International Student Health Insurance Requirement

Medical treatment in the United States is very expensive which makes quality insurance coverage essential. Enrollment in the College of Lake County’s international student health insurance plan is mandatory. There are several reasons why CLC requires it, all meant to protect you against big medical bills:

- In the U.S. each individual is responsible for his or her own medical costs.
- Medical costs in the U.S. are very high. For example, a visit to the Emergency Room could cost you $1,000 or more. A simple x-ray costs around $2,800, an appendectomy costs more than $20,000, and a hospital stay could cost you as much as $30,000.

The College of Lake County is pleased to offer students affordable injury and sickness insurance coverage through partnership with LewerMark Student Medical Insurance. **Coverage with the CLC group health insurance plan or a comparable insurance plan from your home country is REQUIRED for all incoming international students beginning the Spring 2015 term.** This is a very cost-effective plan for the type of services provided. This plan provides coverage for preventative care services, sickness and medical emergencies, mental health care, medical evacuation, and repatriation.

**WAIVER:** If you have a comparable insurance plan from your home country and wish to waive out of the CLC plan, you must submit a **CLC Group Health Insurance Waiver Form** and required documents to the Center for International Education. LewerMark will evaluate your insurance coverage to determine if it is comparable to the coverage provided by the CLC group plan. If it is deemed comparable, the insurance fee will be removed from your account for the semester and a refund issued, if appropriate, for any premiums paid for the semester.

Please note that if you plan to submit a waiver, you are encouraged to do so as soon as possible as you will not be able to register for classes until LewerMark can evaluate your alternative insurance plan or you pay the insurance premium for the CLC group plan. If you fail to submit the waiver by the required date, you will be required to enroll in the group health insurance plan. Except in extreme circumstances, refunds are not available.

**ALL INCOMING COLLEGE OF LAKE COUNTY STUDENTS WILL BE AUTOMATICALLY ENROLLED IN INSURANCE COVERAGE WITH LEWERMARK UPON ISSUANCE OF AN I-20 AND ISSUANCE OF A CLC STUDENT ID. YOUR STUDENT ACCOUNT WILL BE AUTOMATICALLY BILLED FOR THE INSURANCE PREMIUM OUTLINED ON THE PAY SCHEDULE DOCUMENT. EACH SEMESTER SHOULD COST YOU AROUND $530 USD.**

**Average insurance payment of $530 USD per semester will need to be paid in full prior to registering for classes, so please plan accordingly.**

**Q: How do I enroll in the required insurance plan?** The Center for International Education does this for you!

For more information, please see the links below:

- **Lewermark’s Page for CLC International Students:** [http://www.lewermark.com/clc/](http://www.lewermark.com/clc/)
- **Plan Brochure – All Benefits:** [http://www.lewermark.com/clc/](http://www.lewermark.com/clc/)
- **For information about services available at the CLC Health Center visit:** [http://www.clcillinois.edu/aboutclc/depts/hlth](http://www.clcillinois.edu/aboutclc/depts/hlth)