



Student Health Insurance

Unofficial

The International Student Handbook

TIPS AND SHORTCUTS FROM OUR OWN EXPERIENCE



LETS TALK ABOUT...

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BUDGETING

HOLD UP... WHERE'S MY MONEY GOING?

So, you've just travelled across the world (or at least across the nearest sea) to follow your dream. You stop to buy a donut or a coffee and cannot help but do the currency rate conversion in your head, "Wow, that much?"

Let's face it: things are expensive here, maybe not all the time, but more often than not. I mean, back where I'm from - I could have a full meal and it would cost me just about 90 cents – no joke! And this is why - budgeting is so important. You will find that the opener, "As a broke freshman..." is a pretty popular one.

Allow me to help...STUDENT DISCOUNTS! Many online shopping websites, restaurants (especially those around the neighborhood of the school), office supply and retail stores offer student discounts. The easiest way to find out if they do is to check out if they have a poster out front or just walk in and ask them. When it comes to websites, do what we would normally do for most things – Google.

Amazon Prime offers a special student plan for half the original price just by registering with your university email ID. And, it is very worth it! Similarly, music streaming services such as Apple Music also offer student discounts.

Many events offer student discounts to universities – check the school website and social media handles to know of such offers. My first Broadway show experience in NYC was through my university and I paid a fraction (I mean, fraction) of the price - \$10...SO worth it!

Maintain an account notebook: I know it seems boring and tedious, but it doesn't have to be hard. Just take note of your daily expenses, even if its on your smartphone, just to have an idea on what you spend money on. That way, when you do have to minimize costs – you can make a simple decision on where to cut down. You could also try creating a rough budget plan; tell yourself that you will only spend a certain amount of money on food for a week, and a certain amount on clothes for a month, for instance. Most college students are looking to cut down their expenses, so do it with friends – just so you have someone who will help you stay on track too!

Check out websites such as www.thepennyhoarder.com and www.campusclipper.com for tips, hacks and discounts!

Using a meal-plan is very useful, especially for new college students. You have more than enough on your plate without worrying about “what’s for dinner” and if you haven’t found a free pizza study group yet – there is a high possibility you’re going to go to bed without dinner. I know I’ve done it. Let me tell you something – it is not worth it. Surviving only on caffeine and vending machine snacks is a terrible idea for your body, and we know how expensive health care is here. A meal-plan takes the stress off and makes sure you have a quick and easy option to get food. It also helps you stay on budget; while it might seem like a lot of money in the beginning, it is much more efficient to get yourself a plan than spend money at a café or fast food outlet every alternate day.

Make note of sale days in your city and plan to buy things then. Pretty much every holiday has a sale with it, for instance – Black Friday sales are a BIG deal, don't be surprised if you see people lining up at midnight the night before the sales begin. Black Friday camping is a thing! Even tax season (you will read about it later) comes with sales and offers!

PHOTO ID CARD

I.D. PLEASE

As a person who sometimes (and by that, I mean often) has to check if my passport is still in my bag, just to be safe - I can tell you that “living on the edge” is not always fun. With a proof of identity and address, you can easily get yourself a state photo ID at your local DMV. And no, you don’t have to train for and complete a driving exam - you could get a non-driver’s photo ID and it is so much easier (and less stressful) carrying that around in your wallet than your passport. You can always switch to a driver’s license later when you have time for the exam. This photo ID does not function like most other official governmental IDs similar to what you might be used to in the country. For instance, holding a state photo ID does not mean that you are a “resident” of the country. It just makes life a whole lot easier for you within the country.

Note: Most international students will be classified under the “Non-Resident Alien” category.



FINDING NEW FRIENDS

YOUR JOURNEY

Alright, let's be real – moving to another country is HUGE. It is exactly as big as what your family makes it out to be. You're starting afresh, away from what has been your home. On the one hand, it is extremely exciting; saying hello to big dreams and adventures and bye-bye to things that could have held you back. However, it is nerve-wracking too – even if you haven't realized it yet. But that's what adds to the thrill, right?

