

## **HEALTH INSURANCE INFORMATION**

This gives extra information on additional insurance that may be required for the year abroad and has been taken from the various university websites and/or feedback from students who have undertaken the year abroad up to 2013/14. Students on both BSc International Management and BSc International Management with American Business Studies are covered automatically by the University of Manchester Insurance policy. Students should note that cover is only provided two weeks either side of the study period so if students wish to travel before or after an exchange for a period of longer than two weeks, alternative arrangements should be made to purchase Travel Insurance. Further information on the cover can be found at:-

<http://documents.manchester.ac.uk/display.aspx?DocID=1732>

Please note that information is subject to change.

## **BSc International Management with American Business Studies**

### **W P Carey School of Business, Arizona State University, Arizona, USA**

From 2011/12, ASU insurance costs have become compulsory and ASU will not accept the University of Manchester Travel policy in place of the ASU health insurance.

<https://students.asu.edu/healthcoverageoptions>

Student quoted in 2013/14:

“ASU health insurance is quite expensive, around \$1800 for two semesters, and it is not waived by the University of Manchester policy.”

### **Babson College, Wellesley, Massachusetts, USA**

Taken from the website:

<http://www.babson.edu/offices-services/health-services/Pages/insurance-requirements.aspx>

As a student at Babson, all exchange program participants are required to be covered by a comprehensive health insurance plan. There is a charge for this. Students will be **automatically enrolled** in Babson's Health Insurance plan unless a student provides proof of alternative coverage which meets both the Massachusetts State requirements and federal J-1 regulations, and a waiver is granted.

Please note that a waiver has not been accepted in the past.

### **Sauder School of Business, University of British Columbia, Vancouver, Canada**

Taken from the website:

iMED is a temporary basic health insurance plan required as a condition of registering as an international student. It covers all new international students. iMED is provided at a low cost for the three-month waiting period before you qualify for the BC Medical Services Plan (MSP) or for the duration of your study term if you are a one-term exchange student. Once you register for your first class, the iMED fee will be assessed to your student account and you will be covered from the coverage starting date for the term you register. An email from UBC will be sent to you about iMED coverage.

Student in 2013/14 quoted:

“There is compulsory health insurance called MSP. It costs \$68 per month and you have to apply for it immediately when you arrive in the country if you intend to stay for more than 3

months. You pay this December through until you leave. The first three months the university cover you with insurance called iMED and this is around \$150 for 3 months.”

<http://www.students.ubc.ca/international/international-students/health-care-and-health-insurance/imed-health-insurance-for-new-international-students/>  
<http://www.students.ubc.ca/parents/exchange.cfm?page=insurance>

### **Goizueta Business School, Emory University, Atlanta, USA**

Student in 2011/12 quoted:

“The cost of compulsory health insurance at Emory was incredibly high however the student that went to Emory the year before me told me of the private health insurance that she got which was a fraction of the price during her stay. It was just as comprehensive a plan as the Emory package which I was able to use easily on the on-campus health facilities.”

Student in 2013/14 quoted:

“Health insurance cost £408 by HCC Insurance Study abroad policy- it's really good, easily the cheapest and was also totally necessary as the UoM Policy nowhere near covered the health insurance we were required to have”

[http://www.emory.edu/iss/students/maintaining\\_j1\\_status/health\\_insurance.html](http://www.emory.edu/iss/students/maintaining_j1_status/health_insurance.html)

### **Warrington College of Business Administration, University of Florida, Gainesville, USA**

UF requires that exchange students purchase comprehensive health insurance and show evidence of certain vaccinations. Please see the link below for more information:

<http://shcc.ufl.edu/fees-and-insurance/health-insurance-options/university-sponsored-insurance/>

#### **It is important to note the requirements in relation to vaccinations:**

#### **Vaccination for measles, mumps, rubella (MMR), tuberculosis (PPD), meningitis, and hepatitis-B**

To verify your vaccinations, you must complete an Immunization form available online. You are required to have a doctor/physician provide the dates of your immunizations. To complete the form correctly:

- Two doses of MMR vaccination are accepted by UF (section A). However, your first dose of MMR must have been on or after your 1st birthday and later than 1971. The second dose must have been received at least 30 days after the first and in 1985 or later.
- Tuberculosis test is REQUIRED of all international students. The TB test must have occurred within the last year. The doctor must indicate the date and result of the test. If positive, a chest x-ray is required and the result must be indicated.
- Meningitis and hepatitis B are not required but you must sign and date the waiver form if you have not had these immunizations.

If the UF Student Health Care Center does not accept your immunizations, you will be required to have the necessary vaccinations when you arrive at a cost of \$40 or more.

**Please note that from 2010/11, it was no longer possible for the Florida insurance to be waived by the University of Manchester insurance policy.**

Student in 2012/13 quoted:

“UF have quite strict insurance and immunization requirements so double check with UF to see if your insurance plan will meet the requirements before purchasing it. I bought ISO Platinum Select Insurance plan which cost around £780 for the year. I would advise emailing

the international centre at UF and asking for a list of accepted insurance plans and then go through the list until you find the cheapest one. Florida is also one of the strictest when it comes to immunization.

