

Academic Year 2022-2023
International Student Accident and Sickness Medical Benefit Plan
(2022 – 2023 學年國際學生意外事故和疾病醫療保險 FAQ)

Important note (請注意) :

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/>.

本 FAQ 簡要介紹了國際學生意外事故和疾病醫療保險的註冊、費用、豁免和添加從屬人（如配偶、子女）相關內容，不涉及保險責任、承保範圍和免責相關內容。更詳細的內容和具體條款，請查詢 <https://www.bellevuecollege.edu/international/student-life/medical-insurance/>，或到保險公司官網 <https://fiig-insurance.com/bellevue-college/> 查詢 2022-2023 國際學生意外事故和疾病醫療保險手冊。

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

Q1、每個學季如何將保險添加到我的賬戶？

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.

當你註冊課程時，本學季的保險費會自動顯示在你的 CTCLINK 賬戶內。如果你沒看到 “Non-Res Insurance” 項目，請立即聯繫國際教育辦公室（IE）。

Q2. How do I pay for the insurance fee?

Q2、我應該如何支付保險費？

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

在付款期限之前，你可以通過 CTCLINK，用 VISA 或萬事達卡支付你的學費、雜費和保險費。

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. 你也可以到 U 樓的學生財務辦公室（SFS）去當面支付。SFS 的工作時間是周一 - 周五 8 點 - 4 點（周四到下午 3 點）。

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

Q3、我只能支付部分學雜費。怎樣確認我的保險費已經支付了？

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. 通過 CTCLINK 支付的款項會自動優先支付學費，而不是保險費。如果妳想讓妳的部分付款中包括保險費，請到 SFS，當面告知 SFS 職員，請他們協助。

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

Q4、我已经有美国境内有效的医疗保险，如何要求豁免保险？

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:

幾乎所有持我 I-20 的國際學生都需要購買我安排的意外事故和疾病醫療保險（包括假期不在美國境內期間）。如果妳滿足下列條件之一，妳可以每學季填寫一次保險豁免申請錶，提供妳的保險證明，申請豁免。這些條件包括：

1. Students who are covered by their family member through their US employer-based medical insurance plan;
1、通過美國雇主購買的家庭醫療保險中包括了學生；
2. Students whose finances and insurance are covered by a third-party sponsorship (e.g., SACM);
2、學生的所有開支包括保險費均由特定的、符合條件的第三方提供資助（如沙特國家獎學金等）；
3. IBP students referred by BC's authorized IBP referral agency while students remain in the IBP program only;
3、通過我授權的 IBP 項目代理人在日本招募的 IBP 學生，當他們在 IBP 項目中時；
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
4、自 2017 年秋季起，OPT 學生無需通過學校購買該保險，若有需要，可直接聯繫 Firebird International Insurance Group 公司；
5. Students who need a plan with additional coverage including a coverage limit of more than \$250,000 USD during the plan year.
5、在被保險的這 1 個年度內，學生需要超過 25 萬美元保額的大額保險的。

Please note: #5 is for students in need for additional coverage due to their health conditions. 請注意：#5 只適用於因健康狀況需要大額保險的學生。

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

Q5、我在美國境內有從屬人（F2 簽證）。如何添加他們到我的保險？

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.

與 F1 學生不同，F2 從屬人可選擇是否加入該保險，合格的從屬人可以加入。請每學季聯繫國際教育辦公室（IE），取得從屬人保險錶（Quarter International Dependent Insurance Form），填寫後在妳選課時提交到 IE。

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

Q6、下個學季我想休假。如何支付保險費？

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.

請先通過國際學生門戶 International Student Portal (ISP) 嚮妳的 advisor 提交休假申請錶 (Vacation Request form)，獲批後，妳的 advisor 會要求 SFS 將保險費添加到妳的 CTCLINK 賬戶，請在線支付或到 SFS 當面支付。

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

Q7、若我對於保險範圍或賬單有疑問，應該聯繫誰？

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.

請首先聯繫 IE。大多數情況下，IE 的職員會聯繫保險公司（Firebird International Insurance company）要求他們的協助。妳也可以直接聯繫保險公司，電郵：admin@fiig-insurance.com，電話：206-909-8550。