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Introduction

It's easy to make new friends at North Seattle College! Call or come by the IP office to find out about our scheduled activities. Check out our [Facebook page](#) and [Instagram page](#) for updates on activities, photos and news.

Ask about arranging to have an American conversation partner, or join a school sport. The International Programs office also organizes activities like bowling and camping to help you socialize while exploring Seattle and enjoying the beautiful scenery of Washington State. Our calendar of events in the recent past has included Outlet Mall shopping, the Leavenworth Christmas Tree lighting ceremony, visiting the Wildwaves Theme Park, attending a Mariner's game, watching the Seafair Parade, movie night and walking the Corn Maze.

Take advantage of the many opportunities to [get involved on campus](#) through participation in the International Association, student government, the North Stars Volunteer Club and many other clubs and organizations.

Student Government

The student government is a way to get involved with campus issues and represent your fellow students. Those participating in student government help handle student grievances, approve funding for campus clubs and activities, and provide feedback to the College about student needs. Visit the [Student Leadership website](#) for details.

Clubs

Campus clubs help students meet others with common interests in a fun, relaxed atmosphere. Clubs usually meet on a regular schedule, and you can join at any time. Visit the International Programs office for a list of student clubs or visit the [Student Leadership website](#).

Insurance

Why Do I Need Insurance?

The cost of medical care in the U.S. is very high. For this reason, all international students enrolled at Seattle Colleges are required to purchase the Seattle College District insurance policy which is offered through the LewerMark Agency and includes specific benefits to international students. As explained in this video <https://youtu.be/OuZREByI5Xw>, the insurance policy will help students cover the cost of medical issues that might arise during their stay in the U.S.

Exceptions to the Insurance Requirement

The following students are exempt from purchasing the Seattle Colleges insurance policy:

- International students attending Seattle Colleges on visas other than F-1 or M-1
- F-1 students enrolled at Seattle Colleges while on an I-20 form from another U.S. institution
- Government-sponsored students already provided with insurance from the Saudi Arabian Cultural Mission, the Embassy of Kuwait, Embassy of Oman, or Embassy of the UAE.

Refund Requests

It is a student's responsibility to check their tuition statements every quarter. Students at Seattle Colleges can request a refund for their insurance fee for special circumstances where a student is no longer eligible for insurance (i.e., Change of status and no longer F-1, multiple quarters of leave, etc). Refund requests must be submitted to the International Programs office by the first day of the quarter. Refund requests received after the 10th day of the quarter will be denied. Please contact the IP office if you have any questions or concerns about your insurance eligibility.

For students who drop classes on or after the 10th day of the quarter and are no longer enrolled, the insurance premium may be refunded pending a review by International Programs and LewerMark insurance of the student's medical claims during the quarter. Lewermark insurance does not permit refund requests within the last 30 days of the quarter. To request an insurance refund review by Lewermark, contact the IP Office.

How Do I Use My Insurance?

Insurance Card

To access your insurance card will need to log in to the [LewerMark website](#). Your insurance card should have your name in English and your insurance ID number on it. Always carry your insurance card in your wallet. When your doctor asks for your insurance information, you can provide this card.

New students will be able to access their insurance card in the 3rd week of their first quarter. Returning students who have been studying at Seattle Colleges for one or more quarters can use the same insurance card from their previous quarter, unless otherwise notified. Students paying after the first day of the quarter may experience a delay in insurance activation. Visit the IP Office if you have an urgent insurance need.

If your insurance card is lost or stolen, login with your CTCLink ID to the LewerMark website to print out a new one.



Finding A Doctor

If you go to a network doctor your insurance recommends, you will save money. Students may follow the directions below to find a doctor in the network:

1. Go to www.lewermark.com and select **Resources**.
2. Select **Find a Doctor or Pharmacy**, and then
3. **Find an Aetna Provider**. Enter your Postal Code and the mile range. Select Primary PPO Network.
4. Then choose the type of provider you're looking for - Physician, Hospital, Urgent care center, Lab and Radiology or All providers. You can then sort the results alphabetically or by distance. You can then sort the results alphabetically or by distance.

Nearby Doctors and Clinics:

The clinics nearest to North Seattle College are listed below. These are not endorsed by Seattle Colleges, make sure you are searching for the best doctor or clinic to fit your needs.

ZOOM+Care

455 Stone Way N
Seattle, WA 98103
(503) 684-8252

MultiCare Indigo Urgent Care

118 NE 45th St, Suite A
Seattle, WA 98105
(206) 430-7570

UW Physicians

1455 NW Leary Way, Suite 145
Seattle, WA 98107
(206) 520-5000

CityMD – Franciscan Urgent Care

6322 Roosevelt Way NE
Seattle WA 98155
(206) 201-0544

Virginia Mason University

2671 NE 46th St
Seattle WA 98105
(206) 525-8000

What Is Covered?

Most illnesses and injuries requiring medical care will be covered by insurance. We encourage you to read the summary of the benefits and coverage offered by LewerMark, as well as the full insurance policy. Go to www.lewermark.com and select your school to view the summary and full policy.

