

Academic Year 2022-2023 International Student Accident and Sickness Medical Benefit Plan

Important note:

This is simplified information about the international student medical insurance enrollment, payment, waiver, and adding dependents. This does not cover eligibility, coverage, and exclusion information. For more details, please go to <https://www.bellevuecollege.edu/international/student-life/medical-insurance/> and read the 2022-23 International Student Accident and Sickness Medical Benefit Plan booklet at <https://fiig-insurance.com/bellevue-college/>.

Q1. How do I add the insurance on my account every quarter?

When you enroll in a class, the quarterly insurance fee automatically shows up on your ctcLink account. If you do not see the “Non-Res Insurance”, please contact the International Education (IE) office immediately.

Q2. How do I pay for the insurance fee?

You can pay your tuition, fees, and the insurance fee **in full** via ctcLink using a VISA or MasterCard before the payment due dates.

You can also go to the Student Financial Services (SFS) office in the U-building in-person to pay. The SFS is open Monday through Friday from 8:00am to 4:00pm, except on Thursdays, they close at 3pm.

Q3. I need to make partial payments for my tuition and fees. How can I make sure my insurance fee is paid?

A partial payment made via ctcLink goes towards your tuition only, not your insurance fee. Please go to SFS in-person and ask the SFS staff to apply the payment to cover your insurance fee first.

Q4. I have my own medical insurance coverage that works in the USA. How can I request to be waived?

BC-Foundation arranged accident and sickness plan is required for nearly all F-1 students' on BC's I-20 including the vacation term. There are some exemptions, and only if you meet one of the conditions, please submit the Quarterly Insurance Waiver form and proof of your coverage to the IE office every quarter as soon as you enroll in classes. The conditions are:

1. Students who are covered by their family member through their US employer-based medical insurance plan;
2. Students whose finances and insurance are covered by a third-party sponsorship (e.g., SACM);
3. IBP students referred by BC's authorized IBP referral agency while students remain in the IBP program only;

4. Effective Fall 2017, students on Optional Practical Training (OPT) are exempted from the mandatory enrollment in the plan; however, coverage is available directly from Firebird International Insurance Group, and
5. Students who need a plan with additional coverage including a coverage limit of more than \$250,000 USD during the plan year.

Please note: #5 is for students in need for additional coverage due to their health conditions.

Q5. I have F-2 dependents with me in the USA. Can I add them to BC's plan?

Unlike BC's F-1 students, their dependents on F-2 visas are not required to join the plan. However, the coverage is available for eligible dependents. Please contact the IE office to get the Quarter International Dependent Insurance Form and submit it to the IE office when you enroll in classes every quarter.

Q6. I want to take a vacation next quarter. How can I pay for my insurance?

Please submit the Vacation Request form via International Student Portal (ISP) to your IE advisor for their approval first. Then your advisor will ask SFS to add your insurance fee on your ctcLink account. Please pay online or at SFS in-person.

Q7. If I have questions about coverage or bills, who should I contact?

Please contact the IE office first. In many cases, IE staff will contact Firebird International Insurance company for further assistance. You are welcome to contact them directly at admin@fiig-insurance.com or 206-909-8550.