

HOUSTON COMMUNITY COLLEGE INTERNATIONAL STUDENTS FREQUENTLY ASKED QUESTIONS

1. Why does Houston Community College (HCC) require non-immigrant international students with an F-1 visa to have health insurance?

The United States Government has certain requirements for all persons applying for a non-immigrant visa (e.g., student visas) to enter the United States. These requirements include specific financial qualifications, including being able to meet all personal financial liabilities while in the United States, and not becoming a public liability while in the United States. Realizing medical care costs in the United States are EXTREMELY expensive and one minor accident or illness could cost several thousand dollars, HCC requires that all non-immigrant students with an F-1 visa have health insurance coverage as a condition of enrollment. This helps assure that non-immigrant students comply with United States Government financial responsibility requirements.

2. Who is covered by this requirement?

All non-immigrant international students attending HCC in F-1 status holding an HCC I-20 (not U.S. citizens, not Permanent Residents, not Refugees)

3. Are there any waivers?

Yes, students covered for the full semester under an employer group or government sponsored health insurance plan can apply to waive the insurance premium by completing a "waiver" form on-line at www.macori.com/HCC. ALL waivers must be completed prior to January 30, 2012 for the Spring Semester and May 16, 2012 for the Summer Semester (new students only).

Note: A nominal fee for supplemental medical evacuation and repatriation benefits will be accessed as needed for waiver applicants holding acceptable group coverage without the required medical evacuation and repatriation benefits.

4. Why are waivers limited?

Waivers are limited to assure that non-immigrant students at HCC maintain adequate insurance coverage to pay for potential expenses arising from unexpected medical issues. Otherwise, such expenses could jeopardize the student's ability to cover her/his expenses while holding a visa, as well as make the student vulnerable to becoming a public liability (which is a factor precluding qualifying for a non-immigrant visa) while in the United States.

5. What is the procedure for submitting waiver requests?

Students who meet the waiver criteria may complete a waiver at <http://www.macori.com/HCC> before January 30, 2012 for the Spring Semester and May 16, 2012 for the Summer Semester (new students only).

The student will be informed by campus email whether or not their waiver is approved.

6. How long does it take to get a waiver decision?

Routine waiver decisions will be completed within ten business days.

7. How can I appeal if my waiver request is denied?

Appeals may be submitted in writing to macori@macori.com. The appeal must contain the waiver confirmation number. Verbal appeals are not accepted.

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8. Do I have to apply for the waiver every semester?

Yes.

9. Now that I've enrolled - where can I get my insurance card?

Temporary ID cards are available at: www.macori.com/HCC . Permanent insurance ID cards will be mailed to the student's address provided by HCC.

10. How do I pay and when must I pay by?

The semesterly premium will be charged to your HCC student tuition and fee account. International students pay for their insurance at the same time they pay their other fees to the College.

11. How does the plan work? Can I go to any doctor or hospital?

The benefits of the plan are based upon medical treatment being received from the PHCS Preferred Provider Network (PPO). If treatment is not received from a PPO Provider, benefits will be reduced as shown in the Schedule of Benefits. A listing of participants is available at www.macori.com/HCC or by calling 888-560-7427. Notify the claims office as soon as possible. College claim forms and claim filing instructions are available at www.macori.com/HCC

12. What are the dates of coverage?

Fall Semester: August 27, 2011 to January 16, 2012
Spring/Summer Terms: January 17, 2012 to August 26, 2012
Summer Only (Only for newly enrolled students): June 4, 2012 to August 26, 2012

13. Is a student required to buy insurance for a dependent spouse and/or child?

Coverage is recommended for all dependents. However, dependent coverage is voluntary.

14. Who do I contact for assistance with the Student Health Plan?

Call or email Macori at: Email: macori@macori.com,
Phone: Houston Area: 281-651-8787
or Toll Free 1-800-285-8133