

**SUNY COLLEGE OF ENVIRONMENTAL SCIENCE AND FORESTRY  
ADMINISTRATION POLICY LIBRARY**

**ESF STUDENT HEALTH INSURANCE POLICY**

Section 3, Students

Policy 3.1, ESF Student Health Insurance Policy

Responsible Executive: Vice Provost and Dean for Student Affairs

Responsible Office: Division of Student Affairs

Issued: March, 2018



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**POLICY STATEMENT**

All full-time domestic (undergraduate and graduate) and international students are required to have health insurance coverage. ESF strongly encourages each student to review the ESF Student Health Insurance Plan (ESF Student Plan) and any other insurance coverage they may have. Each insurance company has specific rules regarding health insurance coverage and it is the student's responsibility to determine if his/her individual or family health insurance plan is accepted by Central New York health providers, particularly Crouse Medical Practice, which is a preferred provider of health care to ESF students. Therefore, it may be prudent to purchase the ESF Student Plan if the student's individual or family health insurance coverage will not cover services away from his/her home community.

**REASON FOR POLICY**

Requiring students to have health insurance is a requirement at most colleges and universities (nationally) and ensures that students are able to access health care services when needed, and that our students have access to an affordable, cost-effective private insurance plan with benefits that have been carefully reviewed and approved by the College.

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**SCOPE OF POLICY**

This policy applies to:

President	Faculty
Vice Presidents	Staff
Deans, Directors & Department Heads	✓ Students
Area Managers & Supervisors	Others

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**WEB SITE REFERENCES**

This policy: <http://www.esf.edu/au>

Policy Office: <http://www.esf.edu/au/pp.htm>

ESF Student Handbook: <http://www.esf.edu/students/handbook/documents/1718StudentHandbookFINAL.pdf>

SUNY policy on Student Health Services: [https://www.suny.edu/sunypp/documents.cfm?doc\\_id=53](https://www.suny.edu/sunypp/documents.cfm?doc_id=53).

ESF health insurance information: <http://www.esf.edu/health/insurance.htm>.

ESF Student Health Insurance Plan information: <http://www.haylor.com/college/suny-esf/>.

ESF Student Health Insurance Plan benefits summary: <http://www.haylor.com/wp-content/uploads/2014/06/SUNY-ESF-Benefit-Summary-w-HFC-Info2.pdf>.

ESF Student Health Insurance Plan waiver information:

<http://www.esf.edu/health/documents/WaivingtheStudentHealthInsurance.pdf>.

Information about the relationship between ESF and Crouse Medical Practice:

<https://crousemed.com/locations/suny-esf-student-health-center/>.

International student health insurance requirement information: <http://www.esf.edu/international/health.htm>.

SUNY International Plan information: <http://www.esf.edu/international/documents/StudentGuideInbound.pdf>.

Vice Provost and Dean for Student Affairs: <http://www.esf.edu/students/dean/>

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## RELATED INFORMATION

<b>Style Guidelines</b>	[URL for reference]
<b>Policy Template</b>	[URL for reference]
<b>Policy Tools and Development (Impact Statement; Policy Revision Form; )</b>	[URL for reference]

## CONTACTS

Specific questions should be directed to the following:

<b>Subject</b>	<b>Contact</b>	<b>Telephone</b>	<b>Office E-Mail / Web Address</b>
Policy Clarification and General Information	Anne E. Lombard, Vice Provost and Dean for Student Affairs	(315) 470-6660	<a href="mailto:aelombard@esf.edu">aelombard@esf.edu</a> <a href="http://www.esf.edu/au/pp.htm">http://www.esf.edu/au/pp.htm</a>

## DEFINITIONS

<b>Full-time Student</b>	A student enrolled at the College of Environmental Science and Forestry (ESF) who is an undergraduate enrolled in 12 or more credit hours during the fall and/or spring semester(s) or a graduate student enrolled in 9 or more credit hours during the fall and/or spring semester(s). All non-international students meeting these credit hour guidelines are required to have and maintain health insurance coverage from the first day of matriculation into classes or participation in pre-class events and activities such as new student orientation, athletic training, etc.
<b>International Student</b>	A student enrolled at the College of Environmental Science and Forestry (ESF) who possess a F-1 or J-1 status. All ESF international students are required by federal law and State University of New York (SUNY) policy to have and maintain international health insurance.
<b>ESF Student Health Insurance Plan Year</b>	The coverage period for the ESF Student Health Insurance Plan as determined by the College of Environmental Science and Forestry and the plan provider. For 2018-19, the Plan Year is from August 15, 2018-August 14, 2019.

