





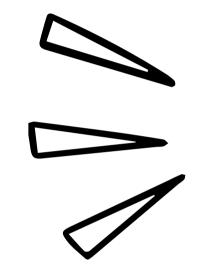
Session 2 - Friday, August 27, 2021. 9:00 AM EST

- Review of F-1 International Student Immigration Requirements
- U.S. Culture In and Out of the Classroom
- Health Insurance and Waiver Process
- U.S. Healthcare System

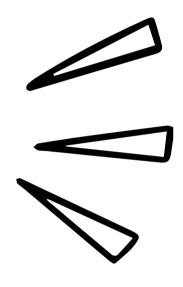
Reminder: Attendance at all three sessions is mandatory.



Reminder:



Please type questions in the Q&A not in the chat



Our team is monitoring the Q&A during this session. The chat is for links we share, but it is <u>not</u> monitored for questions.

Your patience is appreciated as we answer your questions!

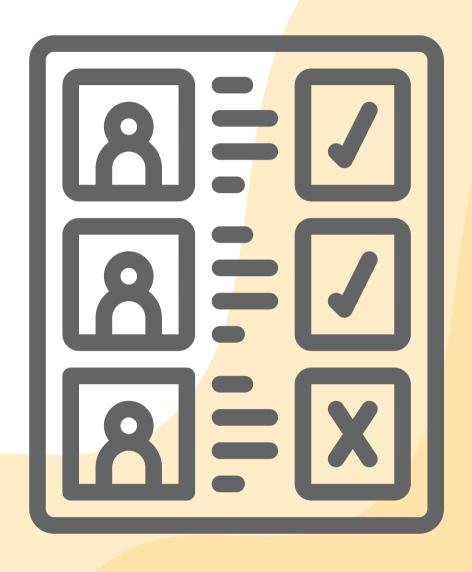


Attendance Time!

Please now complete the Google Form we have shared in the chat.

The form will stop accepting submissions in 20 minutes. You must be present for the duration of session!

Reminder: Attendance at all three sessions is mandatory.



F-1 Regulations Review

Maintain Your Status!

- Register full-time
- Keep I-20 current
- Follow employment guidelines closely
- Don't break U.S. laws
- Keep in touch with the ISSS Office



Maintaining your F-1 Status: Course Registration

- You have to be registered at UMBC!
- Optional to register during Summer and Winter breaks not required
- ullet Must be registered "full time" during Fall and Spring semesters $igstyle \chi$ we check! $igstyle \chi$
- May take a class at another campus also (must speak with academic advisor first)



Definition of "Full-Time Enrollment" at UMBC

- Undergraduate students:
 - 12 credit hours minimum Fall and Spring semester
- Graduate Students:
 - 9 credits per semester in fall and spring semester.
 - Full-Time graduate assistants should register for at least 4 academic credits
 - Part-Time graduate assistants should register for at least 6 academic credits



"Reduced Course Load"

- Few exceptions to the full-time enrollment requirement:
 - Medical (physical or mental health challenges)
 - Academic (can only be approved once):
 - First Semester Academic Difficulty (English language, reading requirements, adjustment challenges)
 - "Improper Course Placement"
- MUST be approved by ISSS before dropping below full-time



Work Options Summary

- On-campus work (immediate)
- Off-campus work:
 - CPT (after 2 semesters)
 - OPT (after graduation)
 - STEM OPT Extension
- Career Center





How can you lose your status?

- If you do not register for a full course load
- If you let your I-20 end date expire
- If you work off-campus without authorization
- If you break the law and are arrested for more than a minor offense



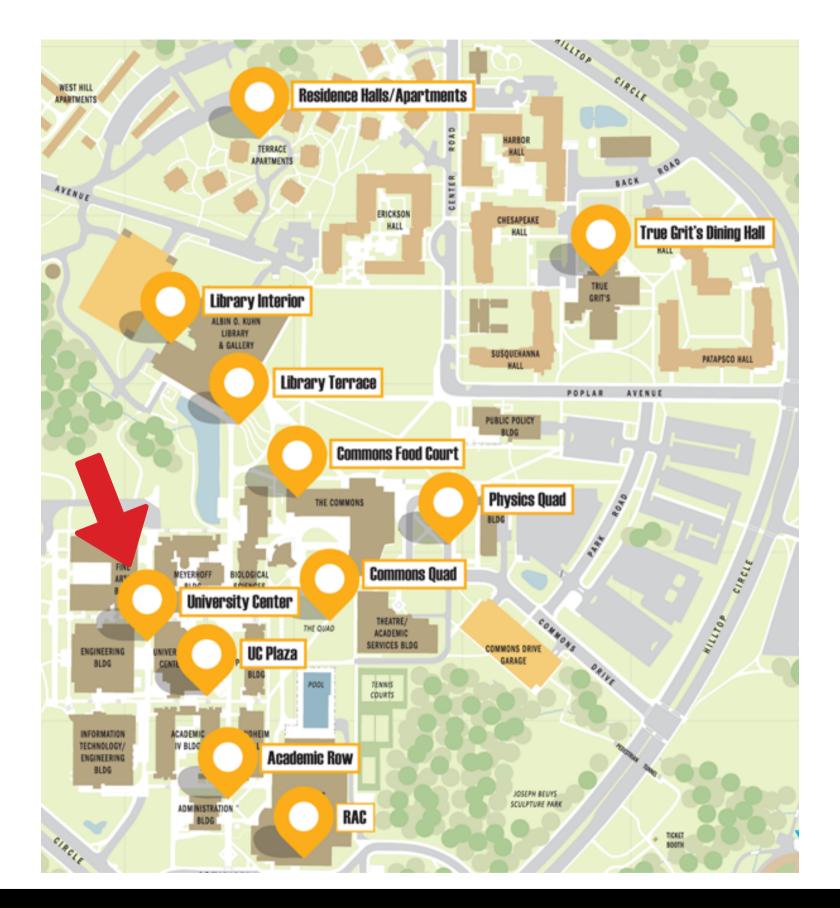
Remember...



We are here to assist you in maintaining it so your experience in the US is enjoyable and fruitful.



Questions? Need assistance?



