

STUDENT HEALTHCARE FAQ

Q. I already have comparable healthcare coverage. When can I waive out of the school health plan?

A. The online waiver will be available approximately one month prior to the start of your academic term and will continue until the Census day (12th class day for 16 week terms). It is your responsibility to complete the online waiver no later than the Census day, or the non-refundable cost of insurance will remain on your student bill. Census dates for each program may be found on the Registrar's website under [Academic Calendars](#).

Q. If I choose to waive out of the school health insurance plan, what minimum required coverage must my insurance have to be considered comparable?

A. 1) \$500,000 individual minimum paid benefit per injury or illness; 2) Individual deductible not to exceed \$1000 per person per policy year or \$5,000 per family per policy year; 3) Emergency and non-emergency Mental Health benefits; 4) Primary care services (physician office visits), as well as urgent and emergency room care; 5) Some level of prescription drug coverage.

Q. Where may I go to compare coverage?

A. The [Student Health Insurance](#) page has comparable coverage guidelines as well as policy information. Once on the student health insurance page navigate to Policy Brochure. Here you will find a PDF of the policy brochure for the current policy year.

Q. If I choose to take the United Healthcare Student Insurance, how do I pay for it?

A. The cost of insurance is placed on each student's bill. It is your responsibility to complete the online enrollment form to activate your insurance coverage.

Q. What is the cost of the school insurance plan?

A. Premiums can be found under the on the [Student Health Insurance](#) page. Once on the page, navigate to the Policy Brochure. Here you will find a pricing guide for the current policy year.

Premiums for the next academic year are posted each June.

Q. Why are students only offered United Healthcare as the student insurance choice?

A. The University of North Texas System conducts a bid process that is awarded based on the needs of each university campus. United Healthcare was awarded the contract through this bid process. You are free to research and purchase an insurance plan that meets the requirements for comparable coverage as outlined above.

Q. Why are we required to have health insurance?

A. By State law, students enrolled in a health or dental unit in Texas are required to have health insurance. Beginning in January 2014 there will be a governmental mandate in place which requires all individuals to have health insurance.

Q. I am currently covered by my parents plan, but I will turn 26 after the waiver period and will need insurance. What do I do?

A. Contact Lee Tayon (lee.tayon@unthsc.edu) in the Office of Student Affairs 817-735-2524. She will assist you in obtaining coverage through United Healthcare.

Q. Can I cover my spouse and/or children?

A. Coverage is available for family members. Coverage must be paid at the time of enrollment and will be effective for no longer than the term for which the student is enrolled. For pricing information go to <http://www.hsc.unt.edu/Departments/StudentAffairs/StudentHealth/> Scroll to the bottom of the page and find the appropriate dependent enrollment form.

Q. I still have questions, who can I talk to?

A. Lee Tayon, Sr. Executive Assistant in the Office of Student Affairs (EAD 242): 817-735-2524 or lee.tayon@unthsc.edu