

UNT SHIP International Students

Why am I required to purchase the SHIP plan?

As an international student at the University of North Texas (UNT), purchasing the Student Health Insurance Plan (SHIP) accomplishes two things. It makes sure you have adequate health coverage throughout your time at the university and that you comply with UNT’s Student Health and Wellness Center policy number 07.003.

Designed to meet the needs of UNT students, the SHIP plan:

- Covers a wide range of medical services such as preventive care, hospitalization, prescriptions, and mental health services.
- Covers treatment offered at the Student Health and Wellness Center.
- Applies during your enrollment at UNT, including holidays and breaks, allowing for consistent healthcare access.
- Telehealth visits, Global Emergency Services, and student-friendly customer care are all included.

Comparison of Student Health Insurance Plan and Inbound International Medical Plans – Why other Plans don’t work

| | University of North Texas Student Health Insurance Plan | Inbound International Medical Plans |
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| Key Provisions | | |
| Premiums | <p>Single rate for all participants</p> <p>Premiums added to account for international student – dependents charged separately</p> | <p>Rates vary – lower for younger, healthier individuals</p> <p>Premium payments can be made monthly or in a lump sum. Failure to pay timely will cancel coverage</p> |
| Policy term | Match academic year | Short-term increments |
| Claims and customer support | University drives solutions | University has limited or no ability to assist |
| Payment at point of service | <p>Students responsible for office visit and <u>copayments</u></p> <p>Treating facility bills insurer for balance</p> | <p>Student responsible for <u>copayment</u>. May also need to pay full cost and seek reimbursement from insurer</p> <p>Student files claim for each new injury/illness</p> |

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| Treatment at SHWC | Office visit \$15 charge | Self-pay, as plans not accepted |
| Protected While in US | Duration of student visa status and while in the United States | While active student, only for period of coverage |
| Benefit/Limitations | | |
| Maximum Plan Benefit | Unlimited Annual and Lifetime Plan Benefits | Limits usually capped: <ul style="list-style-type: none"> • Selected Annual Limit • Per Condition • Prescriptions • Daily Hospital Limits • Mental Health |
| Pre-Existing medical conditions | Covered | Waiting period or may be excluded |
| Preventive/Vaccinations/ Birth Control/Wellness check-up | Covered at 100% | May be limited or need to add benefit |
| Emergency Medical Expenses | Covered, including follow up care | Covered, follow up care may not be available |
| Maternity care | Covered, with no waiting period | Excluded or subject to waiting period |
| Mental Health / Substance Abuse | Covered, generally no limits | Covered, subject to policy limits |
| Exclusions | Consistent with those allowed under the US Affordable Care Act | Self-inflicted harm and injuries resulting from vehicle accidents |
| Home Country Coverage | Allowed | Excluded |