Contact Us

Before you schedule an appointment or contact us, the answers to most F-1 student questions can be found here:



CPT: Off-Campus Work Authorization



Social Security Numbers (SSN)



Travel Outside the US



Request a Letter



OPT: Post-Graduation
Work Authorization



Extend Your F-1 Program
(I-20)







Monday - Thursday: 1:00 - 3:00 PM
Appointment required:
isss.umbc.edu/contact/
University Center, 207



Session 2: International Student Orientation

Stay connected with ISSS



ISSS email list:

Read your email!



ISSS Portal:

isss-portal.umbc.edu



myUMBC Group:

ISSS Marketplace



Advising Appointments

isss.umbc.edu/contact/



ISSS website: *

isss.umbc.edu

Answers to most of your questions can be found here!



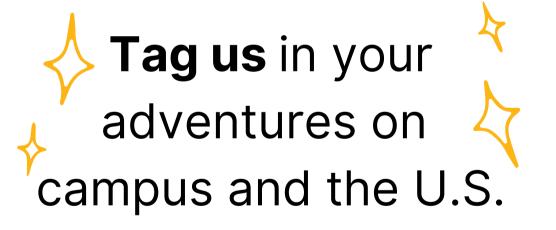
Follow us on social media!

We're online! Follow us to learn about ISSS activities.





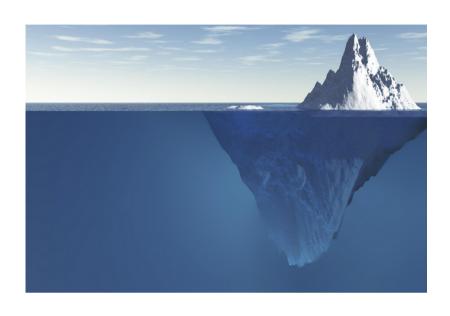






US Culture In and Out of the Classroom

What is Culture?



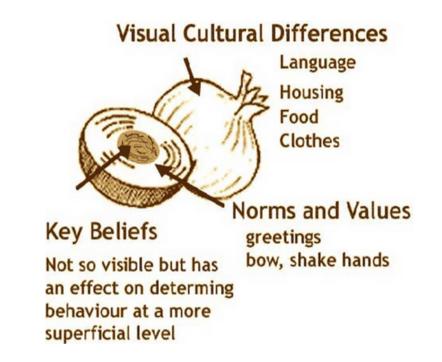
Brazilians commonly attend to a number of tasks simultaneously. Negative: Irresponsibility It is important to maintain one's good image. Negative: Unreliability A small way around the rules. Negative: Favoritism Relationships usually take priority over tasks. Negative: Lack of discipline

Observable

- Behaviors
- Appearance
- Habits
- Language
- Customs

Non-Observable

- Learning styles
- Concept of time
- Thought process
- Norms
- Values







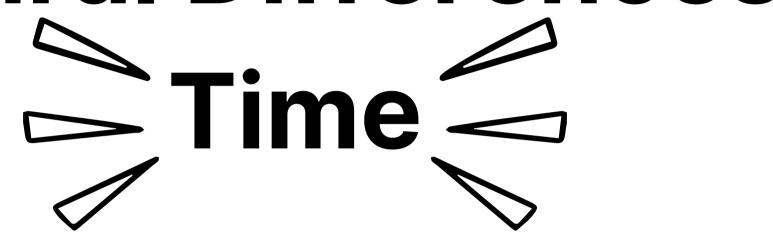
Intercultural Competence

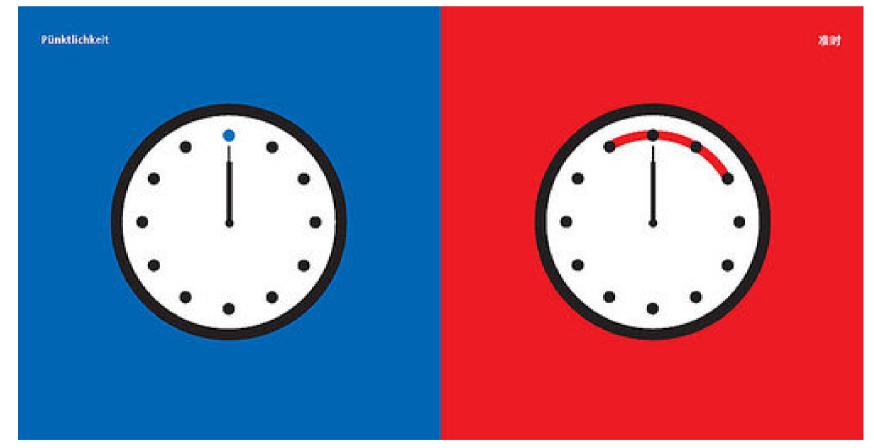
[...] a set of cognitive, affective and behavioral skills and characteristics that support effective and appropriate interaction in a variety of contexts.

Jannet M. Bennett, Ph.D.



Cultural Differences:







Cultural Differences: Time

Monochronic (U.S.)

- Time is a commodity "don't waste time," "time is money"
- Be **prompt**, don't be late
- Start on time and end on time
- Time is scheduled and organized for one thing at a time
- Time divided into blocks using a calendar or clock
- Appointments and scheduled events are taken seriously
- Cultural emphasis on efficiency

Polychronic

- Time is **flexible**, **fluid**
- Time varies with the season or because of religious festivals.
- Easier to **change or adapt** when plans change
- Go until it is finished, not until the time finished
- Time commitments based on value of relationship
- Many Polychronic cultures value relationships and an unexpected visit will change the schedule.



DEADLINES!

In a monochronic culture (i.e. the U.S.), not completing a project or task can be a very serious offense.



In Practice at UMBC

- Deadlines
- Appointments (at a time, for a specific amount of time and purpose)
- Business Hours (8-5, Mon Fri)

Ambassadors: As a student, can you share an example of a situation where you learned about the importance of meeting deadlines? Have you ever missed a deadline?



Cultural Differences: Communication



Cultural Differences: Communication

Direct (U.S.)

