



Administrative Services
Risk Management
909.564.5611, ext. 4230

MEMORANDUM

To: Mike Gregoryk, Vice President
Administrative Services

From: Karen Saldana, Director *KS*
Safety & Risk Management

Date: May 13, 2015

Re: International Student Insurance

During a recent meeting with the Student Insurance representative, it was brought to my attention that the number of international students enrolled in the health insurance program has dropped significantly from 2013-14 to 2014-15. The following is the actual data that was shared with me:

	2011/12	2012/13	2013/14	2014/15
Annual		1	65	5
1st Semi Annual	2	1	200	75
2nd Semi Annual	2		79	69
Monthly		1	37	0
Total	4	2	316	144

As the chart exemplifies, the largest number of students with insurance was approximately 200 in the 2013-2014 school year; to wit: (65 annual and 279 who purchased semi-annual approximately 200 annual lives); however, with an international student population of approximately 600 students, this would leave approximately 400 students without insurance.

In 2014-15, the College took action to require that all F-1 international students would be required to purchase their health insurance through Student Insurance and yet the numbers of enrolled students decreased substantially indicating that we have not been complying with our own requirement.

It appears that the only way to ensure that the international students meet this requirement is to include the health insurance premium in the registration process. This would obviate the personnel at the International Student office from the task of making individual decisions and would ensure that all the international students will be insured.

Thank you.

**BOARD OF TRUSTEES
MT. SAN ANTONIO COLLEGE**

DATE: July 23, 2014

CONSENT

SUBJECT: Contract with Student Insurance for Health Insurance for International Students

BACKGROUND

As a condition of their acceptance to Mt. San Antonio College, international F-1 Visa students must provide proof of financial ability which includes the ability to pay for tuition, fees, living expenses, expenses of dependents (if any), any other designated or unforeseen expenses to cover an academic year of 12 months. Students must also show proof of medical insurance. Authorization is requested to contract with Student Insurance to provide health insurance coverage for the College's international students. With approval of this agreement, all F-1 International Students would be required to purchase their health insurance through Student Insurance to be eligible for admission to Mt. San Antonio College.

ANALYSIS AND FISCAL IMPACT

The College first contracted with Student Insurance a year ago and found the services favorable and cost effective. Over half of Mt. SAC's international students purchased student insurance. A recent survey of other community colleges determined that the large majority of colleges still require their international students to purchase their health insurance through whatever contract the college has in place with an insurance provider. Many colleges have experienced rate increases for 2014-15; but, Student Insurance offers the best comprehensive package for international students.

Student Insurance also has the distinction of being the only authorized insurance provider for the Community College League of California (CCLC).

The Student Accident and Sickness Insurance plan is for the period August 4, 2014, through August 3, 2015, and includes the following coverage limits:

International Student Accident and Sickness Coverage	
Maximum Benefit (student)	Unlimited
Maximum Benefit (dependent)	Unlimited
Deductible (student)	\$ 0 (per policy year)
Deductible (dependent)	\$ 0 (per policy year)
Doctor Office Visit	\$15 co-pay
Doctor Office Consultation	\$15 co-pay
Hospital Room and Board, Miscellaneous	100% of Preferred Allowance
Preventive Care Services	100% of Preferred Allowance when services are received from a preferred provider
X-Ray and Laboratory Services	100% of Preferred Allowance

Prepared by: Patricia Montoya

Reviewed by: Audrey Yamagata-Noji

Recommended by: Bill Scroggins

Agenda Item: Consent #26

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Prescriptions	\$10 co-pay for Tier 1 (generic), \$30 for Tier 2, and \$50 for Tier 3
Ambulance Service	Usual and customary charges
Acupuncture	\$100 PA, \$350 max
Annual Premium for Student if paid by the student, directly to Student Insurance	\$2,132.00

In addition to the above benefits, Student Insurance offers Mental/Substance Abuse, Medical Evacuation, and Repatriation.

The contract with Student Insurance will be renewed annually. International students will be responsible for applying online and paying the premium directly to Student Insurance.

Funding Source

Student-paid premiums.

RECOMMENDATION

It is recommended that the Board of Trustees approves a contract with Student Insurance for health insurance for international students for the period of August 4, 2014, through August 3, 2015.