

Subject: Frequently Asked Questions

NOTE: Please allow 48 to 72 business hours for your inquiry to be reviewed. Do NOT submit duplicate inquiries and/or documents, as it will cause a delay in our response.

Student Health & Wellness Center (SHWC) is closed whenever the University is closed. For a list of University Holidays click [HERE](#).

1. Who is eligible for the USF Sponsored Student Health Insurance Plan (SHIP) and how do I enroll?

- International students: Pay the premium directly through [Student Self-Service](#) account and the SHWC enrolls the student.
- GAs/TAs/RAs: Enrolls directly with Academic Health Plans (AHP). Click [here](#) for eligibility requirements and enrollment instructions.
- Students enrolled in the following programs enroll directly with AHP. Click [here](#) for enrollment instructions.
 - College of Marine Science
 - College of Medicine
 - College of Nursing
 - College of Pharmacy
- Intercollegiate Athletes: Click [here](#) for enrollment instructions.
- International Students on Optional Practical training or Curricular Practical training: Click [here](#) to view policy information and to enroll.

2. What benefits are available under USF Sponsored SHIP and how do I get my card?

Please visit usf.mycare26.com to view plan details for the USF Health Insurance policy. You can click on "Insurance ID card" to access your card with United Healthcare.

3. I am an international student, how do I release the SI hold?

To release the SI hold complete the Insurance Agreement form available on our [webpage](#). The Insurance Agreement form will be processed within 24 business hours.

4. Why do I have the USF insurance premium on my account, when I chose an alternative insurance policy?

The USF insurance premium will remain on your student account until both AHP, and our office approves your alternative health insurance.

Before you can submit proof of your alternative policy to AHP, you must successfully complete the Health Insurance 101 for International Students course via Canvas.

If you need to pay your tuition and fees, you can subtract the insurance premium from your total and pay the remaining amount.

5. How do I waive/opt out of the USF Health Insurance policy?

Waivers are managed by AHP. Once the Insurance Agreement form is completed:

- 1st: You must successfully complete the Health Insurance 101 for International Students course via Canvas
- 2nd: Once the Health Insurance 101 for International Students course has been successfully completed, please wait 3-5 business days to be able to submit proof of your alternative policy to AHP.

Submit proof directly to AHP between July 15th and August 24th. The deadline to submit documents to Academic Healthplans (AHP) is 11:59pm on the first day of class, August 24, 2026.

Please refer to our [webpage](#) to see what documentation you will need to submit. All alternative policies must meet all requirements per USF Regulation [6.0162](#).

6. Do all students have to take the health 101 for International Student course?

Any international student who selects to waive out of the USF SHIP policy on the Insurance Agreement form with an alternative policy must successfully complete the course and quiz. Exempted would be students who are sponsored by their government or USF department, as well as, students who are studying outside the U.S.

7. What happens if I am studying outside the U.S.?

You will need to complete the Insurance Agreement form to release the SI Hold. On the Insurance Agreement form, select the option for USF SHIP. If you remain outside the U.S. for the semester, the insurance mandate will automatically be waived before the first day of class.

8. Why do I have the USF insurance premium on my account, when I have already enrolled in for the USF GA/RA/TA insurance subsidy?

The USF Insurance premium will remain on your student account until the SHWC office verifies your active enrollment in USF Sponsored SHIP. Please note that USF Human Resources will later confirm your eligibility for GA/RA/TA insurance subsidy. We recommend that you confirm with your hiring department that all hiring documents have been submitted to Human Resources.

For specific instructions on how to satisfy the Health Insurance Regulation and information on eligibility for the USF Health Insurance policy, please visit our [webpage](#).