



International Student Services
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Health Insurance on Optional Practical Training

Do I need to purchase health insurance if I am on OPT?

It is **very** important that you have health insurance at all times while in the US. Medical costs in the US are extremely high, and without insurance, you will suffer great financial impact if you experience a medical situation. As international students, you also cannot use free public services – this makes you a “public charge.” If you become a public charge, you will violate your visa status, and can be denied future benefits (like change of status to permanent resident or citizen). To ensure that you have insurance at all times, GCC offers you the ability to purchase the same plan at the same student rate while you are on OPT. We highly recommend that you renew your insurance no later than 2 weeks before the end date of your current plan coverage.

How can I obtain health insurance while on OPT?

Please visit the [Glendale CC OPT Insurance Portal](#) to enroll. You will need to upload your I-20 showing your OPT recommendation. You must enroll **within 30 days** of the current end date of your insurance coverage (you will not be eligible if you request to enroll late). They will enroll you directly into the plan. Please contact the insurance company directly at (800) 537-1777 or educlientservices@ahpcare.com if you experience any issues with the OPT enrollment portal.

When should I purchase the insurance?

We highly recommend that you renew your insurance no later than 3 business days before the expiration date of your current plan coverage. Your request must be received prior to the end date of your current plan.

What if I purchase the plan and then find a job that provides insurance?

You can choose to have double coverage or contact the insurance company directly to cancel the insurance coverage. They will be able to refund you for the portion of the premium that is unused. If you have any trouble working with the insurance company on the refund, please contact ISO for assistance.

Can I enroll dependents (spouse or children) in the plan?

Dependents may be covered in the plan, so long as you (the principal holder) is covered in the plan. If you cancel the plan, or do not enroll yourself, your dependents are no longer eligible for enrollment.