Staying Safe & Healthy in the U.S

Office of International Education
International Student & Scholar Services
8/28/2014
Schedule

◊ Marisa Atencio, Director, International Student and Scholar Services
◊ Jennifer White: Patient Financial Service Supervisor, Health Services
◊ Dr. Janice Harewood, Ph.D. Staff Psychologist, GT Counseling Center
◊ GT Police Department, Officer Bradley Latham
◊ Natarsha Armour-Johnson, Sales Account Representative, Blue Cross/Blue Shield
◊ Question & Answer
WELCOME TO GEORGIA TECH’S STAMPS HEALTH SERVICES
LOCATION, HOURS OF COVERAGE & CONTACT INFO

- Located Next to CRC
- Mon, Tue, Wed & Friday 8am-5pm
  Thursday 9am-5pm
- Website: [www.health.gatech.edu](http://www.health.gatech.edu)
ON CAMPUS CARE SERVICES

- Primary Care Clinic
- Women’s Clinic
- Immunizations/Allergy Clinic
- Psychiatry Clinic
- Pharmacy
- Lab/X-rays
- Health Promotion
- Nutrition Clinic
The health fee for services at GT Stamps Health Services is $160.00 for fall semester, $160.00 for spring semester and $109.00 for summer semester.

Students enrolled to take 4 or more hours each semester (Fall, Spring, Summer) are charged the mandatory health fee and will be added automatically to tuition.
Students may pay the health fee for their spouse/domestic partner for the same quality care that have paid the semester health fee (must have Buzz Card)

Students and spouses/domestic partners may pay the summer health fee if not taking classes
HEALTH FEES FOR CARE SERVICES

- The health fee is not insurance, but a fee for on-campus medical provided at GT Stamps Health Services

- Services are not provided for children—only eligible students and spouses/domestic partners
SERVICES COVERED BY SEMESTER FEE

- Unlimited provider visits
- X-Rays
- Some lab tests (including pregnancy testing)
- Pharmacy consultations
- Flu shot
SERVICES COVERED BY SEMESTER FEE (CONTINUED)

- Health Promotion visits
- First aid care
- EKG & Blood pressure screening
- Assistance with insurance questions/issues
ADDITIONAL FEE BASED SERVICES

- Immunizations
- Annual woman’s exam
- Medications and some lab tests
- Psychiatry Clinic ($25 will apply after first 2 hrs)
- Nutrition Clinic ($5)
- Allergy Injections
- Confidential HIV testing
SHS Psychiatry Clinic

- 4 Psychiatrists on staff
- Psychiatric Evaluations
- Medication Management
- Substance Abuse
- Bipolar Disorder
- Confidentiality
- Coordination of care with GT Counseling Center
If you do incur a charge at GT Stamps Health Svs and you do not have the Mandatory Student Blue Ins then payment is due at time of check out.

Payments accepted: BuzzCard or Credit card

If you have outside health insurance a statement of services will be provided and you can file for reimbursement.
MAKING APPOINTMENTS

- Primary & Urgent Care
  Same Day & Next Day Appointments Online
  www.myappointment@health.gatech.edu

- Call Stamps Health Services
  404-894-1420

- Come in to Health Services
Located on the 2nd floor of Health Services, Health Promotion provides students with a wealth of information regarding lifestyle choices.

- Individual consultations on various health issues:
1. Stress management
2. Women’s and Men’s health
3. Sexuality
4. Fitness & Nutrition
5. Body image & Eating disorders
6. General wellness
7. Sexual violence
8. Alcohol issues
The Health Fee does not cover any off campus care

That is where your *Student Blue Health Insurance* will help you ......
Reasons for Off Campus Care

- Hospitalization
- Specialty Care (i.e. Referral to an orthopedist)
- Pregnancy
- Care for Children
- Vision Care (available at Student Center)
- After Hours Care
- Dental Care (Dental Clinic located at Stamps Health Svcs)
Emergency & After Hours Care

