

Spring and Summer Quarter 2020 Insurance Eligibility (rev. 5/28/20)

Spring Quarter 2020	Am I eligible to enroll for insurance coverage for Summer Quarter 2020?	Will I be Subject to the Pre-existing Condition Waiting Period when I return to the U.S.?
You did your remote learning in the U.S. and paid for your Spring Quarter insurance.	If you stay in the U.S. for Summer: whether you enroll for classes or are approved for a vacation: YES	No
	If you returned home AFTER spring quarter started and you stay in your home country for Summer: If you are approved for a vacation: YES	If you pay for summer coverage, No. If you waive, Yes
	If you returned home AFTER spring quarter started and you stay in your home country for Summer: If you enroll for classes and are NOT approved for a vacation: NO	Yes
You did your remote learning from your Home Country and paid for your Spring Quarter insurance and left the U.S. BEFORE spring quarter started.	If you return to the U.S. for Summer: whether you enroll for classes or are approved for a vacation: YES	No
	If you remain in your Home Country for Summer: whether you enroll for classes or are approved for a vacation: NO	Yes
You did your remote learning from your Home Country for Spring Quarter and you WAIVED (did not pay) the insurance coverage.	If you return to the U.S. for Summer: whether you enroll for classes or are approved for a vacation: YES	Yes
	If you remain in your Home Country for Summer: whether you enroll for classes or are approved for a vacation: NO	Yes
You returned to your Home Country for an approved vacation for Spring Quarter and you PAID for the insurance coverage.	If you return to the U.S. for Summer: if you enroll for classes: YES	No
	If you remain in your Home Country for Summer: whether you enroll for classes: NO	Yes
You returned to your Home Country for an approved vacation for Spring Quarter and you WAIVED (did not pay) the insurance coverage.	If you return to the U.S. for Summer: if you enroll for classes: YES	Yes
	If you remain in your Home Country for Summer: whether you enroll for classes: NO	Yes

What is a Pre-Existing Condition?

If you have a sickness or injury that you have received a diagnosis, treatment, recommendation for test or treatment, or you have been taking medication for, during the 3-month period you do NOT pay for insurance coverage, it is considered a pre-existing condition. There are NO benefits for the treatment of a pre-existing condition during the 6-month period from your new effective date of coverage.

Example: If you have diabetes and have been taking medication and consulting with your doctor on a regular basis, if you do not have coverage for one quarter, you will not have benefits under the policy for the first 6 months of your coverage with your new start date, due to lack of continuous coverage.

This also applies if you are already pregnant and have a gap in coverage. Upon your re-enrollment for coverage after the gap, you will lose the maternity benefits under the policy.