

LIABILITY COVERAGE

Liability and medical insurance address the institutional and personal-type needs of the University and University employees. Liability insurance is a form of coverage which protects from the liability, or obligation, imposed by law for the injury of a person or property. The liability normally results from negligent acts or omissions. Medical payments insurance address costs resulting from bodily injury or illness due to an accident.

ACTIONS OF EMPLOYEES – TORT CLAIMS ACT & EXCESS LIABILITY

The University and its officers and employees are afforded liability coverage for their actions, or failure to act, based on statutory precedence and through commercially procured insurance policies. Under the State Tort Claims Act (North Carolina General Statute Chapter 143, Article 31), the State of North Carolina has waived its sovereign immunity against suit for negligent acts up to the limit of \$1,000,000. For the Act to apply, suit must be brought against the State, or its subdivision - the University, which involves a claim that has resulted from negligence. By the establishment of this Act, the university is responsible for the first \$150,000 of any claim and the residual is addressed under the public officer's and employee's liability and direct excess liability policy.

Definitions: Based on supplementary executive mandates and interpretations, the term "employee" has been expanded to include:

- individuals employed by and working for the State
- individuals employed by the University system
- officially authorized volunteers of the State/University
- agents of the State/University to include students serving apprenticeships, internship or practicum at the University
 - NOTE: Student teachers practicing outside of the University, however, are not an "employee" and are the responsibility of the entity (i.e., school district) where they serve

Application: The Defense of State Employees Act (North Carolina General Statute Chapter 143, Article 31A) provides personal liability coverage for employees while in the performance of their duties where losses result in injury and/or damage. Covered in this context is a wrongful act, omission, accident made in the scope and course of an employee's employment, and a failure to properly act or not act when there is a responsibility to do so. Examples of such acts are:

- defamation of character
- false arrest
- violation of civil rights

Excluded from coverage, by example, are:

- when the act or accident is outside of the scope of an employee's employment
- when an act involves fraud, false representation, corruption, malice, or intentional wrong doing
- when determined not in the best interest of the State

Claims against the University under the State Tort Claims Act are adjudicated by the North Carolina Industrial Commission. Claims against the University's officers and employees, alone, are litigated under the State Defense of Employees Act.

Excess Liability Coverage Limits: In recognition of the potential for higher individual liability, the State has procured supplemental and excess liability insurance coverage for the University officers and employees which provides excess liability coverage up to \$10,000,000 per occurrence. This excess coverage, however, does not provide insurance for needs better met under other types of coverage, e.g. automobile liability, medical malpractice, workers compensation.

Excess Liability Application: The excess liability coverage is applicable only when action is brought against the individual. To be affected, the employee must ask that the State Attorney General's office apply the provisions of the excess liability coverage. The Attorney General may offer counsel itself or through other means. The excess liability coverage, however, will only respond after any other commercial liability insurance coverage the employee holds is applied as primary.

Limits on Application: The State Tort Claims Act and Defense of Employees Act coverage do not supersede coverage which is better provided through other means, e.g. medical professional liability coverage for the University clinic's physicians. Professional specialists such as audiologists, speech pathologists and clinical psychologists, however, are included when "medication" is not administered by these individuals.

Proof of Coverage for Second Parties: Particular events conducted by the University may be held in facilities that require proof of liability coverage for its use. It is State policy not to purchase liability coverage beyond that provided by those legislative acts discussed herein unless proof of the State liability coverage is not acceptable to the requesting party.

The State will first present a "letter of coverage" to certify to the requesting party that liability coverage is provided by State statute. Only upon the second party's declination of this certificate as acceptable **and** the approval of the State Department of Insurance may the University proceed to purchase any additional liability insurance through the State agent of record. An example where a "letter of coverage" may be declined is when the second party requires that it be named as a 'co-insured' or 'additional named insured.'

When purchased, this liability coverage may not exceed the Tort Claims Act established limit.

All requests for a "letter of coverage", and any subsequent coverage purchase, will be made through the Office of Enterprise Risk Management.

Note: Questions regarding the application and possible use of the State Tort Claims Act and the Defense of State Employees Act provisions should be initially directed to the University Legal Counsel.