I had to have a Mantoux test to check for TB even though I've already had the BCG vaccination. I had to do this privately which cost £75 at Same Day Doctor which is located in Manchester City centre. However I believe that University of Manchester Occupational Health services can provide this for cheaper or maybe even free. I just was unable to get an appointment in time so try and organise this as early as possible. I believe that you can claim back all these expenses through Student Finance also."

Student in 2013/14 quoted:

"I did my research and decided not to go for the health insurance offered by UF as I found it too expensive. Instead, I purchased ISO Med 1 insurance and I emailed back and forth with the health insurance department to make sure it is approved by the university. It turned out to be about \$300-400 in contrast with the UF \$1,200 one."

### **HEC, Montreal, Quebec, Canada**

Taken from the website:

Québec law and Canadian law require international students to obtain medical insurance that is valid in Québec for the duration of their stay. HEC Montréal strictly applies this rule.

[http://www.hec.ca/en/international\\_student/international\\_exchange/pre-arrival\\_guide/health\\_insurance/](http://www.hec.ca/en/international_student/international_exchange/pre-arrival_guide/health_insurance/)

### **The University of Illinois, Urbana-Champaign, USA**

2012/13 student quoted:

"Insurance costs were waived by having the University of Manchester Insurance Policy however a mandatory health service fee was required of over \$200 regardless of this. Also they like to give you unnecessary injections during the first week which cost from \$50 +."

2013/14 student quoted:

"Insurance is compulsory at UIUC, costing about 500 USD a year and is not waived by UOM".

Students going out on exchange will need to find out whether a waiver is possible for their year of exchange.

<https://www.uhcsr.com/illinois>

### **Desautels Faculty of Management, McGill University, Montreal, Canada**

At McGill it is compulsory to purchase health insurance - it costs about \$600.

<http://www.mcgill.ca/internationalstudents/health>

### **Robert H Smith School of Business, University of Maryland**

<http://www.health.umd.edu/SHIP>

### **The University of Massachusetts, Amherst, Massachusetts, USA**

Massachusetts requires college students to have comprehensive health insurance. This is very expensive.

<http://www.umass.edu/uhs/insurance/ship/>

### **Carlson School of Management, University of Minnesota, Minneapolis, USA**

Taken from the website:

Students must purchase health insurance through the University at a cost of approximately \$960 per semester. This ensures that exchange students will be fully covered while studying at the University of Minnesota. In some cases students will have purchased insurance in their home country, but they will still be required to purchase the student health insurance at the University of Minnesota.

<http://www.shb.umn.edu/>

Student in 2012/13 quoted:

“Unfortunately having the University of Manchester Insurance Policy doesn’t matter and you still have to purchase the University of Minnesota insurance which was approximately \$950 per semester. But this was very inclusive and there is a clinic on campus which is totally covered by your insurance.”

### **The Stern School of Business, New York University, USA**

2012/13 student quoted:

“It’s essential to get health insurance in America as everything, no matter how small will end up costing you. I chose to get the insurance NYU offers as they can be fussy over what they accept. There were 2 levels of insurance – make sure to read what both offer as the basic plan covers sufficiently.”

2013/14 student quoted:

“NYU has an insurance programme which you have to purchase. You can never predict what may happen but I recommend buying the lowest coverage as it is still effective. I did not do this and spent thousands of dollars on insurance which I have not used.”

Taken from website:

Health Insurance: The 2012-2013 year-long annual fee for students enrolled in the Comprehensive plan is: \$3,354; Fall semester students only: \$1,295. Spring semester students only: \$2,059 (higher because it also covers summer). Note: if students maintain health coverage meeting certain standards, they may appeal to have the NYU insurance waived. Students can also purchase supplemental coverage to cover services at the NYU Student Health Center (SHC) only and requires that other health insurance coverage be maintained for services received outside of SHC. The deadline to enroll or waive coverage is September 30, 2012. Full year students – Once you select your insurance plan in the Fall it cannot be changed in the Spring. Your health insurance plan is locked in for the full year. If you want to downgrade from the Comprehensive plan to the Basic plan you must do it by the Fall semester deadline.

<http://www.stern.nyu.edu/portal-partners/current-students/undergraduate/study-away/incoming-exchange-students/housing-living/index.htm>

### **Fisher College of Business, Ohio State University, Columbus, Ohio, USA**

Student in 2012/13 quoted:

“We had to pay insurance for both semesters of just over \$1000 per semester, this was not waived by the Manchester Insurance Policy. The payment can be broken down into 3 payments, but there are late fees and you’re not officially enrolled if you do not pay the fees.”