- Emphasis on words
- Instructions are explicit, less room for interpretation
- Focus of communication is on the task, not the relationship.
- More formal, written communication
- Most policies are written and made public
- Business conducted by email and phone
- Criticism is given **privately**

Indirect

- It's how you say it, not what you say!
- Emphasis on tone of voice, body language, silence etc..
- Details and relationships between communicators more important – power distance
- Business conducted in person
- Often times the key point or request is unspoken and not written but expected to be understood
- Often uses storytelling to make key point



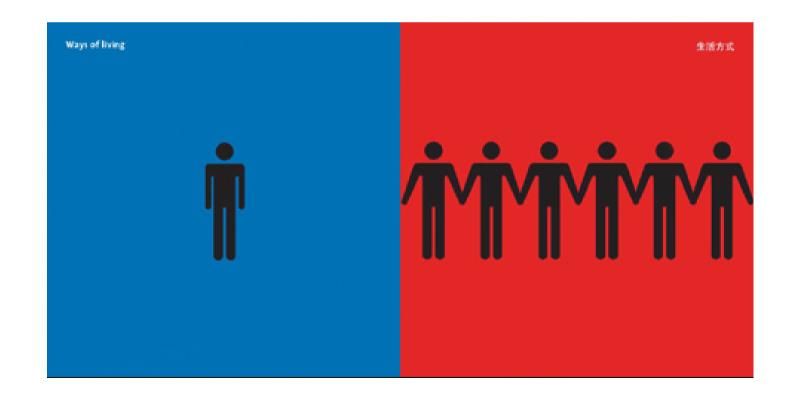
In Practice at UMBC

- Email etiquette
- Finding policy and process: isss.umbc.edu
- The answer is the answer no matter who you ask, how you ask, when you ask, how frequently you ask

Ambassadors: How do you communicate or address your professors at UMBC? What if you don't know them?



Cultural Differences: Relationships





Cultural Differences: Relationships

Individualism (U.S.)

- People are viewed as individuals before they are viewed as group members
- Parents and teachers want to help people become independent
- Speak about "I"
- Emphasis on truth telling.
- People have their own needs and need to be alone
- Success of the individual is the most important

Indirect

- Sum of the parts is more valuable than any one individual
- Parents and teachers want to help young people feel safe and that they will never have to be alone
- The needs of the larger group/family are more important than an individuals needs
- Success of the group/family is most important
- Goal of parenting and mentoring is develop loyalty to the family or social group



Collectivism and Individualism Working Together

- People from collectivist cultures might need to limit the expectations they have of receiving help from others and do more for themselves
- People from collectivists cultures may enjoy the new freedom of having fewer obligations.

Dr. Katherine Punteney (2015)



In Practice at UMBC

- Plagiarism
- Asking for help/needing help It's OKAY

Ambassadors:

- What do you do if you need additional help with a course assignment?
- Have you used any resources at UMBC ensure your assignments meet academic integrity standards?



US Classrooms

- Equality is the ideal in a classroom
- Meeting leader values input from participantslearn from each other
- Participants actively engage in class discussion by sharing their thoughts and personal perspective
- Normal for participants to ask questions when they don't understand or disagree; encouraged to challenge authority
- Don't forget to step up and step back when appropriate





Effective Email Communication Across Cultures

- Cultural understanding of communication types, time and relationships affect our communication style
- Something that is perceived positively in one culture can be interpreted negatively in another
- Let's see how this applies to communicating with the UMBC community and eventually in a professional setting



In Practice at UMBC

DO!	Check website/syllabus before emailing	 Websites often have the answer you're seeking Some departments operate via contact forms on website, not email
DO!	Include your full name and Campus ID	 This will help the person responding provide you with the most accurate information in a timely manner
DO NOT!	Send a follow up email before receiving a response	 Emails are usually answered in the order they're received Sending multiple emails increases response time
DO!	Identify proper audience for your inquiry	Ensures a proper and accurate response
DO NOT!	Include vague details	 Be sure to properly explain your situation/request Vague details can delay receiving a final response and affect accuracy of information you receive
DO!	Understand communication protocol for office/person you're contacting	Response timeProtocols for submitting documentsProper Contact information



Example 1 - How would you suggest the student updates this email to be more effective?

1/14/2021 Gmail - (no subject)



Sara Jones <sjones94@gmail.com>

(no subject)

1 message

Sara Jones <sjones94@gmail.com>To: Communications Department <commadvising@umbc.edu>

Sat, Jan 14, 2021 at 9:03 AM

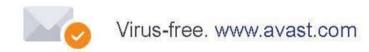
Hello,

I have a problem. I cannot register for my class.

Thank you!

Sara Jones

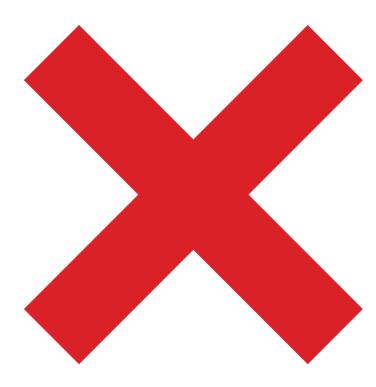
Campus ID: AY39469





Example 1 - How would you suggest the student updates this email to be more effective?

1/14/2021 Gmail - (no subject) M Gmail Sara Jones <sjones94@gmail.com> (no subject) 1 message Sara Jones <sjones94@gmail.com>To: Communications Sat. Jan 14, 2021 at 9:03 AM Department < commadvising@umbc.edu> Hello, I have a problem. I cannot register for my class. Thank you! Sara Jones Campus ID: AY39469 Virus-free. www.avast.com



- No subject line
- Doesn't properly explain issue/question



Example 1 - More effective email

1/14/2021

Gmail - Registration Approval for COM101



Sara Jones <sjones94@gmail.com>

Registration Approval for COM101

1 message

Sara Jones <sjones94@gmail.com>

Sat, Jan 14, 2021 at 9:03 AM

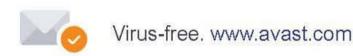
To: Communications Department < commadvising@umbc.edu>

Hello,

I hope you're well. I need to register from COM101 but require advisor approval before doing so. I've attached a copy of my unofficial transcript as your website recommended.

Thank you! Sara Jones

Campus ID: AY39469





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Campus ID: AY39469



Virus-free. www.avast.com



- Descriptive subject line
- Includes accurate explanation of issue



Example 2 - How would you suggest the student updates this email to be more effective?



