If you are an international student in F-1 status and authorized for Optional Practical Training you *MAY be eligible to purchase health and accident insurance through the SUNY Insurance Program (currently HTH Worldwide Insurance) for up to one year after your date of graduation. This is the same health and accident insurance that students in F-1 status are required to have prior to graduation, unless they were employed as Graduate Assistants, Teaching Assistants or Research Assistants. The international student health and accident insurance is sold in monthly segments. You may purchase coverage for multiple months at one time. From August 15, 2015 – August 14, 2016, the monthly charge is $108.50. Rates for 2016-17 will be published in July 2016.

*Enrollment requires that you were covered by HTH Worldwide Insurance for at least one month immediately preceding your new enrollment under OPT. Funded GA’s, RA’s and TA’s, are covered by a different health insurance plan while they are funded. Please contact intl.insure, or visit us during walk-in hours for more information and to arrange the necessary month of coverage with HTH Worldwide Insurance.

During the OPT Period:
If you are looking for a job and will need health insurance coverage until your employment benefits begin, you may purchase the SUNY health insurance on a short-term basis (e.g. 1 or 2 month segments) @ $108.50 per month.
If you are employed, but your employer does not offer health insurance or you prefer to maintain your international insurance, you may purchase the international student health insurance for as long as you are authorized for optional practical training.

Insurance Coverage periods: Be sure to read this!
Your OPT International Health insurance start date must be the day after your current international insurance coverage ends, normally January 14 or August 14. Your HTH Worldwide insurance card displays your current coverage dates. Renewals of your insurance also must begin the day after the last expiration date. Gaps in coverage are not allowed.

How to Purchase Insurance
To purchase international student health insurance through HTH Worldwide fill out the required information below. Return it to intl.insure@binghamton.edu. Doing so will authorize ISSS to charge your Binghamton University Student Account the amount required to enroll you for the period of time you choose. After your payment is confirmed your enrollment period is activated. HTH Worldwide Insurance will then send you an email containing instructions for accessing your health insurance ID card. Print your card and carry it with you.

Extending Your Health Insurance Coverage:
To extend your HTH Worldwide health insurance coverage, send intl.insure@binghamton.edu a new updated OPT Insurance form (http://www2.binghamton.edu/isss/health-insurance/OptInsform.pdf) three to four days before your expiration date.

Contact Information:
Feel free to contact us at intl.insure@binghamton.edu or (607) 777-2510 for questions regarding insurance during your OPT Authorization period.

Sincerely,
International Student and Scholar Services