

International Student Health Insurance Frequently Asked Questions (FAQs)

1. Why does the University of North Texas (UNT) require international students to have health insurance?

The United States Government has certain requirements for all persons applying for a non-immigrant visa (e.g., student visas) to enter the United States. These include certain financial qualifications – such as being able to meet all personal financial liabilities while in the US, and not becoming a “public charge” while in the U.S. Given the extraordinarily high cost of medical care in the U.S., UNT requires that all non-immigrant students have health insurance coverage as a condition of enrollment.

2. Who is covered by the requirement?

All registered international students, scholars or other persons with a current passport and student visa engaged in educational activity at UNT Denton. This includes students enrolled in Intensive English Language Institute (IELI), international students engaged in curricular practical training, Optional Practical Training, Internship, Practicum, Academic Training, Study Abroad or other credit or non-credit activity as a bona fide UNT student.

3. Why has UNT selected only one insurance company for this insurance?

UNT undertook a competitive and open process in accordance with governing law and regulation to solicit bids from interested insurance carriers. Based on the competition, UnitedHealthcare Student Resources was awarded the contract.

4. Are there any waivers?

Yes, the insurance premium will be waived in three instances:

1. The international student has a government-sponsored plan that guarantees payment of all health care expenses including evacuation and repatriation.
2. The student provides documented evidence of health insurance coverage, including evacuation and repatriation, by a United States employer. Students with UNT-provided insurance will be required to purchase medical evacuation and repatriation coverage.
3. The international student has obtained coverage, including evacuation and repatriation, through the employment of a parent or relative in the U.S.

Note: Medical evacuation and repatriation insurance can be purchased to supplement employer provided health insurance from UnitedHealthcare.

5. Why are waivers limited?

Waivers are limited to assure that international students at UNT maintain adequate insurance coverage to pay for potential expenses arising from unexpected medical issues. Otherwise, such expenses could jeopardize the student’s ability to cover their expenses while in the visa status, as well as make the student vulnerable to becoming a “public charge” (which is a factor precluding qualifying for a non-immigrant visa) while in the United States.

6. When are waiver applications due?

Waiver applications must be submitted by the 12th day of class per semester.

7. What is the procedure for submitting waiver requests?

Students who meet one of three waiver criteria may complete the waiver at unt.myahpcare.com/waiver.

8. How long does it take to get a waiver decision?

Usually decisions on waiver requests are made within a few days of the waiver form submission per FAQ #6.

9. How can I appeal if my waiver request is denied?

Appeals can be submitted in writing to the Executive Director or the Administrative Director of the Student Health and Wellness Center, P.O. Box 305160, Denton, TX 76203. The appeal must explain for which of the waiver categories the student believes s/he qualifies. Appeals must be filed within 10 business days of an initial denial.

10. Do I have to apply for the waiver every semester?

Yes.

11. Now that I've purchased UnitedHealthcare coverage – when and where can I get my insurance card?

Temporary insurance cards can be requested from the Billing/Insurance Department of the Student Health and Wellness Center located at Chestnut Hall once the student has paid for the health insurance. Cards can also be obtained online at www.uhcsr.com, after the 12th class day of the semester.

12. If I have to pay for the insurance, can I get the Medical Service fee waived from my tuition bill?

No. The UnitedHealthcare Policy premiums are based on student utilization of Student Health Services at the Student Health and Wellness Center for routine medical appointments. The insurance policy provides coverage for prescription medicines, emergency room visits, hospitalizations, and medical care, subject to policy provisions, rendered outside the Student Health and Wellness Center

13. Where can I find information about United Healthcare Student Resource Insurance?

www.uhcsr.com

14. How do I pay and when must I pay by?

The cost will be charged to your student tuition and fee account. Students need to pay for their insurance at the same time they pay their other fees to the University.

15. How does the plan work – can I see any doctor?

The UNT plan is a preferred provider organization (PPO) plan. Student Health and Wellness Center providers and referral staff can assist you in locating a specialized physician when necessary. The Student Insurance plan pays for prescriptions medications. Students can also find an approved in-network doctor outside the health center by logging on to www.uhcsr.com or by calling 800-767-0700.

16. Does the University of North Texas student insurance plan cover 100% of my medical bills?

The UnitedHealthcare plan provides benefits for covered expenses for a loss due to an injury or sickness with unlimited maximum benefit, per person, per year. There is a \$300 annual deductible and benefits are paid at 80% for services rendered by in-network provider outside of the Student Health and Wellness Center. Student Health services are generally paid at 100%, including doctors' visits, well woman exams, laboratory tests, and x-rays after a \$25 copay. At the Student Health and Wellness Center Pharmacy, the deductible expense is waived and prescription co-pays are \$10 for generic drugs and \$35 for name brand drugs. Outside of the Student Health and Wellness Center Pharmacy, the prescription benefits are based on a three tier program with co-payments of \$10, \$25, or \$40.

Not all medical expenses may be covered by insurance. Students are responsible for all charges not covered by insurance, regardless if they were incurred at the Student Health Center or at another medical facility.

17. What is the difference between the UNT Employer (RA/GA/TA) Plan and the Student Plan?

The UNT employer plan is administered by Blue Cross Blue Shield and has some higher benefits. The UNT employer plan does not include medical evacuation and repatriation. International students with UNT employer insurance must purchase a separate policy for medical evacuation and repatriation.

The Student Plan is administered by UnitedHealthcare Student Resources. It does not include abroad coverage, but it meets the needs of most students and includes medical evacuation and repatriation. It is less expensive than the employer plan and the Student Health & Wellness Center will file your insurance claims on your behalf.

18. Does the non-immigrant student insurance requirement apply to Post-Doctoral fellows?

Yes. See #2 for requirements.

19. Why does the University require non-immigrant students to purchase a higher level of coverage than domestic students?

There is only one level of insurance available on the United Healthcare Student Resource Insurance Plan which is available to both international non-immigrant and domestic students.

20. Is a student required to buy insurance for a dependent spouse and/or child?

No. The UNT requirement only applies to an enrolled student; however, it is strongly recommended that dependents have health, evacuation and repatriation insurance. Students in J-1 status must have insurance for any J-2 dependents under rules of the U.S. Department of State.