Health Insurance for International Students

All international students at UNCW are required to have health insurance and must complete the Enrollment or Waiver Process (click here) each semester at UNCW.

If you do not waive the UNCW insurance, you will be automatically enrolled and billed for UNCW insurance.

All insurance plans must meet the following requirements:

- Medical benefits of at least $100,000 per accident or illness
- Repatriation of remains in the amount of $25,000
- Expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of $50,000
- A deductible not to exceed $500 per accident or illness.
- Underwritten by an insurance corporation having an A.M. Best rating of “A-” or above; a McGraw Hill Financial/Standard & Poor’s Claims-paying Ability rating of “A-” or above; a Weiss Research, Inc. rating of “B+” or above; a Fitch Ratings, Inc. rating of “A-” or above; a Moody’s Investor Services rating of “A3” or above; or such other rating as the Department of State may from time to time specify; or Backed by the full faith and credit of the government of the exchange visitor’s home country

There are two options available:

1. **Purchase UNCW Insurance through Student Blue NC (BlueCross and Blue Shield)**.
   - For more information regarding how to enroll, plan coverage and cost, please visit [http://studentbluenc.com/#/uncw](http://studentbluenc.com/#/uncw).

2. **Waive UNCW insurance (Student Blue NC) & Provide Proof of Alternative Insurance that Meets or Exceeds Plan Requirements**
   - **NOTE:** If you do not waive the UNCW insurance, you will be automatically billed for UNCW insurance.
   - If students feel they have insurance coverage that meets the minimum requirements outlined above, they must provide documentation to [http://studentbluenc.com/#/uncw](http://studentbluenc.com/#/uncw) which **must be in English and include**:
     - Name of student
     - Dates of coverage
     - Documentation from insurance company that specifically confirms the requirements above (benefits, repatriation, expenses, deductible, ratings etc.)