POLICY STATEMENT
Upstate Medical University requires all matriculated students to have health insurance and pay the student health fee. All full-time students are also required to have disability insurance.

ADDITIONAL INFORMATION
Mandatory Health Insurance
Health insurance coverage is required for all matriculated students. Failure to provide proof of health insurance at the time of registration will delay registration. Students who do not register on time will not be allowed to attend classes and will be subject to a late registration fee of $40 and a late payment fee of $50 ($90 total). Students will be required to present proof of insurance for review and assurance of coverage at the time of their annual health assessment.

Should a student’s health insurance policy change during the year, it is the student’s responsibility to inform the Student Health Office immediately. If a student’s health insurance policy has been found to lapse or expire for any reason, they will be held responsible for all medical cost incurred and will be barred from attending classes and clinical courses. Failure to maintain Health Insurance may result in disciplinary action. Please remember that most insurance companies require continuous health insurance coverage. If it is necessary to change/switch health insurance companies and you allow your health insurance to lapse, it may affect coverage on pre-existing conditions.

M.D./Ph.D. and Ph.D. students receiving a stipend are eligible for the Graduate Student Employee Health Insurance Program. Enrollment for the Graduate Student Employee Health Insurance can be done when reporting to Human Resources to complete the stipend paperwork.

International students who are not receiving a stipend are eligible to enroll in HTH Worldwide health insurance, but not required to do so, if able to prove comparable coverage. All international students are also required to have medical evacuation/repatriation insurance. All international students are eligible to enroll in the MEDEX insurance program for medical evacuation and repatriation coverage. Enrollment for both HTH Worldwide health insurance and MEDEX medical/evacuation repatriation insurance can be handled at the Bursar’s Office during registration.

Mandatory Disability Insurance Fee
All full-time students at the Upstate Medical University are required to pay an annual disability insurance fee, which will be included on the tuition statement. Students will receive a copy of the policy annually at time of registration. Students who believe they are covered by an employer’s disability insurance policy and wish to request a waiver of the disability insurance fee must complete and return the “Disability Insurance Waiver Form.” If the fee is not waived prior to the payment due date, students will be liable for the disability insurance fee. No refund will be granted after the payment due date.

Student Health Fee
All matriculated students are required to pay a student health fee each semester (included with tuition statement). This fee is required by the State of New York to cover expenses in the student health office. It is not a health insurance fee. Students are advised to use the services provided by the Student Health Office; however, if a referral is made to another physician or laboratory services, the cost of the service provided will be billed to student’s insurance carrier.

RESPONSIBILITIES
Student policies and their effectiveness are reviewed annually as the Student Handbook is updated.