

The UNC System –Wide Student Health Insurance Plan for 2011-2012

Quick Fact Sheet

In August 2009, the UNC Board of Governors approved the implementation of a “hard waiver” student health insurance plan for all 16 campuses. The term “hard waiver” means any student meeting three specific criteria is required to show evidence of an existing “creditable coverage” health insurance policy, OR enroll in the UNC System-Wide Student Health Insurance Hard Waiver Plan.

The three criteria for hard waiver are: (1) enrolled in a minimum of 6 credit hours per semester, (2) AND enrolled in a degree seeking program, (3) AND eligible to pay the University Student Health Fee. Any student who has an existing creditable coverage health insurance policy and does not want to enroll in the student health insurance plan is able to waive out of the insurance plan easily and on-line.

Students who waive in the Fall will be given the option to use the same waiver insurance information for the Spring semester. If they answer “yes” their information will automatically be submitted for verification again for the following semester. Therefore, the student completes the waiver request annually. If the answer is “no” it is the student’s responsibility to resubmit or renew their waiver at the beginning of the Spring term. If possible, we encourage students to waive out for the entire year in the Fall. The cost for the Student Health Insurance Plan is included in the cost of attendance for financial aid.

What does the UNC System-wide Student Health Insurance Plan cover and how is this different from the Student Health Fee?

The Health Fee is not health insurance. Every student taking six credit hours or more pays the Student Health Fee. The Health Fee covers basic medical care offered in Student Health Services, Athletic training services, and nutritional counseling. The Student Health Insurance helps to cover charges for laboratory procedures and prescriptions. Deductibles and co-pays are waived for those services rendered at Student Health Services. UNCSCA Health Services will file insurance claims only for the University Health Insurance Plan. However a printed receipt, complete with CPT codes, can be provided to any patient wishing to file a claim.

The Student Health Insurance Plan covers prescription drugs, including prescription birth control. Prescriptions may be filled at Student Health Services or at participating pharmacies (co-pays will apply). There is included a \$500 Wellness Benefit which provides coverage for routine physical examinations, preventive laboratory such as STD screening, preventive x-rays, testing for ADD and ADHD, testing for allergies, and prescriptions for smoking cessation. Eligible expenses for injections and immunizations are covered at 100% if administered by the Student Health Center. To view more information about the plan go to **[www. studentinsurance.com](http://www.studentinsurance.com)**

Every student must WAIVE OUT or WAIVE IN to the insurance policy

[see instructions over](#)

-Action Required- Mandatory Health Insurance

The University of North Carolina School of the Arts requires all students who pay the health fee to be enrolled in major medical insurance. The University Health Insurance Plan is available for those who are not already covered by an existing plan. Students are automatically charged \$868 per school year for the Student Health Insurance Plan when they register for classes, unless they complete an on-line waiver attesting that they are covered by their own health insurance. *This on-line waive is mandatory. You will receive confirmation when the waiver is completed. Retain this confirmation for your records.*

Do you already have Health Insurance?

YES	NO
<p>Then you must complete an on-line waiver identifying your current insurance information no later than August 30, 2011</p> <p>Waiver Link: www.studentinsurance.com</p> <p>Complete the on-line form. If your waiver is approved, your student account will be credited. If you want to waive out for the entire year be sure to select that option on your form. Print the confirmation.</p>	<p>Are you interested in the University Sponsored Hard Waiver Student Health Insurance Plan? Activate your coverage on-line and receive your health insurance ID card in the mail.</p> <p>Enrollment link: www.studentinsurance.com select University of NC School of the Arts</p> <p>Your account will be charged \$434 per semester. Be sure to enter your current address. Your insurance card will be mailed to that address.</p>

If you do not submit a waiver form you will automatically purchase the Student Health Insurance Plan and the charge will remain on your student account. Waiving the health insurance does not restrict access to services offered through the Wellness Center.

Important Information - Insurance waiver:

1. You will need your current health insurance card to waive and verify that you have health insurance. Print out and keep all confirmation numbers whether you waive or activate now on-line. Policy information will be verified by the insurance company.
2. Waivers do not carry over to the next academic year. You must go on-line each Fall term.
3. Check with your health insurance company prior to completing the waiver to make sure you will be covered in the Winston-Salem area. We have found that some insurance plans do not cover well in our area. Please note that students with Tri-Care, Kaiser Permanente or other PPO plans often have difficulty with coverage.
4. Fall insurance coverage is effective 8/1/2011. To continue coverage through July 31,2012, you must register for the spring term.
5. You are strongly encouraged to read the information about the insurance plan. It details coverage and the benefits. More detailed information is available at www.studentinsurance.com.

Questions? Call 1888-622-6001 Pearce and Pearce Student Insurance.