee, a recreation services fee, student health and wellness fee. You can see a full list of those actually on the registrar’s office website. it will be billed all at once with, your tuition and mandatory fees will appear together on your August U-bill.

Michael: Another U-bill question, right away. if parents send money to cover the U-bill in one big lump sum, but they don't give enough, so they contribute a large payment before the semester begins, and it turns out that's not enough. what will the problems be when registering for the next semester?

Kristin: You'll want to review your U-bill each month, and make sure you're covering at least the minimum due. so if you notice in August that you don't have enough to cover your cost for the semester, you'd still have about a month for your parents to send another or transfer through. as far as registering for the upcoming semester, that wouldn’t take place until November for the spring. So you have a couple of months to get at taken care of.

Michael: Another insurance question. when people are traveling around the US, if they don't have their insurance card, how can they get reimbursed by SHIP?
**Dana:** Well, it a claim will need to be filed to the insurance plan, so that the services are paid for you and you don't need to pay out of pocket. So again, if you plan on traveling and you don't have your insurance card, I would encourage you before you leave to contact our office, and we can help you whether it's providing you with an electronic copy so you can maybe have a picture on your phone, so that you always have that with you. But if for some reason you did pay out of your pocket, I would just encourage you to contact our office afterwards and we can walk you through what you need to do.

**Michael:** Another billing question. Do payments for the U-bill have to come from the students account, or can it come from a parent’s account?

**Kristin:** Payments can come from the parent’s account if your parents have a US-based bank account, or if they are submitting through Flywire.

**Michael:** This question is kind of for both groups. If somebody has a fellowship, but they are applying for health insurance and their fellowship includes a health insurance allowance, how do they know how to apply or how that's calculated, what do students who have fellowships do for getting their health insurance?

**Dana:** Well, you would need to enroll online in MyUI, I guess it doesn't matter how your insurance will be paid for. And then again, I would just encourage you to contact our office directly, and we can work through how that fellowship payment and stuff would work. But again to be enrolled you need to complete that enrollment first in MyUI and then we can take a look at your situation and talk about how those payments will be made.

**Michael:** Another good question here. How does somebody knows they're going to be billed out of state or in-state tuition?

**Kristin:** That is a good question. Students who are billed in state tuition are residents of the state of Iowa, so international students are billed the out of State rate.

**Michael:** I suppose I’ll take on this one here, somebody asked if grad residents pay in state resident tuition, and that depends on whether or not you’re getting some sort of assistantship from the graduate college, or not. If you’re being given an assistantship, then you would be charged the resident tuition rate. If you are not, if you don’t have any kind of assistantship, then it would be the out of state tuition rate.

I'm not sure if our presenters will be able to answer this but I'm going to ask anyway, how does somebody calculate the tax on their fellowship? No? that's going to be really specific questions. So that's something that we're not going to be able to answer right now, but after you get here if you need to set up a meeting to figure those things out, you can work with the tax advisor to do that and they'd be able to help you out with that. That's a highly technical question that we just aren't going to be able to answer right now.

**Marty:** They may also be able to go to the payroll office website to see if they can get their questions answered there. They have a lot of good information out there.

**Michael:** And the payroll office, we can share a link in the chat function, or if you email us at isss-orientation@uiowa.edu, we will be able to send you that link.
Is it the responsibility of the student to pay for tuition fees if they've been offered a graduate assistantship or fellowship, or does the department have to pay those things?

**Marty:** This will not be a complete and satisfactory answer for you, it depends on your fellowship or assistantship, language in the letter that you've been offered. Some fellowships are paid monthly to the students and not hitting the U-bill. So then it would be your responsibility to make sure that it is paid through the U-bill. Others, as I described earlier, are sent through our billing office that are part of their aid package that we apply to the bill, the tuition fees portion of it. So your language of your letter offer should give you that information. If not, check with your department to see how they will be processed.

**Michael:** OK, another billing question. When's the last day to pay the first semester fee?

**Dana:** Our U-bill due date for August is August 28 this semester. Classes start on the 26, we pushed the due date back a couple of days.

**Michael:** And if people have a teaching assistantship, does that scholarship amount get credited before the bill or do they have to pay something before they get their scholarship?

**Dana:** As long as your assistantship job appointment is processed through the HR system by the time the bills are created, your scholarship will be applied to the bill reducing the amount of the out of pocket that you owe. If that's not the case, I would definitely encourage you to reach out to your department to make sure that your job appointment is being processed timely.

