



INSURANCE

Health and emergency insurance is mandatory for all study abroad students participating on a SUNY New Paltz program. During your trip, you may need to see a doctor, have a prescription filled, and receive care at a hospital, or deal with an unexpected medical emergency; in which case you will need insurance coverage.

[HTH Insurance Coverage](#)

SUNY New Paltz automatically enrolls you in the HTH insurance for your time abroad, the cost of which is added to your New Paltz bill for the term you are studying abroad.

- Covers you for inpatient and outpatient services and emergencies
- Emergency, evacuation and repatriation coverage
- Up to 40 visits to a mental health professional per year
- Offers appointment services, follow up, claims assistance
- Online resources allow you to look up English-speaking/Western trained doctors before you go
- Look up whether your medication is offered in your host country (or if it is illegal!)
- Learn more about health and safety issues in the area in which you will study

*HTH does not provide eye care or dental coverage

**You will receive an email with your HTH insurance card attached a few weeks before you depart, the card will not be mailed to you.

- [SUNY HTH Brochure](#)
- [HTH Claim Form](#)

Waiving the HTH Insurance

Some of you may choose to waive the HTH insurance in order to use your own insurance plan. In this case you will need to read the following from SUNY and HTH carefully:

SUNY HEALTH INSURANCE ON-LINE WAIVER INSTRUCTIONS OUTBOUND STUDENTS

Congratulations on attending one of our State University of New York Higher Education Campuses. If you have comprehensive health insurance and want to apply for a waiver of the SUNY Health Insurance Plan, you will need to follow the instructions below:

- 1. Applications with missing or incomplete documentation will be denied. Additional documents will not be accepted after you submit your application.*
- 2. You will have only one opportunity to complete this online form, so be certain to have your Health Insurance Information as listed below. You cannot stop and save the application, so please make sure you have ample time to complete it in one sitting.*
 - 1. Insurance policy of the plan you are attempting to use to waive indicating coverage amounts in US dollars*

2. *Date of insurance coverage for the current academic year*
3. *Identification card issued by the insurance company*
4. *All documents must be in English and any form of currency must be in US dollars*

If you are a study abroad student, your plan must also meet the following criteria:

- *Your plan must have a claims payment office in the United States and/or have provisions to pay medical providers directly. This will reduce your “out-of-pocket” cost for medical care.*
- *Your plan must have a policy written in English and expressed in US dollars.*
- *Your plan must pay at least \$10,000 for Medical Evacuation each year.*
- *Your plan must pay at least \$7,500 for Repatriation of Remains.*

If you know you do not meet the criteria listed, you will not be granted a waiver.

Please note: Travel plans and county medical service plans (CMSP) are not allowed to be used to waive.

Start the waiver process here: <http://hthworldwide.force.com/sunyoutbound>

Before you decide to waive the HTH insurance you should consider the following:

- Do you know what is covered under your insurance?
- Do you know what isn't covered under your insurance?
- Do you know what services are offered by your insurance provider?

Many insurance providers may state that you will be covered internationally but that may mean that they cover emergency services, not inpatient services. You will want to make sure you know and understand what your insurance covers before you decide to waive the HTH.

You MUST be enrolled in one of the above

You will be AUTOMATICALLY enrolled in HTH Worldwide unless you submit a waiver