- Emergency Care assistance On Campus
  Call the Georgia Tech Police 404-894-2500

- Emergency Care assistance Off Campus
  Call 911

- After Hours Urgent Care and Emergency care information is located on the Stamps Health Services Website: www.health.gatech.edu

- Off campus Pharmacy Information is also listed on the STS website
Insurance and Billing questions contact:

Jennifer White, Insurance /Referral Coordinator
Located in the GT Stamps Health Services Building
on the 1st floor

E-mail: jennifer.white@health.gatech.edu
QUESTIONS
Staying EMOTIONALLY HEALTHY at Georgia Tech
Adjustment Process for International Students

1. Honeymoon Phase
2. Culture Shock
3. Recovery
4. Adjustment

Research indicates this process takes 3-6 months for most students.
College Student Concerns

- Only 11% get a good night’s sleep (Buboltz, 2002)
- Over 9% meet criteria for anxiety disorders (NIMH, 2000)
- 12% diagnosed with depression; 24% in therapy for depression; 35% on medication for depression (ACHA, 2002)
- 67% of graduate students reported feeling hopeless; 45% said they felt so depressed they could barely function (UC Berkeley, 2004)
- 19% meet criteria for alcohol abuse or dependence (Presley & Pimentel, 2006)
- Suicide is the 2nd leading cause of death among college students (Jed Foundation, 2002)
Homesickness

• One of the most common adjustment problems
• A universal side-effect to being away from home
• Psychologists often refer to homesickness as “separation anxiety”
  – This includes loneliness and separation from people who know you
• May start even before you leave to study abroad
  – Symptoms include:
    • Mild depression or anxiety several weeks before leaving
    • Suddenly changing your mind about wanting to go
    • Wanting to back out of your decision to study abroad
Stress: What does it look like?

- Irritability over small things
- Difficulty concentrating
- Difficulty sleeping
- Upset stomach
- Desire to run away
- Constant tiredness
- Emotional pain making you physically sick
- Excessive criticism of others
- Poor work performance
- Difficulty making decisions
- Being unusually introspective
- Feeling guilt, worry and anxiety
Stress + International Study

- The additional/new kinds of stress you may encounter while abroad may lead to:
  - Anxiety/panic
  - Depression
  - Paranoia
  - Eating problems (disorders)
  - Phobias (fears)
- Any mental health challenges you may already have may become worse by effects of culture shock
- Basic mental fatigue from constant language immersion & time change may cause the symptoms of culture shock to seem overwhelming
Staying emotionally and mentally healthy requires **BALANCE**
Practice Good Self-Care Strategies

- Use your social support system at home AND at Georgia Tech
- Express your feelings
- Eat 3 healthy meals per day
- Sleep 8 hours per night
- Exercise 5 times per week
- Limit substance use
- Practice relaxation
- Apply time management and study skills
<table>
<thead>
<tr>
<th>Healthy</th>
<th>Unhealthy</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Prepare in advance for differences</td>
<td>• Heavy alcohol use</td>
</tr>
<tr>
<td>• Engage in fun activities</td>
<td>• Not sleeping</td>
</tr>
<tr>
<td>• Find local person to talk to</td>
<td>• Sleeping too much</td>
</tr>
<tr>
<td>• Practice your faith (prayer, meditation, reading, etc.)</td>
<td>• Staying home all day</td>
</tr>
<tr>
<td>• Send letters, e-mails</td>
<td>• Not eating</td>
</tr>
<tr>
<td>• Skype</td>
<td>• Eating too much</td>
</tr>
<tr>
<td>• Visit fellow students</td>
<td>• Avoiding friends/neighbors</td>
</tr>
<tr>
<td>• Talk to faculty/staff</td>
<td>• Escaping into sexual relationships</td>
</tr>
</tbody>
</table>
Healthy Coping: Homesickness

- Don’t wait for homesickness to go away on its own:
  - Face your feelings by talking to someone (counselor, family member, roommate, another student)
- Bring something from home along with you
  - Photos, favorite music, favorite snacks
- Make friends and invite them to spend time with you
  - Creating a support network can help alleviate homesickness while creating lasting relationships
- Be patient with yourself as you adjust
- Get involved in order to distract yourself
  - Working, volunteering, traveling, sports, clubs, gym
What is **Counseling**?
FREE!
Confidential
Supportive and non-judgmental
A place to talk to an understanding person
Separate from academic records
Counseling does NOT mean you are...