It is SO important to find a group of people in the new place; even if you don't think they are going to be your (new) best friends. If you're lucky, and I mean, really lucky – you'll find your squad (is that still a thing?) during your orientation week and first few classes. I mean, of the two fellow students I spoke to at my orientation, one transferred to another department and I barely saw the other. I, eventually, found some awesome people to hang out with though!

And, no – it is not going to be easy. Even the most social and “out-there” people feel lonely sometimes. I had my friends and family back at home constantly tell me, “Get out there! Find people! Do something!” I was already travelling a hundred miles a minute; this was added stress. And it should not be that way. There are many ways and places that you can comfortably socialize in, especially for the less extroverted.

Most schools have orientation weeks that involve a variety of events that make it so much easier to find friends and a group of people that might become your group of people. And remember, most of the others are in the same boat as you. Even if they've come from within the country or closer – they still need friends here.

The International Student Center at most universities hold special orientations and regular events for students from all over the world. Often, they even have guided tours that are both fun and useful!

Trust me when I say that events are always happening throughout the campus – especially when it is a large university; it is not surprising to see a number of schedules put up for club events, competitions, open mic nights, food/study breaks one after the other. Attend as many as you can! (Lifetip: Free good food? Yes please!)

Schools have numerous clubs, besides Greek life; become a part of something that you love, whether it is dancing, chess, photography, Zumba. Check around; there just might be a group for it – official or unofficial!

Join the student-run social media groups of your program and school. A lot of opportunities are posted in here, besides free events, discounts events and you could post asking for help with something or even if you want to do a fun photoshoot or discuss a book/film.

Ask for help – most people love to talk about what they know and what they like, so go on and ask about recommendations and about stuff that only someone who's lived in the place would know.

Find out what local activity is popular in the neighborhood. Apple-picking? Get a basket. Horse-riding? Ride...actually maybe hold back on that unless you're actually learning how to ride a horse.

There are websites that post about events – both free and ticketed, that occur in the city and allow you to sign up for them. One such website is www.eventbrite.com.

And, while there is an almost sub-conscious tendency to form relationships with people of your own nationality, remember to socialize with everyone, especially considering you might not get the opportunity of getting to know other cultures so closely in your hometown.



You've already gotten out of your comfort zone by coming here, now just jump over the puddles!

GETTING TO KNOW AMERICAN CULTURE

WAIT, NO, THAT'S NOT WHAT I MEANT...

I cannot tell you the number of times I wish I had known more about mainstream culture here. I mean, I thought I was pretty updated but then I come here and there are so many references that I just did not get. So, did I awkwardly laugh along and pretend I knew what they were talking about? Absolutely.

Eventually, I gave up though – I told them that I had no clue what they were talking about, blamed it on culture differences, and they very excitedly explained it to me. And so, try to keep yourself as updated with what goes on here – watch a few popular TV shows (it's for homework), read blogs and check out what's trending. You don't want to be told that you "live under a rock". And now since I mentioned that, let me go over a few phrases that are used here, and some phrases that don't always mean what we think they mean.



- **To live under a rock:** To not know what's going on in the outside world
- **First floor:** The lowest floor/ground floor
- **What you want to do is...:** What you should do is...
- **I cannot help myself from:** I can't resist from...
- **You get it?:** Do you understand?
- **Shut up!:** You're kidding! / "Really?!", could also be replaced with "No way!"
- **I see where you're coming from...:** I understand why you're saying that...
- **I see:** I get it
- **I don't buy that:** I don't believe that
- **Tell me about it:** I can totally relate to what you're saying, could also be "I know right?!"
- **How do you mean?:** How are you saying that? / What exactly do you mean?
- **I'm beat.:** I'm exhausted.
- **It's "in" now:** It's trending / popular at the moment
- **I was ripped off:** (someone charged them way more than what was necessary)
- **For real:** Honestly!
- **Bodega:** A small grocery store
- **Buck:** Dollar
- **Toilet/Washroom:** Restroom
- **Riding shotgun:** (to sit in the front seat of a car)
- **FOMO:** Fear of missing out
- **Gotcha:** Ah okay, I understand
- **I hear you (or) I feel you:** I know what you mean and empathize with it
- **Heads up!:** (a way of calling for attention/to stay alert) e.g. "Heads up, catch the ball"
- **No-brainer:** (an easily made decision) e.g. "This is a no-brainer – we choose the concert!"
- **Play-by-ear:** (to make decisions in a situation as and when it comes) e.g. "I don't know what I'm doing tomorrow yet, let's play it by ear."