Sara Jones <sjones94@gmail.com

Requesting Office Hour Appointment Week 11/15

Sara Jones <siones94@gmail.com>

Wed, Oct 28, 2020 at 8:59 PM

To: Communications Department <commadvising@umbc.edu>

Reminder.

On Wed, Oct 27, 2020 at 8:59 AM Sara Jones <sjones94@gmail.com> wrote:

Hello Professor,

I sent you an email yesterday requesting office hour appointment but haven't heard from you. Please let me know when I can have an appointment with you the week of 11/15.

Thank you, Sara Jones Campus ID: AY39469



Virus-free. www.avast.com

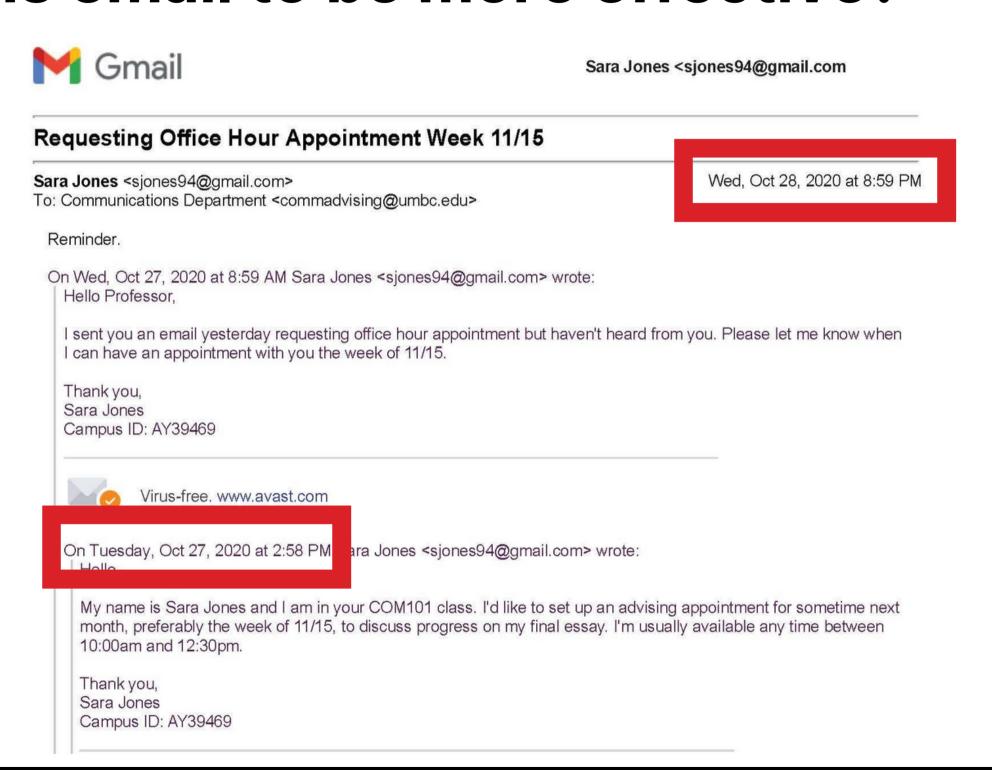
On Tuesday, Oct 27, 2020 at 2:58 PM Sara Jones <sjones94@gmail.com> wrote: Hello.

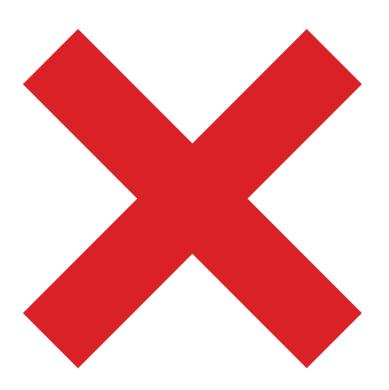
My name is Sara Jones and I am in your COM101 class. I'd like to set up an advising appointment for sometime next month, preferably the week of 11/15, to discuss progress on my final essay. I'm usually available any time between 10:00am and 12:30pm.

Thank you, Sara Jones Campus ID: AY39469



Example 2 - How would you suggest the student updates this email to be more effective?





 Student sent 3 emails within 48 hours



Example 2 - More effective email



Sara Jones <sjones94@gmail.com>

Requesting Office Hour Appointment Week Of 11/15

Sara Jones <sjones94@gmail.com> To: Professor Smith <smith@umbc.edu> Thurs. Nov 5, 2020 at 9:35 PM

Hello Professor,

Good morning. I'd like to follow up on my initial request for an advising appointment for the week of 11/15 between the hours of 10:00 am and 12:30 pm to discuss my final essay.

Thank you, Sara Jones

Campus ID: AU39469



Virus-free. www.avast.com

On Wed, Oct 21, 2020 at 7:33 AM Sara Jones <sjones94@gmail.com> wrote: Hello,

My name is Sara Jones and I am in your COM101 class. I'd like to set up an advising appointment for sometime next month, preferably the week of 11/15, to discuss progress on my final essay. I'm usually available any time between 10:00am and 12:30pm.

Thank you, Sara Jones

Campus ID: AY39469





Example 2 - More effective email



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Virus-free, www.avast.com

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Thank you, Sara Jones

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- Check website/syllabus for response time
- Check website/syllabus to see if there are specific procedures for requesting office hours
- Follow up if they haven't heard back in the appropriate time



Example 3 - How would you suggest the student updates this email to be more effective?

06/24/2020

Gmail - Scholarship Questions - Undergraduate



Sara Jones <sjones94@gmail.com>

Scholarship Questions - Undergraduate

1 message

Sara Jones <sjones94@gmail.com>

Sun, Jun 24, 202 at 8:45 AM

To: <reslife@umbc.edu>,<compliance@umbc.edu>, <admissions@umbc.edu>, <dining@umbc.edu>, <IT@umbc.edu>, Prof. Smith <smith@umbc.edu>, Prof. Brown

Hello,

I would like to ask what the exact qualifications are for undergraduate applicants to receive a scholarship. I currently have a 3.9 GPA and an SAT score of 1345. I'll be applying to your school next year and want to be prepared.

Best, Sara Jones



Example 3 - How would you suggest the student updates this email to be more effective?