“Crazy”
Mentally ill
Weak or incompetent
A failure
Speaking badly about family/culture
GT Counseling Center Services

- After-hours crisis services
- Relaxation room
- Brief consultations
- Educational workshops
- Individual counseling
- Couples counseling
- Group counseling
- Community referrals
GT Counseling Center Services for International Students

- Culturally competent and diverse staff
- Support groups
- Educational Programing:
  * Welcome to America (Family Housing)
  * Stress Management for Int’l Students
  * International Spouse Orientation
Safety
GT / Atlanta
The City of Atlanta

- Leading economic center in the Southeast
- 131.4 square miles within city limits
- Population of approximately 425,000 people
Georgia Tech

- Located in Midtown Atlanta
- 400 acre campus
- 237 Academic, residential, and recreational buildings
- Population of approximately 33,000 people
Georgia Tech Police Department

We are open:
24 hours a day, 365 days a year.

879 HEMPHILL AVENUE
ATLANTA, GA 30332
Important Contact Numbers

Dialing: 911

- Connects To City of Atlanta Emergency Services
- Connects To GTPD Dispatch On Campus Landline

Dialing: 404-894-2500

- Connects To GTPD Dispatch
- Use When Calling By Mobile Phone On Campus

*Program into your cell phone NOW!!*
GT Police Department Personnel

- 82 Certified Police Officers
- Officers are very helpful and friendly
- Here to help you
Services

– Continuous Campus Patrols
– Communications Center
– Criminal Investigation Division
– K9 Unit
– Crime Prevention Unit

• Request a Crime Prevention Class:
  • Police.gatech.edu/services
Emergency Call Boxes

Know where the emergency telephones are located on campus
## Current Crime Statistics for Georgia Tech

<table>
<thead>
<tr>
<th>Part I Crime</th>
<th>January - September</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2012</td>
</tr>
<tr>
<td>Murder</td>
<td>0</td>
</tr>
<tr>
<td>Rape</td>
<td>1</td>
</tr>
<tr>
<td>Robbery</td>
<td>2</td>
</tr>
<tr>
<td>Aggravated Assault</td>
<td>4</td>
</tr>
<tr>
<td>Burglary</td>
<td>9</td>
</tr>
<tr>
<td>Motor Vehicle Theft</td>
<td>6</td>
</tr>
<tr>
<td>Larceny-Theft</td>
<td>280</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>302</strong></td>
</tr>
</tbody>
</table>
It is illegal to touch someone that does not want to be touched.

It is illegal to hit anyone including husbands and wives.
GTPD Property Registration

- Property that can be registered at GTPD:
  - Laptops & Tablets
  - Smart Phones
  - Bicycles

police.gatech.edu/services

Lojackforlaptops.com/gatech

65% Off $13.95 for 1 yr
Never leave valuables alone

Many thefts occur at the Student Center, the Library, and the Campus Recreation Center
Robbery Prevention

- Walk in areas with lots of light
- Walk with a friend or group
- If you are being followed, walk the other direction
- Know where Emergency Telephones are located
- Never give anyone money
- If a stranger tries to give you free money, it is a trick
- Do not wear a lot of jewelry or carry a lot of money
No weapons on campus
Keep valuables out of view
After-Hours Transportation

