STUDENT HEALTH INSURANCE POLICY

All Clinical, Basic Science, Leave of Absence and National Boards students will be enrolled in a health insurance plan through Mega Life and Health Insurance at registration each semester. *The cost of the premium will be billed to the student’s account. Students who wish who waive the Mega policy and use their own health insurance must meet the requirements below.

Student Waiver Requirements
All students are required to maintain sickness and injury insurance coverage. All students registered with St. Matthew’s and attending outside of his/her home country are also required to maintain additional benefits of at least $50,000 medical evacuation and minimum $20,000 repatriation (return of mortal remains.) To “waive out” of the Mega plan, Clinical or Basic Sciences students must provide written proof of his/her coverage including medical evacuation and repatriation benefits (if applicable.) To qualify for a waiver, a student must submit a completed copy of the St Mathew’s waiver card, copy of valid insurance card and a copy of his/her policy each semester no later than the tenth of each semester. Coverage effective dates must be present on these documents. If proof of coverage and benefits cannot be obtained and provided to St. Matthew’s insurance department, the student will remain enrolled in the Mega Health insurance department and will be responsible for the cost of the premium. **All coverage information must be in writing from the student’s insurance company.
*All insurance fees are billed along with tuition and are subject to the same late fees
**Students should submit this information upon registering, as reimbursements will not be immediately available.

Mega Health Insurance Plan
The Mega Life and Health Insurance provides worldwide coverage as well as the required medical evacuation and repatriation benefits. This plan meets the requirements imposed by the University and does not cover preventative medicine or dental. Students may choose to maintain their personal coverage while enrolled in the Mega plan. Read all exclusions and limitations, as student is responsible for any expenses not covered under the provisions.

Leave of Absence and National Board Semester
Students not enrolled in classes or clinical rotations are not required to carry health insurance; however, the student must still submit the insurance waiver card. Students choosing to drop their coverage during this time period should be aware that they may be required to satisfy any pre-existing conditions imposed by the underwriters. Students are then required to maintain approved coverage upon their return to classes or rotations.