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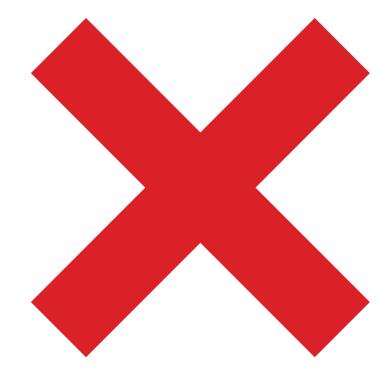
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 Student has included many people/departments that are not relevant to their question



Example 3 - More effective email

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Best, Sara Jones



- Include the most appropriate office for your questions
- Check the appropriate website
- Use the Contact Resource at the end of this presentation/International Student Arrival Guide
- Still not sure? Email us at isss@umbc.edu and we can help!



Example 3 - How would you suggest the student updates this email to be more effective?

07/24/2020

Gmail - Updating Financial Source in University System



Sara Jones <sjones94@gmail.com>

Updating Financial Source in University System

1 message

Sara Jones <sjones94@gmail.com>

Sun, Jul 24, 2020 at 7:58 PM

To: Student Financial Services <sfs@umbc.edu>

Hello,

I hope you're well. When I first submitted my application, I listed a sponsor as my source of financial support. I will now be sponsoring myself for my studies and would like my documents adjusted. Please find my most recent bank statement attached to this email. I can also share my bank account information if needed.

Thank You, Sara Jones

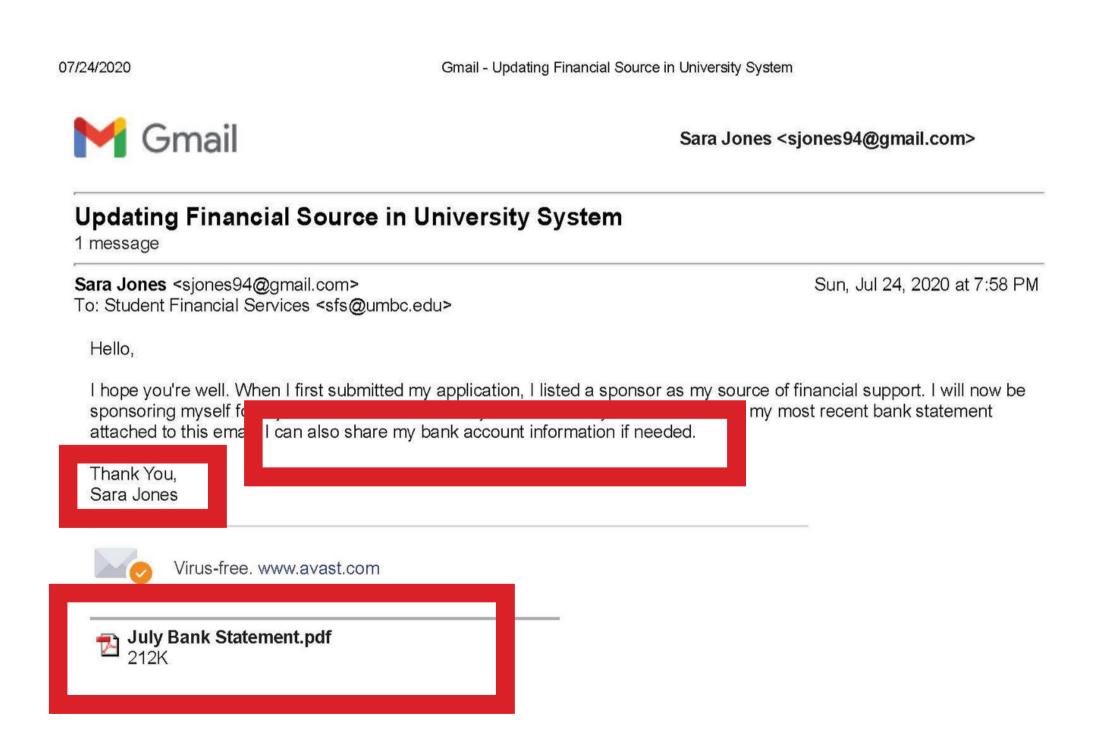


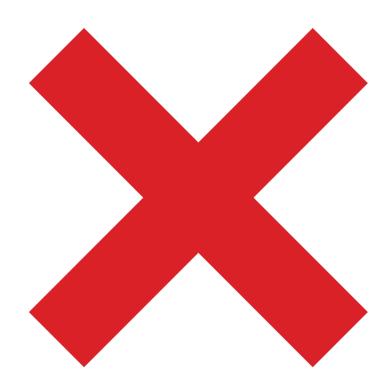
Virus-free. www.avast.com





Example 3 - How would you suggest the student updates this email to be more effective?





- Student has included bank documents and plans to send other financially sensitive info via email
- Student doesn't include Campus ID



Example 3 - More effective email

1/24/2021

Gmail - Updating Financial Source in University System



Student Financial Services<sfs@umbc.edu>

Updating Financial Source in University System

Student Financial Services < sfs@umbc.edu>

To: Sara Jones<sjones@gmail.com>

Wed, Jul 27, 2020 at 10:04 AM

Hello Sara.

Thank you for email. You can update your financial documents in the "Finance Section" of your myUMBC account. This allows us to keep your financial information secure. There's a tutorial on that available here: <u>Updating Funding Source</u>

Let me know if you have any questions.

Best, UMBC Finance Team

On Sun, Jan 24, 2021, 10:02 PM adwoa hanson-hall <ahhall@bu.edu> wrote:

Hello,

I hope you're well. When I first submitted my application, I listed a sponsor as my source of financial support. I will now be sponsoring myself for my studies and would like my documents adjusted. I'd like to know where I can submit my additional documentation.

Thank you, Sara Jones Campus ID: AY39469



Example 3 - More effective email

1/24/2021

Gmail - Updating Financial Source in University System



Student Financial Services<sfs@umbc.edu>

Updating Financial Source in University System

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Thank you. Sara Jones

Campus ID: AY39469



- Student included Campus ID
- Never attach financial information to emails or share sensitive information in emails
- Check website for instructions on submitting forms and documents



Global Ambassadors

- Are emailing and other forms of communicating in your home country very different from the US? Did you have trouble adjusting?
- Can you share your personal tips for communicating effectively via email?
- What are some dos/don'ts you've learned?