- “Midnight Rambler” bus route runs 9:00 pm to 3:00 am

- “Stingerette” is available Monday through Sunday from 6:00 pm to 7:00 am

- “Stingerette” rides can be reserved via smart phone app

- Police escorts available when needed
Traffic Law

- The speed limit on campus is 25 miles per hour

- You can not drive faster than 25mph on campus
Traffic Law

- You must have a valid driver’s license to drive a car.
- It is legal to drive in Georgia for one year as long as your “Out of Country” driver’s license is valid.
- If your “Out of Country” license is not in English, you must have an International driving Permit issued by your country.
- You must wear a seatbelt.
- You must have insurance on your car.
- If a police officer is in a car behind you with their lights and sirens on, you must pull over to the right.
Traffic Law

- It is illegal to drink alcoholic beverages if you are under 21 years old
- It is illegal to drive a vehicle after you have been drinking alcohol and your BAC is .08 or more
- It is illegal to have an open container of alcohol in a vehicle
If you are arrested

You have the right to have your country’s Consulate notified
Jacket Guardian is a **FREE** security service for the campus community that transforms the user’s mobile phone into a personal safety device.

Service Features Include:
- GPS Tracking
- Personal Online Profile
- Timer Feature
- Smart Phone App

WWW.GUARDIAN.GATECH.EDU
Real-time location data from mobile devices supporting Location Based Services

- User Photo
- Audio Message (if available)
- Profile info

Smartphone View for Field Officers

Google map or custom-drawn map

Closest known location of user (if available) - Size of circle depicts accuracy estimate
See Something? Say Something!
Ever have a question?

crimeprevention@police.gatech.edu

404-894-2500
Ways To Stay Informed

- GTPD Website: www.police.gatech.edu
- Campus Newspaper: The Technique

Follow Us @ GaTechPD on:

Facebook
YouTube
Twitter
GA Tech
Student Health Insurance
2014
Health Insurance

Why is it important?

• It is required for all F1 and J1 students

• Health care in the United States is not socialized

• Health care is VERY expensive

• The consequence for not having insurance may end your academic plans and change your financial status
Student Health Insurance Plan

Student Blue

• If you have paid the student health fee and the Student Blue (BCBSGA) insurance fee, ALL services at the GT Health Center are FREE.

• If you need to see a doctor outside of GT, you must use a doctor who is in-network (a BCBSGA provider) to get the most benefit from your insurance.

• Your BCBSGA insurance will help you pay for healthcare any where in the world.

• If you get sick or injured and can not go to the GT Health Center, you should go to the Student Blue website to learn who to call and where to go for help.

Health Costs in the USA

- The USA has the most expensive medical costs in the world

- In the South, a 4.6 day stay has average costs of $7,888
  Average cost of one day is over $1,700.

- The cost of delivering a baby without insurance is $9,000 to $17,000

- The cost of a broken limb, with a temporary cast, x-ray, and setting is $5,000 or more

- The cost of an Appendectomy: ranges from $1,500 to $180,000
Terms

In-network = is a doctor, hospital or pharmacy that has a contract with BCBS (in GA OA POS)

Out-of-network = is a doctor that does not have a contract with BCBS – (you pay more money to see these providers. The cost are not controlled.

A co-payment is an amount of money you pay to help cover medical costs that you incur. The insurance company pays the remaining balance of the medical cost.

A deductible is the amount you pay in full before you receive any benefits from an insurance company.
How much does it cost to see the doctor?

