

Chemeketa International Student Insurance FAQs

- **Where am I covered?**
 - In both the United States AND in your home country, and anywhere else you decide to travel. The whole world!
- **What services am I covered for?**
 - See the Firebird Insurance [Firebird Insurance Information Booklet](#).
- **Where should I go for medical needs?**
 - For non-urgent needs, Salem Convenient Care in a good place to go. See the Salem Hospital Convenient Care handout, or the website: <http://www.salemhealth.org/services/salem-hospital-convenient-care>
 - For urgent needs, go to Salem Hospital. Call 911 if needed.
- **How much will I have to pay for healthcare services?**
 - \$20 for office visits
 - \$100 for hospital or ER visits
 - You have to pay in full for prescriptions, then you will be reimbursed (get your money back) later, after you file a claim.
 - For other services (such as surgeries), see the [Firebird Insurance Information Booklet](#).
- **How does filing a claim work?**
 - After you go to the doctor and receive a bill, you can download a claim form at fig-insurance.com (or click here for [Illness/Injury Claim Form](#) and here for [Prescription Claim Form](#)). Fill out the form and mail it, along with copies of your bills, to the address on your insurance cards. Once the claim is received and processed, Firebird will send you a check for the amount of money you spent.
 - Claims can take a while to process. You can check the status of your claim by contacting Firebird with the information on your insurance card.
- **How much does insurance cost?**
 - The international student rate that we offer is \$366 per term, which is a very good price for health insurance in America. Students pay for the rest of the school year (through summer) at once, so the amount you pay depends on which term you start at Chemeketa.

Your first term: Fall: \$1464 Winter: \$1098 Spring: \$732 Summer: \$366

- **Can I pay for just one term at a time?**
 - We have students pay for the rest of the school year (through summer) to ensure that you don't lose coverage during school breaks. Unless you have special circumstances, you must pay for insurance through the summer term.
 - If you have a special situation in which you cannot pay the full insurance amount, you can fill out the Insurance Exception Form in the International Programs Office. Teter must approve your exemption. You may have to meet with her before she approves it.

- **What if I am leaving Chemeketa before the end of the academic year? Do I still have to pay for the whole thing?**
 - Yes, BUT you can get a refund for the terms you are gone. Before you leave Chemeketa, fill out the Insurance Refund Request and you will be refunded the proper amount.