

REG 11.40.03
UNC Pembroke Student Health Insurance Regulation

Authority: Vice Chancellor for Student Affairs

History:

- First Issued: May 7, 2019
- Rev: August 24, 2023

Additional References:

- [J-1 VISA – Exchange Visitor Program](#)
- [F-1 VISA – International Student Insurance](#)
- [ISEP Health Plan](#)
- [UGRAD Health Plan](#)
- [UNCP Handbook](#)
- [UNCP Catalog - Student Health Services](#)
- [UNCP Office of Global Engagement](#)
- [UNC Board of Governors – August 14, 2009, approval of hard waiver](#)

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1. GENERAL INFORMATION

1.1 The University of North Carolina-System Wide Student Health Insurance Plan requires that domestic students taking 6 hours or more, and all international students maintain adequate health insurance while attending the University of North Carolina at Pembroke (UNCP). As a result of a UNC Board of Governors decision in August 2009, all 16 UNC institutions began using a hard waiver model that began in 2010-2011. The hard waiver model allows students to have access to more comprehensive coverage at a significantly reduced rate when compared to voluntary plan pricing.

1.2 Students who do not submit a waiver will automatically purchase the student health insurance and the charge will remain on the student's account.

2. WAIVER ELIGIBILITY FOR DOMESTIC STUDENTS

2.1 The following students are exempt from the mandatory hard waiver

2.1.a. distance education students

2.1.b. students taking less than 6 credit hours

2.1.c. and students who submit evidence of equivalent coverage satisfactory to the policyholder.

3. WAIVER ELIGIBILITY FOR INTERNATIONAL STUDENTS

3.1 All international students are required by UNC Pembroke to have the UNC Pembroke student health insurance plan. The only waivers granted, and proof must be shown, are for international students as follows:

3.1.a. International Student Exchange Program (ISEP)

3.1.b. United States Department of State Global Undergraduate Exchange Program (UGRAD) administered by World Learning

3.1.c. and students who submit evidence of equivalent coverage satisfactory to the policyholder.

3.2 While many other countries bear the expense of health care for their residents, individuals in the United States are responsible for these expenses themselves. A single day of hospitalization can cost thousands of dollars. A comprehensive insurance policy gives you access to excellent medical facilities and provides protection against the enormous costs of health care. Please review the details of the plan carefully. Effective dates for fall semester are August 1-December 31, and for the spring semester the effective dates are January 1-July 31.

3.3 International students are required to check-in at the Office of Global Engagement at the beginning of the fall or spring semester during their arrival orientation. International students can seek clarification about the waiver eligibility and insurance requirements during orientation.

3.3.a. If students need assistance in registering for the school health insurance plan, the Office of Global Engagement or Student Health Services will assist them at check-in.

4. STUDENT HEALTH SERVICES GENERAL INFORMATION

4.1 UNC Pembroke maintains a professionally staffed Student Health Services, conveniently located on the UNC Pembroke campus in the Brave Health Center. All UNCP students are encouraged to make themselves familiar with the services that are offered.