

MEDICAL INSURANCE

Health insurance coverage while overseas is mandatory. All participants will automatically be enrolled in the SUNY study abroad insurance through [United Health Care Student Resources \(UHCSR\)](#). This coverage includes health insurance and emergency assistance, as well as evacuation and repatriation benefits. Insurance costs are included within the program differential and billed by the Office of International Education and Programs.

Optional Travel Insurance

We recommend that you also consider purchasing travel insurance. SUNY has partnered with [Haylor, Freyer and Coon Insurance Agency](#) to provide students with additional coverage options. Students are also welcome to find their own agency. All students, faculty, and staff who are traveling as part of a SUNY Education Abroad program are eligible to enroll for this optional insurance.

(Note: this insurance is not required. You may find other products that best meet your requirements and needs.)

How to Access Your Insurance Card

You will be enrolled by the Office of International Education and Programs prior to departure. Once you are enrolled, you will receive an email to the address you provided on your study abroad application. This email will come from notifications@uhcsr.com. Please add this email to your contacts to prevent important notifications from going to your spam or junk folders. Once you receive this email, please follow the steps below:

1. **Visit [UHCSR secure login](#).** A link will be included in your email.
2. **Select the Register Now button.**
3. **Enter your information.** Your student ID number is the ID number you provided on your study abroad application.

Within this account, you can access your card and print it. You will not be receiving a hard copy card so it is your responsibility to login and retrieve a copy for your records. This insurance begins the date of your departure from the US, so it is recommended you take care of this before you leave so that this information is accessible during your travels.

This insurance will end on the last day of your program. If you wish to extend coverage, please contact UHCSR directly.

Accessing Medical Care Overseas

For pre-trip planning or if you are outside of the USA and need to locate a doctor abroad or have an emergency, please call UHCSR Global 24/7 at 844-249-0748. UHCSR Global can also arrange for direct pay for a provider that you see overseas if you call this phone number.

Note that you cannot access the UHCSR site until you have been enrolled in the insurance and activated an account. If you have questions about enrolling, please contact our office. Once you have established your account, before traveling, familiarize yourself with all the services and resources UHCSR provides.

Please Note

Think carefully before canceling other health insurance you may have. SUNY study abroad health insurance coverage is not valid in the US. We recommend that you keep some sort of domestic health insurance in effect in case you need to return home unexpectedly from abroad for any reason.

Non-Oswego students: Your home campus may have its own mandatory domestic health coverage rules; please contact the Study Abroad Office or insurance coordinator at your home campus for specific information and/or instructions and we will work with your campus to satisfy their requirements.

DISCLAIMER: Access to any of the listed third-party websites is at your own risk. You acknowledge and understand that linked third-party websites may contain terms and privacy policies that are different from ours and we therefore cannot guarantee the accuracy of the information presented. The SUNY Oswego Office of International Education and Programs is not responsible for such provisions, and expressly disclaims any liability for them.