Contacting the ISSS Team

The answer to most inquiries are available here: isss.umbc.edu/contact/

- If inquiry is not resolved by methods above, email our shared inbox isss@umbc.edu
 - Remember to email isss@umbc.edu NOT individual staff members
 - Remember response time 3 business days
 - Do not send multiple or reminder emails
 - Include full name and campus ID
 - Include relevant information so we can best advise you



More resources for email etiquette

- Email Etiquette For International Students
- Make Your Emails Count!



International Student Arrival Guide

This guide share what you'll need to know about arriving and settling in on campus. From useful resources, campus contacts to where to buy necessities once you're in the US; this guide has everything you'll need!

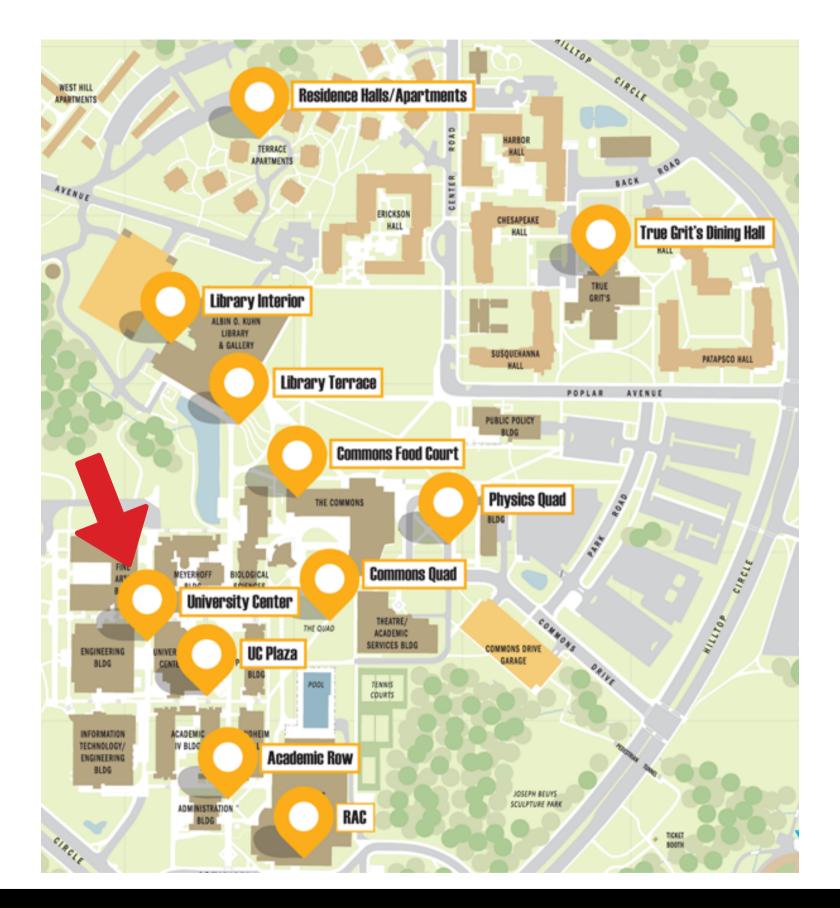
Download the guide here!

Pages 23-25 are a full directory of campus contacts and services.

The information is right at your fingertips!



Questions? Need assistance?



Contact Us

Before you schedule an appointment or contact us, the answers to most F-1 student questions can be found here:



CPT: Off-Campus Work Authorization



Social Security Numbers (SSN)



Travel Outside the US



Request a Letter



OPT: Post-Graduation
Work Authorization



Extend Your F-1 Program
(I-20)



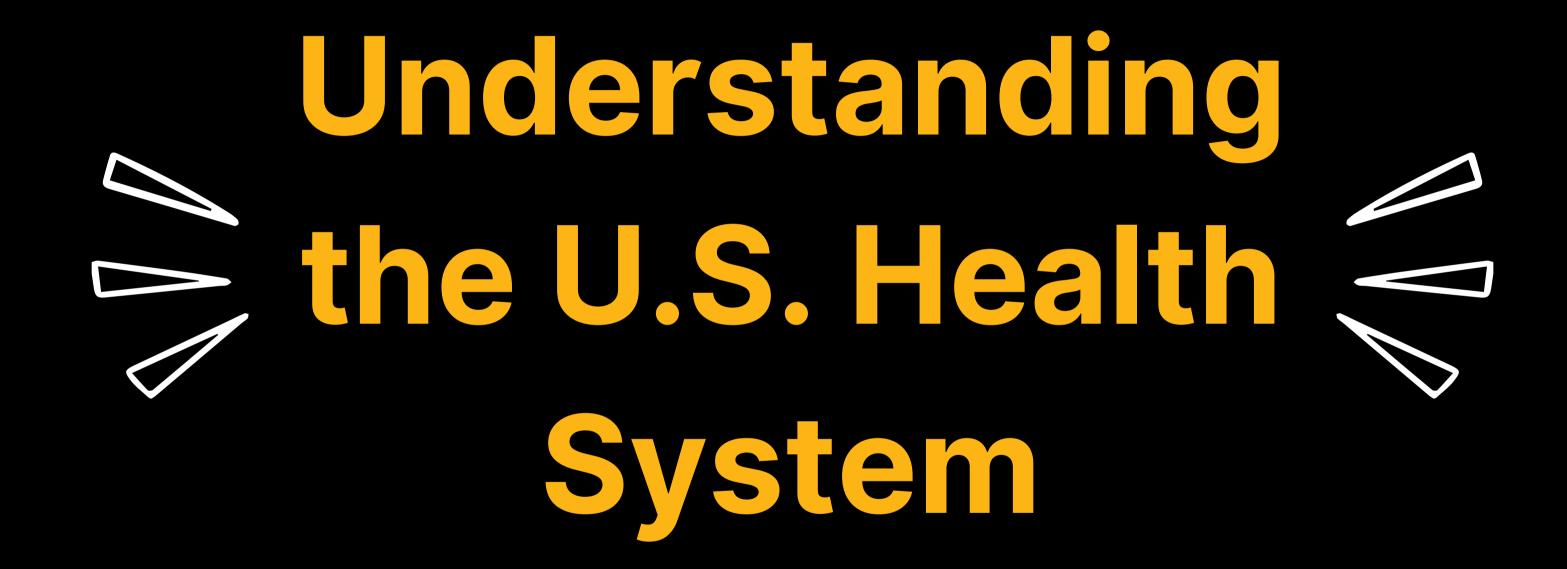




Monday - Thursday: 1:00 - 3:00 PM
Appointment required:
isss.umbc.edu/contact/
University Center, 207



