As a condition of participating in the international student program, F-1 visa holders on Everett Community College's (EvCC's) I-20 are required to join the EvCC arranged accident and sickness medical benefit plan for every quarter they are on EvCC's I-20.

Please go to <a href="https://www.fiig-insurance.com/everett-community-college/">https://www.fiig-insurance.com/everett-community-college/</a> to learn about the eligibility and coverage information. The plan does not cover dental and vision. There is a pre-existing condition limitation which includes a 6-month waiting period. An eligible person is an individual who meets all of the requirements of the Covered Classes shown below:

## Class 1

Class 1. An international student, scholar, visiting faculty or other person with a valid F or M visa status, temporarily located outside their home country as a non-resident alien and: a) is engaged in educational studies at Everett Community College; and b) has not obtained permanent residency (i.e., green card) status in the United States; and c) is not a U.S. citizen.

## Class 2

Class 2. Individuals temporarily located outside of their home country as a non-resident alien, engaged in a sponsored English Language Program or similar program (i.e., a group customized program) of Everett Community College and maintain a valid F or M visa status, and: a) the individual has not obtained permanent residency (i.e., green card) status in the United States, and b) the individual is not a U.S. citizen.

## **Exemptions**

Mandatory medical insurance is a requirement imposed by Everett Community College. F-1 students can only waive the mandatory insurance by one of the exemptions listed below. Students must submit proof of coverage to International Education immediately. Exemptions are:

- 1. Students who are married and are on their spouse's insurance.
- 2. Students whose finances and insurance are covered by a third-party sponsorship (e.g., SACM or any other government sponsored program);
- 3. 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 providing coverage was immediately in effect during the term prior to the OPT period under the Firebird International Insurance Group plan and is continuous going into the OPT program.
- 4. Students who have been participating in a specialized medical plan from their home country for a pre-existing injury or illness which requires specialized medical care or specialized medicines.
- 5. Students who need a plan with additional coverage including a coverage limit of more than \$500,000 USD during the plan year.

Please contact Firebird at (206) 909-8550 for questions about coverage and limitations.