Exclusions

The college insurance policy does not pay for:

- Vision care
- Elective (not necessary) surgery
- Treatment of acne
- Anything to do with the teeth, jaw, or gums (will cover natural teeth if lost or injured in a non-sporting accident to a maximum of \$100 per tooth)
- Hearing aids, eyeglasses, contact lenses

- Hang gliding, skydiving, or parachuting injuries
- Alcohol or drug related injuries or illness or injury
- Accident resulting from having driven a car without a valid license
- Injury from act of war, or participation in a riot

Also note that you are not covered by Seattle College's insurance policy when you are in your home country. Visit the IP Office for more information.

Vision and Dental Plans

Medical Insurance does not pay for Dental services. Students may purchase Dental and/or Vision Policies directly through LewerMark or other providers.

You can find more information on the Dental and Visions plans provided by LewerMark online here: <https://lewerglobal.com/dental-vision/>

How Much Will I Pay?

Cost of Doctor, Hospital, and Pharmacy Visits

- Copay for doctor's appointment: \$20*
- Copay for Emergency Room hospital visit: \$100*

*Costs are listed for covered expenses when students visit doctors, hospitals, and pharmacies in the insurance network. Visit <https://www.lewermark.com> for more information about coverage, costs, and exclusions.

Premiums for Students

The cost of the Seattle College District policy is \$434.34 per quarter and is charged automatically to international students on F-1 and M-1 visas at the time of registration.

Premiums for Spouses and Dependents

Lewermark does not offer insurance coverage for dependent spouses or children of F-1 students. If you have a dependent spouse and/or dependent children who need medical insurance coverage and would like suggestions for other insurance options, please visit the International Programs Office for assistance.

Billing

As a student with insurance coverage, the typical billing procedure is as follows:

Explanation of Benefits

An Explanation of Benefits is a document sent to a student to notify him/her that the insurance company has processed his/her claim (bill). It clarifies his/her payment responsibility or reimbursement. It is not a bill.

Bill/Claim from the Doctor's Office

If you receive a bill, you are responsible to pay all medical costs not covered by the insurance. If you have questions about your claim, try one of the following:

1. Log into the [LewerMark website](#) and check the status of your claim online
2. Contact Lewermark at 1-800-821-7715 or claims@lewer.com
3. Ask the receptionist at your doctor's office

When Am I Covered?

Period of Coverage

With the Seattle Colleges' insurance policy, you are covered from the first day of the quarter until the day before the first day of the following quarter, including the break between the two quarters. If you are entering the U.S. for the first time to study at Seattle Colleges, you will also be covered from the day you entered the United States (no more than 30 days prior to the first day of the quarter). If you are transferring from one school to another, you will be covered from the first day of the quarter.

What to do if the Doctor's Office/Hospital says you do not have insurance, or your insurance has expired

Insurance is added automatically to a student's account when a student registers and pays for classes. The processing time for the insurance can take from 1 to 4 weeks, depending on the time of the quarter.

For this reason, most new students will be able to access their insurance card and account by the 3rd week of the quarter. Students who register and pay their tuition and fees more than two weeks before the quarter begins will have access to their insurance account by the first day of the quarter. Students who register and pay less than two weeks before the quarter begins may experience a delay in insurance activation for the quarter. Please contact IP if you need your insurance card sooner.

If the doctor's office/hospital says your insurance is expired:

- Ask the doctor's office/hospital staff to call the Lewer agency to check on your eligibility. The phone number is 1-800-821-7710 and can be found on your insurance card.

- If the doctor's office/hospital has been unable to confirm your coverage, please contact International Programs at your campus and let the front desk staff know that you have a question about insurance coverage.
- The IP Office front desk staff will be able to confirm whether your insurance is active for the quarter. If your insurance is active, the IP Office front desk staff will work with the LowerMark insurance agency to enroll you directly. If you already visited the doctor/hospital and received medical treatment before your insurance has been activated, you will need to contact the doctor/hospital where you received treatment, provide your insurance information, and ask them to bill the LowerMark agency. You will need to have your insurance card ready when you call or visit so that you can give them the information on the card.

Vacation Quarter or Quarters with No Enrollment

If you are not taking any classes at Seattle Colleges during a vacation quarter, leave of absence, or medical leave, you will not be covered by Seattle Colleges' insurance policy unless you buy insurance for that quarter. The IP Division strongly recommends that students purchase insurance in these circumstances to ensure they have adequate coverage. Please visit IP to purchase insurance. If you choose not to purchase coverage during a vacation quarter, leave of absence, or medical leave, you will have a break in coverage from the last day of the previous quarter until the first day of the next quarter you enroll and purchase insurance.

If you have a serious medical condition that requires you to be on full or part-time medical leave, the Lower policy will not cover you after your first quarter of full or part-time leave. If your condition prevents you from enrolling full time for a second quarter, you may consider returning to your home country until you have fully recovered. If you remain in the United States on medical leave after your first quarter of full-time or part-time medical leave, you may need to find a new insurance policy to cover your medical expenses.