Student in 2013/14 quoted:

"You have to purchase the Insurance provided by Ohio State as they don't waive the Manchester Policy, although I got it reimbursed through the student loans company back here which I would definitely recommend you looking into. The Insurance was around \$1000 a semester."

Health Insurance coverage is required as a **Condition of Enrollment** at Ohio State for students. Further information at: <http://shi.osu.edu/>

#### **Queen's School of Business, Queen's University, Kingston, Ontario, Canada**

UHIP is compulsory at Queen's.

<http://quic.queensu.ca/international-students-and-staff/health-insurance-and-care/>

#### **The Richard Ivey School of Business, UWO, London, Western Ontario, Canada**

All exchange students are required to pay for UHIP (University Health Insurance Plan) coverage. Check the coverage at:-

<http://www.westerncalendar.uwo.ca/Archive/2009/pg18.html>

[www.uhip.ca](http://www.uhip.ca)

#### **UNC Kenan-Flagler Business School, UNC, Chapel Hill, USA**

In 2012/13 student quoted:

"University of Manchester insurance covered me, therefore I was allowed to save around \$1400 over the whole year, otherwise they charge \$700 each semester for UNC health insurance. It was simple and easy to apply for health insurance to be waived."

<http://www.kenan-flagler.unc.edu/programs/bsba/global/visiting-students.cfm>

In 2013/14 student quoted:

"UNC waived the health insurance because they accepted the UoM insurance policy. The whole process took more than 6 weeks so it's best to contact them early about this."

#### **Michael G Foster School of Business, University of Washington, Seattle, USA**

Students attending in 2012/13 quoted:

"The University of Manchester's policy covers the health insurance costs for your time at the University of Washington. However, you do have to apply to have it covered at the start of each quarter (you will be shown how in the introductory lectures) and make sure that you do it. You only have a few weeks at the start of the quarter to waive these cost of the insurance, and if you miss the deadline, you'll be stuck with a rather large bill."

"I was very confused about health insurance at first. However, we had to submit an insurance waiver online (on the UW website) which meant that we did not have to pay these extra costs- as it would have been a lot! Health insurance is expensive there so it was a bit of a shock seeing this come up on my balance of what was owed to the university: however, this will return back to zero once an insurance waiver is submitted. Having the University of Manchester Insurance Policy was the only reason for being able to get the fee waived- so obviously this was very very useful!"

Student in 2013/14 quoted:

"Having the University of Manchester policy waives the requirement to buy their insurance plan. This is really easy to do and will be explained when you arrive. Just make sure you have all the policy details with you and you complete the form by the deadline. "

### **Marshall School of Business, USC, Los Angeles, USA**

Students at USC in 2012/13 quoted:

“There was an option to purchase USC health insurance, but I opted for a cheaper cover from a private company, ISO health cover. I saved about 300 dollars this way and fortunately didn’t have to use it. Although some exchange participants made trips to the health centre we found that certain treatments aren’t covered and you will still be charged if not at a subsidised rate. University of Manchester’s health cover does not comply with USC standards so it cannot be waived.”

“I decided to purchase the USC Health Insurance as I was almost sure there were going to be problems with the other – cheaper – insurance. However, the USC insurance was quite expensive - \$516 for Fall Semester and \$772 for Spring Semester. In addition, students are required to pay a Student Health Center fee of \$253 per semester – not sure why because I had to go there when I had an awful migraine and I paid around \$70 afterwards for the IV they administered.

Student at USC in 2013/14 quoted:

“The insurance was compulsory for both semesters. \$608 every semester plus around \$250 for other health fees each semester as well. The most worrying part was that I needed to pay for the whole summer till August even though I was leaving before June. Luckily, Sean O’Connell told us at the end of second semester that it is actually possible to waive it if you show Health Insurance office your confirmed ticket that shows that you are leaving the States before June 30th. A lot of the people decided to get their own insurance plans, which were good enough for USC. But obviously you have to talk about it with people working there and programme director. They can explain everything very clearly. I am not sure because I just decided to use USC Insurance for less hassle.”

<http://engemannshc.usc.edu/>

### **The College of William & Mary, Virginia, USA**

Student in 2011/12 quoted:

“William and Mary did not accept the Manchester insurance policy as it does not cover pregnancy or suicide, so I had to purchase the College’s insurance programme which was nearly \$1500. When visiting the health centre you will be charged a fee of \$5-15 depending on your needs/inquiry, but you can claim that back against the insurance. As far as I was aware, W&M’s insurance did not cover any dental care.”

Student in 2010/11 quoted:

“Had to purchase the William and Mary health insurance which is expensive. However, I personally got a grant from my local learning authority (so check if you can too).”

<http://www.wm.edu/offices/healthcenter/studentinsurance/index.php>

### **Schulich School of Business, York University, Toronto, Canada**

York has a number of health plans. **UHIP** is mandatory for all international students - full details can be found at:-

<http://yorkinternational.yorku.ca/current-international-students/health-insurance/>

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