**Michael:** All right. We have a few more questions here. Here's one for benefits - somebody found out from a friend who is already in the United States about the UI quick care and they want to know if they should use the quick care or student health, or is it just the same?

**Kristin:** They are not the same. So student health is available to all students I believe who are enrolled in five semester hours or greater, and you do pay a student health mandatory fee. So some of the services they provide are free of charge to you, and they're not billed to insurance because you are paying that mandatory student health fee. So I would encourage you to first check with student health and see if they can offer you the services that you need, but quick care is another great option. They're open everyday, where student health is not, so they might be a good backup option. If it's past business hours for student health and wellness or if you're in the downtown area there is a quick care downtown that's easy to access, so it just depends on the situation.

**Michael:** Ok. And as our questions are starting to wind down, before I ask a few of the additional ones that we've had, I'd like to thank everybody for attending and encourage you to complete the brief survey I've just sent the link in the chat function. This just helps us improve our series if you can take a moment to fill that out we greatly appreciate it. On with our questions we've got a good one that just came in. How are Tuition and fees going to be affected for a foreign exchange student?

**Kristin:** As a reciprocal exchange student, you should not be billed tuition here at the university, your home country would be, your home school would be billed your tuition. However, if you're living in the dorms and have a meal plan, you will still have a U-bill for those items. Occasionally we will see that reciprocal exchange student's tuition appears on the bill for a short period of time. So if that happens you can contact the international students office for assistance.
Michael: This question might be for all of us, but I’m going to give the ISSS answer first. This person just isn’t in the habit of checking email, and wants to know if there is some other way that we can reach out to them. and I'll say that for ISSS we consider one of your responsibilities as an International student is to check your email once per day. That’s just an obligation you have to ensure that you are staying informed about your particular situation, because if there is an emergency, if there is some problem with your status, email is the route that we are going to use to contact you. And so we do expect you to check your email once per day. I'll ask our presenters if you guys have any additional methods you use or any preferences, or if you guys are also like that.

Kristin: We typically utilize in the billing office email as communication as well. And I would say that most central offices at the University are the same. That communication would go to your university of Iowa email. So hopefully those communications from central offices wouldn’t get lost in your private email. But I would agree with Michael that you should be checking your email for those.

Dana: And I would concur as well from a benefit standpoint, we will always use email to communicate with you.

Michael: Okay. And I'll just say real quickly, you know one of the things that you can do when you get on campus, you can set up their University of Iowa email so that it comes to your phone as an alert. that way, It's not texting, but it will at least be on your phone. So that if you need to have that notify you, you can do that. I think we have time for one more question. And this is a little bit of a long one. So this person hasn't received a formal letter yet. But he was told by his department that he would be offered three and a half years of funding for a four year PhD program. So he wants to know, that last half of the year, is that supposed to come at the beginning or at the end?

Marty: This will be another unsatisfactory answer. Check with your department. I most I would say are starting at the beginning, and you would have the half that is not funded at the end of your career here, but check with your department to be sure of that.

Michael: I guess we do have time for one more quick question. And that is how does somebody check their U-bill if they're on a scholarship?

Kristin: You check your U-bill in the same way regardless of your scholarships status. So you're always going to log into MyUI and click on that financial aid and billing section and click on your U-bill from there. we recommend forming a habit of reviewing your U-bill each month, sometime after the first of the month, to ensure everything is as you expect it to be.

Michael: All right. And that is the last question we’ll have time to answer, we’ve just got a few more slides to finish up the presentation. I will remind everybody that I have submitted a link in the chat function. If you'd like to please fill out a survey for us, that is just a brief little survey. it helps us improve our webinar, your comments are things that we read and we take into account when we design these webinars for future sessions. If you'd like any contact information, you can find out questions about your pre-arrival checklist by contacting isss-orientation@uiowa.edu, And if you're having any problems downloading forms, or you can't move on in the checklist, that is the email address that you should use so that we can figure out what's going on. You can also visit the ISSS website for information for new international students. We have a special web page just for new international student resources that is
international.uiowa.edu/new-students. And we have several more webinars throughout the summer. Our next one will be on June 14, understanding the orientation expectations, responsibilities, and placement tests. That’s specifically geared toward graduate students. I know today we have both graduate and undergraduate students, and later in June we’ll have international student employment for all international students. And that’s the end of our presentation today. I’d like to thank our presenters for being with us and thank you all for attending. We’ll continue to do these webinars and remember this webinar will be posted to our website in a couple of weeks. Thank you all for attending.