New Health Insurance Requirement for 2010-11

The University of North Carolina at Chapel Hill, along with all the other UNC system campuses, will require students (undergraduate and graduate/professional) to have health insurance coverage beginning with the fall 2010 semester. Eligible students are required to show evidence of an existing "creditable" health insurance policy or they will be automatically enrolled in and billed for the UNC system student health insurance plan, which is administered by Pearce and Pearce, Inc.

**Eligibility for the system-wide insurance plan is defined as:**
- Enrolled in a minimum of 6 credit hours (undergraduate) or 1 credit hour (graduate) per semester, and
- Enrolled in a degree-seeking program, and
- Eligible to pay the campus health fee.

**What to Expect and Actions Students Should Take:**
Students (undergraduate and graduate/professional) will automatically be enrolled in and billed for the UNC system student health insurance plan. This charge will show on student accounts after July 1, 2010.

Students who are already covered by an insurance policy (i.e. through parent plans, family plans or employer-sponsored plans including those in the RA/TA campus plan) can easily opt out of the plan through a secure online process. Once the information has been verified, all charges will be waived. To opt out, the student should visit [www.studentinsurance.com](http://www.studentinsurance.com) and enter UNC-CH in the drop-down menu.

Enrolled students are strongly encouraged to complete the online waiver process before the end of the spring semester. If the insurance information is verified by July 1, no charges will appear on the student's account.

The waiver process must be completed by the deadline for submitting a waiver: September 30 for fall semester and February 10 for spring semester.

The charge for the default UNC system student health insurance plan will be removed from the student's bill once the policy is verified. Verification will begin in June each year.

Students who do not submit creditable health insurance information will be enrolled automatically in the UNC system student health insurance plan and will be responsible for the health insurance premium.

The UNC-Chapel Hill student health insurance plan will cost $723 annually, and will be billed at $361.50 per semester with fall and spring semester tuition and fees. There will be no prorated fees. To see the plan summary with a listing of benefits and exclusions visit [https://www.pearceandpearce.com/PearceSite/Schools/NC/UNC/](https://www.pearceandpearce.com/PearceSite/Schools/NC/UNC/).

Students who receive care at Campus Health Services during the summer are required to pay the summer health fee. The second session health fee is $67 and covers June 17-August 18. The fall health fee covers services starting August 19.
There is insurance coverage available for students who begin their academic programs earlier than August 1. Coverage will be purchased directly from Pearce & Pearce.

The rates for summer 2010 will be:
- May, June and July: $243.00
- June and July: $162.00
- July only: $81.00

Additional information about the insurance requirement and Frequently Asked Questions are available at http://campushealth.unc.edu or by calling Pearce and Pearce customer service at 888-622-6001; you can also e-mail questions to unc-ch@studentinsurance.com.

Information and question-and-answer sessions for students will be scheduled in the coming weeks. You can find details at the Campus Health Services Web site as they become available.

Please be sure to review your departmental Web site to make sure the most current information and links are available.

Thank you,
Campus Health Services