

Foothill-De Anza Community College District

Policy on Mandatory Health Insurance for International Students

Effective: Fall 2007 (August 15, 2007)

All F-1 international students enrolled in Foothill and De Anza colleges are required to purchase and subscribe to the health insurance selected by the FHDA district. The policy provided through Scholastic Insurance Services (SIS) offers our F-1 students the best possible medical coverage at the best possible price. Its provisions allow students to choose from a large number of health care providers in our local communities using a Preferred Provider Organization (PPO) called Blue Cross: www.bluecrossca.com. This insurance is mandatory for all F-1 international students. **Students will automatically be enrolled in this policy at the time of registration, and automatically billed along with every quarter's tuition and fees.**

The Scholastic policy provides excellent benefits, including a generous maximum of \$100,000 per condition per year and 90% coverage for most physician and clinic/hospital services within network. **The policy has no co-payment if you first seek medical help from the nurse in the College's Health Services office. If needed, she will refer you to a doctor, and there will be no co-payment for the doctor visit.** If you go directly to a doctor without first seeing the nurse at the Student's Health Services, there is a \$50 co-payment that you will need to pay (\$100 for emergency room). Policy specifics are included in a separate brochure. Health care in the U.S. is very expensive and complicated. Please READ the insurance brochure carefully to know what illnesses are covered and what are not covered or "Exclusions" since this is a brief description.

When you register for classes, a \$390.00 charge will be added to your bill each quarter, which will automatically enroll you in the insurance program. (see below) You will receive your insurance membership card shortly after purchasing the medical insurance.

Important Points Regarding the SIS Plan:

1. The benefits in the SIS plan are very comprehensive. As with any insurance plan, however, there are some specific limits to the coverage that is provided. If you accrue a charge for a service that is either not covered or which is in excess of the allowable coverage, you will be responsible for paying those charges.
2. Do not assume that regardless of circumstances your treatment will be covered. Carefully review the "Exclusions and Limitations" section of the plan brochure so you know what is **NOT** covered or has limited coverage. To verify specific coverage, call Scholastic Insurance at 1-888-587-4747.
3. The SIS plan has a co-payment of \$50 per visit for all physicians' services not starting at the Student Health Services office. If the student who needs care goes first to Health Services, there is NO co-pay. The nurse will provide a referral to a doctor as needed.
4. Each \$390 payment purchases insurance coverage for a 4-month period/cycle.
 - August 15 through December 14 for Fall Quarter.
 - December 15 through April 14 for Winter Quarter.
 - April 15 through August 14 for Spring Quarter.

(Over)

If you leave Foothill or De Anza before the end of the academic year, your insurance coverage ends on the last day of the last insurance quarter or cycle for which you paid. For example, if you leave at the end of Fall Quarter, coverage ends December 14; at the end of Winter Quarter, it ends on April 14; and at the end of Spring Quarter, it ends on August 14. You may purchase one additional month of transition insurance before or after any insurance period if you arrive in the U.S. before a cycle starts or if you are transferring to another school that begins after the end of a cycle. Information about this is available in the International Student Programs office.

5. Dependent/s are NOT automatically enrolled in De Anza's health insurance plan. IT IS YOUR RESPONSIBILITY to complete an 'Enrollment Form for Dependents' to enroll your spouse/child in the health plan. This form is available in the International Student Programs office or by contacting Scholastic Insurance Services at: 1-888-587-4747. Dependent's coverage for spouse and children is strongly recommended so your family will have health care protection.

6. If you cease to be an F-1 visa student, you may no longer purchase this health insurance. Students involved in Optional Practical Training are eligible for the SIS plan but will not be automatically enrolled. In order to qualify, you must enroll for the insurance as you start OPT and remain enrolled through the entire OPT period. Dependent coverage is not available during OPT. In order to enroll, contact SIS.

7. Foothill and De Anza Colleges do not grant waivers to international students who hold other insurance policies, whether U.S. or foreign. If you wish to retain another health insurance plan, **it is your choice** to continue with that insurance. However, you will still be required to purchase the health insurance selected by the FHDA district, which will automatically be charged as part of your tuition and fees payment during registration.

8. Dental and vision are not covered under this medical plan. If you would like more information on purchasing vision and/or dental insurance, check with De Anza Health Services office or directly with Scholastic Insurance Services.

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