## POLICIES

### **Domestic Students:**

Effective Fall 2016, all full-time domestic ESF students (undergraduate and graduate) are required to have and maintain health insurance coverage from the first day of matriculation into classes or participation in pre-class events and activities such as new student orientation, athletic training, etc.. ESF will automatically enroll each student in the ESF Student Plan, which is an affordable, cost-effective private insurance plan with benefits that have been carefully reviewed and approved by ESF. Details about this plan, which is administered by insurance agency Haylor, Freyer & Coon, can be found here: <http://www.haylor.com/college/suny-esf/>. A summary of the ESF Student Plan benefits can be found here: <http://www.esf.edu/health/insurance.htm>. Part-time students, as well as spouses and dependents of ESF students, are eligible to purchase this plan if interested.

### **International Students:**

As required by federal law and SUNY policy, ESF's international students (F-1 or J-1 status) must have and maintain international health insurance. International students are not required to enroll in the ESF Student Plan or submit information to waive out of the plan. Instead, all international students will be automatically enrolled in the SUNY International Student Insurance Plan (SUNY International Plan) administered by GeoBlue prior to matriculation. In addition to F-1 and J-1 students, J-1 visiting scholars and J-2 dependents of ESF-sponsored J-1 persons will also be required to enroll in the SUNY International Plan. These persons will not be automatically enrolled and will need to purchase their coverage on an individual basis from the Cashier's Office. Spouses or dependents of ESF international students are eligible to purchase the plan if interested. Information about the SUNY International Plan can be found here: <http://www.esf.edu/international/documents/StudentGuideInbound.pdf>.

## PROCEDURES

Effective Fall 2017, the cost of annual health insurance coverage, through the ESF Student Plan, will appear annually on each student's Fall tuition bill.

If the student already has individual or family health insurance coverage and does not wish to enroll in the ESF Student Plan, the student can opt out of the ESF Student Plan by logging into MyESF and filling out the online waiver information form, which includes providing the name and phone number of the insurance company, the name of the policy holder, the insurance identification number, and the student's relationship to the policy holder. Students must waive out annually.

Directions for how to waive out of the ESF Student Plan can be found here:

<http://www.esf.edu/health/documents/WaivingtheStudentHealthInsurance.pdf>. The waiver request must be submitted before September 30th each year or the student will be automatically enrolled in the ESF Student Plan.

For full-time students who enroll beginning in the Spring semester, they will be charged only the Spring (prorated) rate for the ESF Student Plan. For those students who already have health insurance coverage and do not wish to enroll in the ESF Student Plan, they must submit the above-mentioned online waiver request through MyESF before February 15th.

For international students, each student will be automatically enrolled in the SUNY International Plan. F-1 Visa holders who hold a Graduate, Teaching or Research Assistantship may be eligible and/or required to enroll in their assistantship insurances. For any international students who opt into assistantship insurance, they will be eligible to waive out of the SUNY International Plan.

To do so, they must provide a copy of their assistantship insurance card to the Cashier's Office.

Students may also waive out of the SUNY International Plan for (a) approved religious objections, or (b) having an approved comparable coverage plans. To submit this waiver, students should submit a request via the SUNY waiver site at:

<http://hthworldwide.force.com/SUNY>. These waivers will be handled on an individual basis in consultation with Crouse Medical Practice and GeoBlue Insurance. Either waiver process must be completed prior to September 30<sup>th</sup> for the Fall semester or February 15<sup>th</sup> for the Spring semester. For further information on international health requirements, please review:

<http://www.esf.edu/international/health.htm>.

All international students who are granted waivers from enrolling in the SUNY International Plan will still be auto-enrolled in the supplemental Medical Evacuation and Repatriation Insurance. This insurance is non-waivable.

All other international persons who are either required or interested in purchasing the SUNY International Plan must do this on an individual basis at the Cashier's Office.

### ADDITIONAL INFORMATION

- All questions regarding domestic health insurance at ESF should be directed to the Division of Student Affairs (general questions) at 315-470-6660 and the Bursar's Office (billing questions) at 315-470-6652.
- Crouse Medical Practice can be reached at 315-766-1628. Further information about the relationship between ESF and Crouse Medical Practice can be found here: <https://crousemed.com/locations/suny-esf-student-health-center/>.
- All questions regarding international health insurance at ESF should be directed to the College's Office of International Education.
- All questions about the SUNY International Plan should be directed to GeoBlue Insurance at 1-844-268-2686

### FORMS

<b>No forms are associated with this policy.</b>	

### REVISION RECORD

<b>MM/DD/YYYY–Policy Implementation</b>	