These are just a few phrases, you will come to learn a lot more as you go. And then, don't be surprised if your people back home look at you with clueless eyes.

Make sure to read about holidays and important days here so that you don't come off as ignorant. Be wary about what you speak and how you say it; you could be offending someone without even realizing it. All of these will be learnt with time but as an example, some of the people you meet might go by a different pronoun – make sure you're using the right one, you might have to use he/she/they.

DOCUMENT YOUR DOCUMENTS

I KEPT IT IN A SAFE PLACE... NOW IF I COULD ONLY FIGURE OUT WHERE THAT SAFE PLACE WAS

I am one of those people that carries (almost) everything that I might need in a backpack. It is definitely not the most efficient and healthy for my already aging back (cue the memes), but I knew I had everything with me. Now, I do not recommend you do that. What I will say, though, is to make sure you have all important and unimportant documents stored in a safe place. You never know what you might need and when you might need it.

These include documents that you used before you came here, those you used to enter the country, those you will need to travel, medical health records, financial asset records and so on. Examples: Vaccination & Immunization Records, I-20, Student Loan Documents, Letter of Acceptance, I-94 (travel history report; you can download one on the official I-94 website).

Remember to make copies of these documents and keep that in a safer place. Even better, scan them too. And a photo taken by even the best smartphone camera will not be accepted as a scan. Trust me, I've tried.



BANKING AND OTHER NECESSITIES

CREDIT CARD OR DEBIT CARD?

You will most likely be living off cash during the beginning couple weeks before finding a bank and creating an account, but let me begin by saying that carrying bundles of money around is not a good idea at all. For the first couple months of my time here, I lived off cash, a Forex card and my international debit card (ended up losing money in conversion fees).

Opening a bank account is not that hard of a task – bankers are usually very helpful and specific in what they need from you. You can easily open a checking account and get yourself a debit card. Most universities have a tie-up with certain banks – look into that and you could get yourself in account in one of those banks.

Getting a credit card is a little trickier. To hold a credit card, you must have a working SSN (Social Security Number) given by the Department of Homeland Security. If you find an on-campus job, you can apply for an SSN and get one within a couple weeks. Having a credit card is important here because only then will you be given a ‘credit score’ and ‘credit report’, which you will need as you continue here, especially if you’re thinking about living off-campus and renting a regular place. There are various other options for that but we don’t have to get into all of that now. Most people you tell this to will vehemently disagree, but it is possible to get a credit card without an SSN.

Check out the ‘Deserve Edu Mastercard’ on this link:
<https://wallethub.com/best-credit-card-without-ssn/>



BANKING AND OTHER NECESSITIES

SO, DOES IT RAIN DURING TAX SEASON?

While on the topic of financials, let's talk about 'Tax Season'. Everyone here, except those on holiday of course, has to declare taxes during this time – usually around April. Whether you have a job or not, remember that you have to file taxes. If you don't have an income, you would file tax form 8843, a simple and straight-forward form that you could download off the IRS website. If you have an income, your employer will provide your tax forms in the beginning of each year. If not, ask them. Also, check your student portal and school website. It might seem overwhelming in the start, but you can find a ton of resources online to help you. Your school would also host workshops to help students with this. There are multiple software programs online that are very helpful too – TurboTax, TaxAct, H&R Block, etc. I used these programs to help me figure out what I had to file and then continued to do it myself so that I could save money. You could also check out the IRS program, VITA. I remember buying myself a giant cone of ice-cream once I had mailed in everything – I deserved it, as you will too!