<table>
<thead>
<tr>
<th>Deductibles, Coinsurance and Maximums</th>
<th>Student Health Services</th>
<th>In-network Benefit Level</th>
<th>Out-of-Network Benefit Level</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benefit Period Deductible</strong>&lt;br&gt;▪ Individual&lt;br&gt;▪ Family</td>
<td>None</td>
<td>$250 $750</td>
<td>$300 $900</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>100% for most services</td>
<td>Member pays 20% Plan pays 80%</td>
<td>Member pays 40% Plan pays 60%</td>
</tr>
<tr>
<td><strong>Benefit Period Out-of-Pocket Maximum</strong>&lt;br&gt;(includes benefit period deductible)&lt;br&gt;▪ Individual&lt;br&gt;▪ Family</td>
<td>None</td>
<td>$3,750 $11,250</td>
<td>$6,000 $18,000</td>
</tr>
<tr>
<td>Preventive/Wellness</td>
<td>Student Health Services</td>
<td>In-Network Benefit Level</td>
<td>Out-of-Network Benefit Level</td>
</tr>
<tr>
<td>---------------------</td>
<td>------------------------</td>
<td>-------------------------</td>
<td>----------------------------</td>
</tr>
<tr>
<td>Coverage under Health Fee</td>
<td>Member pays 0% (not subject to deductible)</td>
<td>Member pays 30% after deductible (deductible waived through age 5)</td>
<td></td>
</tr>
<tr>
<td>Doctor Office Visits for Illness and Injury (including labs, x-rays, and diagnostic procedures)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Primary Care Physician (PCP)*</td>
<td>Covered under Student Health Fee</td>
<td>$25 copayment</td>
<td>Member pays 40% after deductible</td>
</tr>
<tr>
<td>• OB/GYN</td>
<td></td>
<td>$25 copayment</td>
<td></td>
</tr>
<tr>
<td>• Specialist Physician</td>
<td></td>
<td>$40 copayment</td>
<td></td>
</tr>
<tr>
<td>*Also applies to services rendered at Retail Health Clinics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urgent Care Services</td>
<td>Not Applicable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not Applicable</td>
<td>Member pays 10%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Room Services Life-threatening illness or serious accidental injury only</td>
<td>Not Applicable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not Applicable</td>
<td>$50 copayment; then member pays 10%</td>
<td>$50 copayment; then member pays 10%</td>
<td></td>
</tr>
</tbody>
</table>
Good Reasons to Go to an Emergency Room:

- Loss of consciousness
- Severe shortness of breath
- Uncontrollable bleeding
- Intolerable and uncontrollable pain
- Poisoning (Call your local poison control center and ask for immediate home treatment advice.)
- A severe or worsening reaction to an insect bite or sting, or to a medication, especially if breathing is difficult.
- A major injury, such as a head trauma or obviously broken bone
- Coughing up or vomiting blood
Good Reasons for Urgent Care

- Earache
- Minor cuts where bleeding is controlled
- A sprain
- A sunburn or minor burn from cooking
- A skin rash
- Fever (if there is a convulsion, go to the ER)
- Colds and cough, sore throat, flu
## Vision Care Services

<table>
<thead>
<tr>
<th>Vision Care Services</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Eye Exam <em>One each year</em></td>
<td>$10 co-pay</td>
<td>$30 allowance</td>
</tr>
<tr>
<td>Eyeglass frames <em>Any eyeglass frame</em></td>
<td>$130 allowance the 20% off remaining balance</td>
<td>$45 allowance</td>
</tr>
<tr>
<td>Eyeglass lens</td>
<td>None</td>
<td>$3,750 $11,250</td>
</tr>
</tbody>
</table>

Students may call Blue View Vision toll-free at (866) 723-0515 with questions about vision benefits or provider locations.
## Dental at a Glance

<table>
<thead>
<tr>
<th>Service</th>
<th>Participating Dentist</th>
<th>Nonparticipating Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Benefit Limit</strong></td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Per insured person</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No annual carryover</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Diagnostic and Preventive</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oral Exam</td>
<td>BCBSGa pays 100%</td>
<td>BCBSGa pays 100%</td>
</tr>
<tr>
<td>Teeth Cleaning</td>
<td></td>
<td></td>
</tr>
<tr>
<td>X-rays</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Basic Fillings</strong></td>
<td>100% coverage</td>
<td>100% coverage</td>
</tr>
</tbody>
</table>
Learn to use the Valuable Resources
Making choices

1. What are you looking for?
   - Doctors/Medical Professionals
   - Hospitals and Facilities

2. About the Provider (optional)
   - Name: [field]
   - Specialty: [field]
   - More options: sub-specialty, language

3. Where are you looking (City + State or Zip Code)?
   - Located within [field] miles of [field]
Questions
Questions?