



## **IMPORTANT**

### **INTERNATIONAL STUDENT HEALTH INSURANCE CHANGES**

Beginning fall term 2016, pre-existing conditions\* will not be covered for 3 months if you are a new student *or* as a continuing student if you don't pay for insurance **every** term, including any vacation term. There are also new policies about pregnancy.

*\*A **pre-existing condition** is a sickness or injury that was treated or diagnosed, or medication that was taken, within 3 months before the start of your insurance coverage at Clark College. A pre-existing condition includes pregnancy.*

**New students:** Firebird health insurance purchased through Clark College will **not** cover pre-existing medical conditions, illnesses or medication during your first 3 months of enrollment at Clark College.

**Continuing students:**

1. Firebird insurance purchased through Clark College will **not** cover pre-existing medical conditions, illnesses or medication for any term (3 months) if you DID NOT PAY for health insurance the previous term.
2. For example, if you DID NOT PAY for health insurance during summer term while you are outside the U.S., you will not be covered for pre-existing medical conditions, illnesses or medication during fall term.

**All students:**

**You should pay for health insurance every term you are a student at Clark College even if you are outside the U.S. It is especially important to continue health insurance coverage if you have an ongoing medical condition, take medication or could become pregnant.**

Health insurance in the U.S. is complicated. Clark College contracts with Firebird International Insurance Group for international student insurance. Contact Firebird if you have questions about your policy or benefits. Clark College assumes no responsibility for health insurance claims or benefit information.

**Firebird International Insurance Group**

**[admin@fiig-insurance.com](mailto:admin@fiig-insurance.com)**

**206-909-8550**

6/13/16