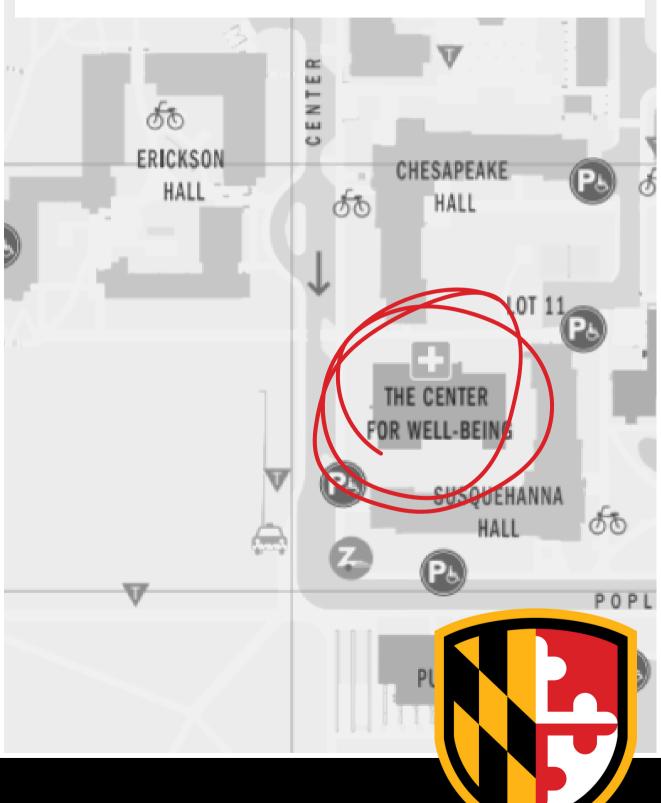
Session 2: International Student Orientation



Retriever Integarted Health (RIH) - University Health Services (UHS)

- UHS is UMBC's on campus student health services center. You'll be able to visit the doctor here as a student at UMBC.
- UHS is part of Retriever Integrated Health (RIH) which also includes the Counseling Center and Office of Health Promotion.

UHS is located in The Center for Well-Being (D7 on campus map). Signs with the location are on campus

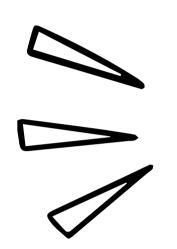


Overview of Services

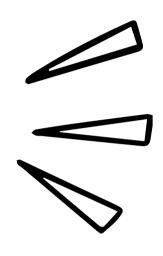
- Diagnosis and treatment of acute illnesses and injuries
- Treatment & monitoring of chronic illnesses
- Immunizations including MMR, Tetanus, Meningitis, Hepatitis B, Gardasil, seasonal flu, and others
- Preventative and routine gynecological and contraceptive care
- Tuberculosis screenings
- Routine physical examinations
- Sexually Transmitted Infection (STI) screenings

- Laboratory testing including free, confidential HIV testing
- Pharmacy services for prescriptions written by UHS providers, including birth control and emergency contraception
- Acupuncture
- Massage Therapy





Health Insurance Basics





Deductible

The amount for care you must pay before insurance begins to pay your claims.

Renews yearly

Copay

The amount you must pay when you visit a doctor. This is paid per visit.

Coinsurance

The percentage of the total bill you are responsible to pay (after your deductible is met)

In-Network Care

Providers your insurance has an agreement with. Look for care innetwork first. Coverage is higher & your deductible and coinsurance are lower



Is health insurance required?

YES

• International students are required by law to hold a US health insurance policy. There is no exception to this rule



New students are automatically enrolled in UMBC's comprehensive health care plan

- Plan name: Aetna Student Health
- Coverage begins at the start of the semester
- The cost of insurance will be billed to you (this is your premium)
- For services rendered at UHS, deductible is waived & covered medical expenses are paid at 100% (after copay)



University Health Insurance Plan



Plan Pays:

- In-network: Plan pays 80%, Coinsurance 20%
- Out of network: Plan pays 60%, Coinsurance: 10%

Copays at UHS

- Office Visit: \$10
- Massage: \$20
- Acupuncture: \$20
- Pharmacy (generic): \$10
- Pharmacy (name brand): \$40

• **Discount Vision Plan:** The plan includes a discount vision plan. The coverage gives discounts on services offered by a vision care provider.



With the University Plan, UHS is your Primary Care Provider

 When you are enrolled at in the University Health, UHS is automatically your primary care provider.



Review your Aetna Student Health Plan

- Basic policy benefits from University Health Services: Click here
- Aetna Student Health full benefits summary: Click here



Do I have any other options for insurance?

- The University Health Insurance plan you are enrolled in (AETNA Student Health) is a good value for money & most students stick with this plan but, students may purchase another plan.
- Consider the pros and cons when reviewing plans, cheaper isn't always better



However, if you choose a different plan:

- The plan must meet certain minimum requirements. All policies will be audited by Student Health to ensure that they meet the requirements.
- You'll need to waive your UMBC insurance.
- The deadline to waive your insurance if you choose to do so, is **Sept 30**. If you do not waive you will not be refunded.
- These instructions only apply if you choose to purchase and use another insurance plan



Think carefully & read the policy: Important considerations for other plans

- Higher Deductible & Copays: You may find a lower premium but, other plan deductibles & co-pays are higher. These costs will add up
- Deductible not waived for UHS services: With other plans, you are required to pay toward your deductible for services rendered at UHS (such as your required TB test)
- **Different coverage levels:** Read the fine print! You want to ensure you're covered if you get sick or injured. There may also be fewer in-network providers.