BANKING AND OTHER NECESSITIES

IF I CALL HOME NOW, WILL THEY BE ASLEEP?

Another necessity is having a SIM card – a good network. There are many deals offered by network providers here, make sure to do your research before you jump on one of the bandwagons. For instance, you might find a really good offer with one company only to realize later that the reception at your dorm is not good. So, ask around and find something that really works.

You could get together with a group of friends and get on a family plan to save money!



UNDERSTANDING THE EDUCATIONAL SYSTEM

AN “A” IS GOOD, RIGHT?

Yes, an “A” still means you’re good but this can be tricky. The grading system here might or might not be similar to what you’re used to. Schools and colleges here follow the 4.0 GPA (Grade Point Average) System. This is an example of the scale, but your school might vary by a few points –

4.0: A | 3.7: A- | 3.3: B+ | 3: B



An “F” grade is a fail grade, let’s all be sure of that. (That was a complete mood kill, wasn’t it?) Your CGPA (Cumulative GPA) will be calculated from your individual grades for your whole semester. It is important to maintain good academic standing, especially if you’re on financial aid/scholarship.

In the beginning of the semester, take some time to understand how you’re graded and how many days off you’re allowed, because there will be times that you need to regroup for your own mental wellbeing and doing that is important too.

Remember that the educational system here works on continuous assessment. Delays in submissions, irregular attendance, missed assignments – all of these could affect your grade. Always stay on top of schedule – always.

You are bound to do a lot of writing for your classes, so take some time to understand the format of writing here – ask friends, professors, assistant professors. Remember that plagiarism is deeply frowned upon, and when I say that – I mean it is pretty much a criminal act in the academic environment. ‘Plagiarism’ refers to copying off someone else’s work – even your own, without giving them credit. If you are referencing older work, make certain to mention the reference according to the format.

COPING WITH BEING OVERWHELMED

YOU GOT THIS.

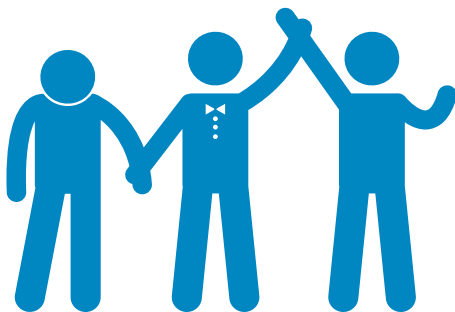
Phew! That’s a lot but take my word for it – you totally got this, even when you think you don’t. During my time here, I have had some dark days and I mean really bad days. Nothing made sense, the only thought in my head was, ‘What was I thinking – that I could actually do this?’ And somehow, I made it past those days. They still happen, but if I’ve made it through once, twice, three times – I can do it again.

So, trust me when I tell you this – sometimes it will be hard, but you just gotta push through. Like I said before, it’s the puddles – some might be bigger than the rest and if you can’t jump over it, walk through it – there are some really good sales for rain boots too.

Schools and Universities will tell you about their counselling resources; there will most probably be a “wellness hotline” that you can reach when you’re feeling low and need to talk through it. If you have to be alone for a bit, that is totally understandable – but the most important thing is to not isolate yourself. Loneliness is extremely debilitating, especially for people like us who have travelled even across the world. Remember not to sink into the loneliness. Listen to music, dance it out – even if you have two left feet, exercise, eat ice-cream, read a book – do anything that would even temporarily help you. And just take it step by step.

It is highly likely that your school will have a wellness/spiritual life center that offers sessions and workshops on mindfulness, meditation and yoga. They usually also offer religious groups for those who prefer. And I was one of those people that constantly had others tell me to “just do some meditation”, like it would magically solve all of my problems. Well, eventually I gave it a try. It doesn’t solve all my problems, but it sure makes it a tad easier for me to deal with them. I have not got into the habit of doing it regularly, and a part of me knows that it would be so much better if I did, but you know – life gets in the way of that. The times I do meditate though – it really helps. So, go for such events; even if not for anything else, you could find a new friend!