Finishing your Program

If you finish your program and are going home, then you are covered for 30 days from the last day of your program. If you plan to stay through the full 60 days of your program grace period, you have the option of purchasing a 30-day extension of the insurance policy (contact International Programs for details).

OPT

If you have been approved for Optional Practical Training (OPT), you may purchase Seattle College's policy while you are on OPT.

To have insurance during OPT, you must pay the premium with Seattle Colleges upon graduation, or by the time OPT has been granted, whichever comes first. It is important that your coverage does not lapse. If it does, you will not be eligible to purchase Seattle College's insurance while you are on OPT.

Questions about your insurance?

Contact:

LewerMark International Student Health Insurance 9900 West 109th St, Suite 200, Overland Park, KS 66210

Phone: 1-800-821-7710

Email: lewermarksupport@lewer.com

Website: <https://www.lewermark.com/>

Questions about your health? Contact MyNurse to speak with a Registered Nurse

Phone: 1-866-549-5076

(Available 24/7)

Tuition Rates

For College-level credit rates, see [Tuition Rates](#) Lower Division Courses under "International".

For BAS credit rates, see [Tuition Rates](#) Upper Division and e-Learning Courses under "BAS, International".

Refund Policy and Deadlines

North Seattle Intensive English Program

	Refund Available
Withdraw prior to the first day of class	100%
Withdraw within first five calendar days	80%
Withdraw within sixth - fourteenth calendar days	50%
Withdraw after fourteenth calendar day	0% (no refund)

Scholarships

International student scholarship opportunities are currently under review.

Employment

Eligibility and Requirements

International students on an F-1 visa may work on-campus up to 19.5 hours per week (part-time). Students enrolled at Seattle Colleges can work at any of the campus locations, as well as the Seattle Colleges District Office.

F-1 students must apply for and have written authorization from USCIS before beginning any type of off campus work. Working off campus without authorization is illegal.

For information on OPT and CPT, please see our [Immigration handout](#).

On-Campus Employers

Below is a partial list of NSC departments that frequently hire international students. Visit the department you are interested in working with to ask if they have any available positions.

- Food Services (The Grove)
- The Student Learning Center (1st floor of HSSR building)
- Bookstore (1st floor of IB building)
- International Programs (CC 2460)
- ARRC (Admissions, Registration, Records and Credentials) (CC 2448A)
- Student Leadership (CC 1446)
- Facilities Operations (3NC 0306, Instructional Building)
- Office of Diversity, Equity and Inclusion (Equity & Welcome Center)

Resume and Cover Letter Resources

In order to apply for a job you most likely will need a resume and cover letter. A resume is a document which highlights your skills, knowledge, experience and education that you will submit to a hiring manager when applying for a job

A cover letter is a one-page letter that you typically send with your resume when applying for a job. A cover letter is how you will introduce yourself to the hiring manager and show your interest in the job you are applying for.

For more information on resumes and cover letters visit the [NSC Career Services website](#).

How to Request a Social Security Number (SSN)

1. After you have been offered a job, obtain a completed On-Campus Job Offer Letter from your supervisor.
2. Obtain an On Campus Employment Letter from International Programs by uploading your completed On Campus Job Offer Letter to the [Student Portal](#). Choose “Letter Requests” --> “On Campus Employment Letter.”
3. Pick up your On-Campus Employment Letter from International Programs front desk after you receive confirmation that it is ready.
4. Bring the following documents to the Social Security Administration office to apply for an SSN:
 - Job Offer Letter
 - On Campus Employment Letter
 - I-20
 - Passport
 - F-1 Visa
 - Most Recent I-94
5. After you receive your SSN card, you will need to provide it to your Supervisor and ARRC. You will also be required to fill out basic employment paperwork with your employer.

It takes approximately 2-4 weeks from the day you apply for you to receive your social security number (SSN) in the mail.

Income Taxes

Students who work in the U.S. and earned income from their job will need to file an income tax return at the end of each calendar year and may be eligible for a tax refund.

The International Programs Office is not responsible for you filing your taxes and we do not have the training or legal authority to provide assistance or advice in regards to filing taxes. All IRS forms, form instructions, [help and resources](#), and publications are available for download at www.irs.gov. Students are free to hire tax consultants on their own.

[2020 Income Tax Filing for International Students](#)

Additional resources:

- Find tax information on IRS.gov in the following languages:
 - Spanish (IRS.gov/Spanish)
 - Chinese (IRS.gov/Chinese)
 - Vietnamese (IRS.gov/Vietnamese)

- Korean ([IRS.gov/Korean](https://www.irs.gov/Korean))
 - Russian ([IRS.gov/Russian](https://www.irs.gov/Russian))
- [Taxpayer Assistance Centers](#) - they provide multilingual assistance in every office
- [International Taxpayers Help & Resources](#)
- [Taxation of Nonresident Aliens](#)
- If you have tax questions you should contact a tax consultant or seek advice from a tax professional. Any information provided by North Seattle College is not intended to substitute for professional tax advice.