

## Health and Disability Insurance

The College of Medicine **requires** all students to be covered by major medical insurance. Please be aware that the Student Health Care Center, (SHCC) can offer only primary outpatient care. Insurance may be acquired through a family major medical policy, through a private insurance agency, or through the University of Florida Student Government Health Insurance Plan B. The insurance plan chosen should offer comprehensive coverage in Gainesville and Alachua County, not just in your hometown. Students must be aware that medical expenses for care provided by Shands Hospital and hospitals affiliated with the College of Medicine, including laboratory procedures and emergency care, are the responsibility of the individual student and not the College of Medicine or the University of Florida. Please be sure that your insurance policy provides coverage in the event of an occupational injury such as a needle stick.

The College of Medicine also **requires** that all students have disability insurance. We have arranged for students to have the same type of disability insurance policy that is provided for members of the housestaff. The policy is underwritten by Provident Life and Accident Insurance Company and is issued through Holloway Financial Services. In the unfortunate event that you should become permanently disabled, the policy will provide the following benefits:

- A lump sum benefit of \$5,000
- A monthly payment of \$1,000 for students in years 1-2 and \$1,500 for students in years 3-4. The monthly payments continue until age 65.
- Repayment of all eligible debt up to \$150,000 that a student is legally liable to repay for college and/or medical education.

The cost of this policy is nominal - \$45.60. Please make checks payable to **University of Florida**. You will be required to pay the premium for this policy at the time of registration. Your student loan/scholarship package will be increased proportionately to cover the cost of the disability insurance policy. You may read more about the disability insurance policy by accessing the following web site:

<http://www.med.ufl.edu/oea/finaid/forms/disability.pdf>

The College of Medicine also **strongly suggests** that all students, particularly those of you with spouses and/or dependents, purchase life insurance. We have arranged for you to secure a policy through the same agencies that offer the disability insurance policy. The annual fee for a term policy of \$50,000 is \$15. The website referenced above has information about the life insurance policy available to students. You should plan to pay for this policy at the time of registration.