You do not need to waive anything if you keep the university health insurance plan. Aetna Student Health meets (and exceeds) all requirements.





What to do if you need to see a doctor



How do I make an appointment at UHS? What should I bring with me?

By phone: 410-455-2542, during operating hours: Schedule a virtual visit! Required for any appointment:

- Valid form of identification (UMBC I.D. or other form of identification)
- Health insurance card or a copy of it.



UHS Virtual Visits

UHS offers virtual visits. Request virtual when you're making your appointment

Other telehealth medicine options

TELADOC: Aetna Student Health Telemedicine: Access a doctor via phone at 855-TELADOC (855-835-2362) or via the Aetna mobile app. There is no copay

- You will need:
 - Aetna student health insurance number on your insurance card.
 - Instructions for Teladoc: Click <u>here</u>

CVS minute clinic: Click here



How do I get my insurance card?

Your insurance card will be mailed to the local address you have listed on your myUMBC. Make sure this is up to date!

Need to use your insurance before you get your card?

- You can print your insurance card from the Aetna Student Health website
- Contact UHS and provide your Campus ID number also your 10 digit EMPID (your Aetna ID number)

Keep your card with you. Bring it anytime you see a doctor!



What other immunizations are required?

All UMBC students are required to complete the Mandatory Health Form and report required immunizations

Required immunizations:

- Two MMR's (Measles, Mumps, Rubella) after your 1st birthday
- Tuberculosis (TB) test: All international students are required to have a TB test (T-spot or Quantiferon) in the US within 6 months of entering UMBC.
- Required if living on-campus: Meningiti
- WHO or FDA approvedCOVID-19 Vaccine
- More info about immunizations: Click here

If you do not submit the required proof of immunizations, you will not be able to register for classes for future semesters

What if I need to see a specialist?

Before you see a specialist **ALWAYS**:

- Get a referral from UHS
- Make sure the specialist is in-network! Always ask or check on the Aetna Student Health website

Make sure you always get a referral from UHS, if not this can raise your deductible if the specialist is out of network

 Click <u>here</u> to view Aetna's in-network providers (follow instructions under option 1)



If you (or someone you know) is experiencing a <u>life-threatening</u> medical emergency:

I'm sick or injured. Where should I go?

UHS, PCP or Clinic Appointment

Examples of UHS visit conditions:

- Preventative/routine care
- Cold or minor illness
- Minor cuts or sprains
- Prescriptions

Copay:

- UHS: \$10
- Clinic: varies (~\$10-25)

Urgent Care: Minor injuries & urgent conditions

Examples of urgent care conditions:

- Fevers
- Sprain
- Rashes and cuts

Copay: \$25

Emergency Room: Major emergencies

Examples of major emergencies

- Severe bleeding
- Inability to breathe
- Loss of consciousness
- Major injuries or impact

Copay: \$75

If an injury is life threatening don't be deterred by cost & copays.

911 or an ambulance can be life saving



Have more questions? Contact UHS

Email: rih@umbc.edu

Phone: 410-455-2542

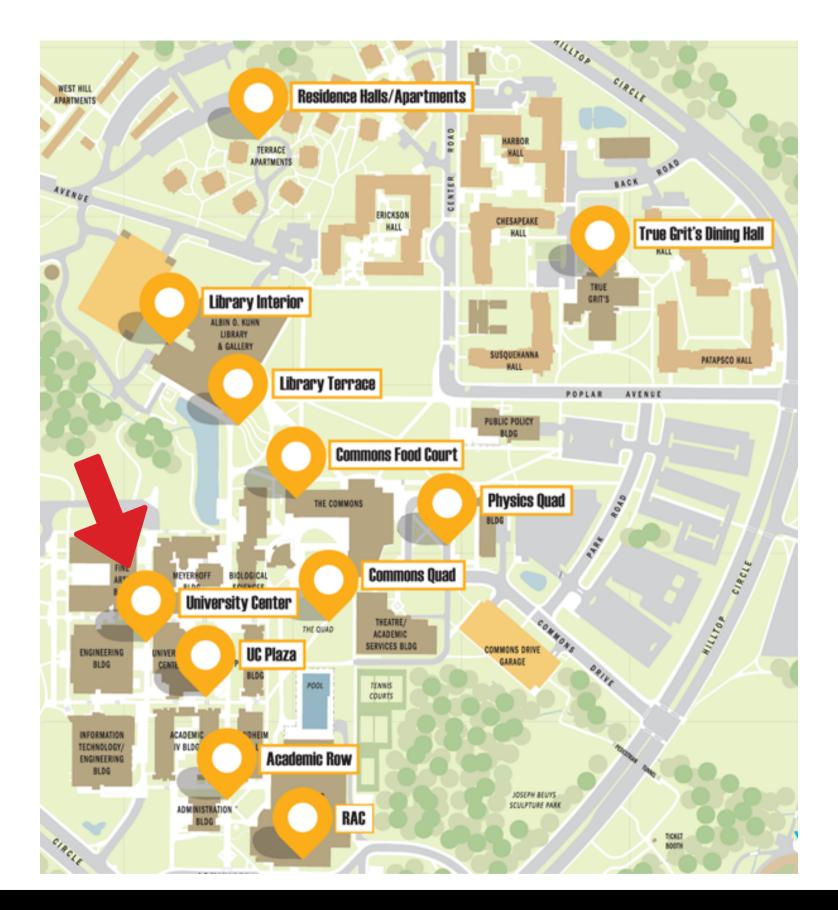
UHS Operating Hours: Mon-Fri 8:30am-5:00pm EST

Location: The Center for Well-Being (D7 on map).

UHS Website: uhs.umbc.edu



Questions? Need assistance?



Contact Us

Before you schedule an appointment or contact us, the answers to most F-1 student questions can be found here:



CPT: Off-Campus Work Authorization



Social Security Numbers (SSN)



Travel Outside the US



Request a Letter



OPT: Post-Graduation
Work Authorization



Extend Your F-1 Program
(I-20)







Monday - Thursday: 1:00 - 3:00 PM
Appointment required:

isss.umbc.edu/contact/
University Center, 207



Session 2: International Student Orientation



REMINDER! See you at Session 3!

Session 3: Monday, August 30, 2021 9:00am