I cannot stress on the importance of staying healthy by eating healthy, or just eating even. Skipping meals during student life is nothing new. Even as I write this, I have only had a granola bar for breakfast which is still better than what it used to be – a chocolate, no joke! Stock your refrigerator with granola bars, yogurt and cold pressed juices. It is much healthier to make yourself a sandwich or a salad, but if you have absolutely no time for that, at least you can grab something and go. This is where having a meal-plan really helps. Also remember that your body is getting used to a completely new environment – the nutrients are different, where the food comes from is different, so be prepared to either put on some weight or lose some weight as your body gets used to it. America is truly the melting pot of cultures so look for a local store that might have food from your country. This is easier in the big cities, but you never know – a bodega might surprise you!



ON-CAMPUS RESOURCES

“WHAT ELSE DO YOU OFFER?”

You’re paying a lot of money for your education – let’s make the best use of it. Your school has a TON of resources that you can take advantage of. To start off, attend as many orientations as you can. This will help you give an idea of everything your university offers.

On-campus resources include help with finding jobs/internships, athletics and sports, bookstores, counselling center, etc.

You might have a gym and recreational center in your university that offers you free membership during your matriculation (time that you’re actively and eligibly enrolled in classes) there. There might even be classes at really good student rates such as dance, swimming, martial arts, spin classes and so on.

The university will hold many workshops during the year – career fairs, lawyer workshops (to help understand visa status) that are very useful for us, networking events, and many more. Keep an eye out for bulletin boards around your school because you really never know where you might find something that would be awesome for you! Check the school website regularly for updates and go through the e-mails that you receive from them too.

If you have a question about resources or if you want to find out what else they have to offer, just go into your international student office and ask.



ISO Student Health Insurance is the dominant insurance plan manager devoted to the well-being of international students. As a company that operates “For International Students, By International Students”, ISO offers affordable insurance plans (as low as \$29/month) that you could greatly benefit from. Check out our website www.isoa.org.

Also, for more information about American culture and a number of questions you might have, check out www.intlstudent.org.

INSURANCE DICTIONARY

- **Annual Maximum:** The total amount the insurance company will cover for you per policy year.
- **Co-insurance:** It's the split between how much you pay against how much the insurance company pays. E.g.) 80% for the first \$5000 means that the company will pay \$4000 (80%) and you will have to pay \$1000 (20%).
- **Co-pay:** A fixed fee you pay for a medical service according to your insurance plan. The amount varies according to the type of provider (eg. specialist or primary care provider)
- **Deductible:** The amount of money you need to meet before the insurance pays for anything. The annual deductible is the amount you must reach for that year period, after which the insurance will cover expenses according to plan benefits.) \$100 annual deductible means that, once you have spent \$100 on medical expenses for various reasons, the insurance company begins to cover expenses at the co-insurance ratio.
- **Maximum per injury or sickness:** The total maximum amount that the insurance will pay, for expenses that are covered under the chosen plan, per event (injury or sickness, for instance).
- **Medical evacuation:** In extreme emergencies, this refers to transferring the insured person to the nearest hospital (such as airlift) or medical facility.
- **Out-of-pocket expenses:** The combined cost that you have paid that includes your deductible, co-pay and co-insurance for covered services plus all other expenses for uncovered services.
- **PPO or Preferred Provider Organization:** A network of doctors, clinics, hospitals and related providers who are organized under the PPO to provide health care at a negotiated rate. Each insurance policy has a specific PPO. Getting treatment from a member of your insurance's PPO network may provide higher benefits or more savings. They are referred to as 'in-network', whereas those providers outside of your insurance's PPO are 'out-of-network'.
- **Pre-existing condition:** Any injury or illness that you had or received treatment for before the date that your insurance becomes effective.
- **Provider:** The medically licensed person authorized to treat patients; could be a doctor, nurse practitioner, clinical psychologist, chiropractor, dentist and such.
- **Reasonable and customary charges:** The amount normally charged by the provider(s) for similar services and supplies. They should be comparable costs.
- **Repatriation:** In the case of death, this refers to transporting the insured persons remains back to their home country.