

January 19, 2024

Dear Exchange Applicants and Coordinators:

The State University of New York (SUNY) Board of Trustees, beginning in 1986, mandated that all participants in university programs of international exchange, research, and study be covered by a health insurance plan that is consistent with federal immigration requirements, and authorized the Chancellor of SUNY to establish such a plan and collect a fee from all participants. These program participants include students and scholars studying abroad or entering the United States for study or research.

The Chancellor's office has established the SUNY international student and scholar health insurance plan. The scope of the coverage is consistent with the appropriate levels of coverage as recommended by the National Association of Foreign Student Advisors (NAFSA). Health insurance coverage for international program participants will help to ensure that these individuals have sufficient resources to cover all expenses, including medical expenses, during the course of their program participation.

The insurance provides comprehensive medical insurance coverage for accidents and illness, plus a medical, security and natural disaster evacuation, repatriation, and traveler assistance program. It covers students with no maximum limit at 100% of reasonable expenses, with no deductible; covers 100% of prescription medications, covers pre-existing conditions, mental health, pregnancy, and birth control, chemical abuse, and dependency, and includes \$10,000 maximum accidental death and dismemberment insurance.

**No exemption from the health insurance shall be allowed except for those individuals who can prove they have comparable coverage.** Students will automatically be charged each semester on their student accounts semester bill. It is *strongly* recommended that students not purchase an alternate insurance plan unless and until they have received confirmation that the alternate policy is fully comparable, and they have therefore received permission to waive the SUNY insurance.

The SUNY insurance plan is coordinated at Binghamton University by the **Office of International Student and Scholar Services (ISSS)**, rather than the Office of International Education and Global Initiatives. They have much information on their website about the insurance and about the process for requesting a review and waiver. Visit their website at <http://www2.binghamton.edu/iss/health-insurance/index.html>.

Please do not send your policy information to the Office of International Education and Global Initiatives (IEGI) Exchange Program. We do not play any role in coordinating the SUNY health insurance or approving or denying waivers.

Sincerely,



Susan B. Lewis

Associate Director for International Partnership Development