USE OF UNIVERSITY FACILITIES - Liability

As a public State institution, the University, to the extent possible and under certain conditions, makes its facilities available to community groups and organizations. Adherence to University rules and regulations is required of these groups and organizations, to include proof of liability coverage. University departments considering sponsoring or co-sponsoring unaffiliated groups' use of University facilities should explicitly identify their responsibilities to such groups as the departments' actions have the potential to greatly affect the University's liability.

Definitions: Per the University Policy Manual, "Requests for Use of University Buildings or University Property", the Division of Continual Learning (DCL) is appointed to review and approve requests by unaffiliated groups, or organizations, for the use of University facilities, and to assist University affiliated groups, or organizations, which plan educational programs for public or community participation. Each of these types of groups/organizations, are defined in the University Policy Manual as follows:

- Authorized University Official - A department head, unit head, or higher administrative officer of the University
- University Affiliated Groups - Groups that are part of the University such as departments and units or groups which have received official recognition from the University through the Office of Student Activities
- Unaffiliated Groups - Groups that have no official connection with the University, even though some of the members or participants may be University personnel or students

Incumbent with each of these access and use granting processes is the assurance that adequate liability coverage does exist for the approved use.

Application: Facilities use agreements will be executed by the requesting group, or organization, where appropriate, through the administrator for each of the University's facilities as prescribed in the University Policy Manual. To minimize the risk to the University, these agreements transfer the liability for damages and injury resulting from negligence and/or intentional acts of individuals associated with the approved use to the using group or organization. Copies of these agreements will be reviewed by and kept on file at the offices of the University Counsel and the Office of Enterprise Risk Management.

In particular, these agreements require that the University be indemnified and held harmless from all liability, loss, damage, costs and all other claims for expenses asserted against the University which may arise during or result from the approved use.

Furthermore, it is the policy of the University that proof of comprehensive general liability insurance, as specified below, will be presented to the University. This proof will specify a period of coverage to be not less than the approved dates for usage of the University building or facility. The using group, or organization, agrees, as well, that its insuring company may be subject to the approval of the state and the University.

Coverage Limits: The group's or organization's liability insurance coverage is to be a 'primary' policy with the evidence of this insurance naming "The University of North Carolina Greensboro, the Board of Trustees, and the University's employees" as the additional insured.

- This coverage will provide general liability and contractual liability insurance for bodily injury of \$1,000,000 per occurrence and for property damage of \$100,000 per occurrence.
- Initial reviews of the using group's or organization's proof of insurance will be performed by the administrator of the University facility or DCL to assure the coverage's sufficiency; questions regarding any certificate will be referred to the University Counsel and/or the Office of Enterprise Risk Management.
- In the case of short term events involving little or no risk to the participants (and the University), these minimums may be adjusted, at the option of the University, when approved by the administrator of the University facility or DCL, as appropriate. In the case of severe risks, the required limits may also be increased. These use-grantors will provide a copy of any deviation or waiver to the Office of Enterprise Risk Management.

COMMERCIAL CRIME (HONESTY)

Through the State, commercial crime coverage which provides for the loss of or loss resulting from damage to money, securities, and negotiable and non-negotiable instruments which occur by an act of public dishonesty and/or computer fraud committed by a University employee is made available to the University. For the reason of the description, this coverage is typically referred to as an "Honesty Bond".

Definition: Similar to the State Tort Claims Act, the definition of an employee includes a student enrolled in the University handling or in possession of property or funds in connection with sanctioned student activities as well as any individual acting as a fund-solicitor for the University.

Application: Unlike the State Tort Claims Act however, the employee's act must be manifest for the coverage to be effective. The intent of the act must be intended for the University to sustain a loss and the employee to gain financial benefit. Inventory shortage computation and a profit and loss based shortage are included in the coverage.

Coverage Limits: The limits of coverage and deductible are prescribed in Appendix A.

MASTER CRIME

In addition to the Commercial Crime policy, the University participates under the Master Crime policy purchased by the State.

Definition: The Master Crime policy provides for the loss of financial instruments both inside and outside of the University's premises which result from robbery and/or safe burglary. Such acts are limited to those committed by non-employees.

Application: The Master Crime policy addresses the potential for robbery and safe burglary of money, checks, drafts, orders, or directions to pay in money. "Peak period" coverage extends the limits of the policy for the period beginning ten days prior to and continuing ten days after registration.

Coverage Limits: The limits of coverage, to include "peak period", and deductible are prescribed in Appendix A.

MEDICAL PROFESSIONAL LIABILITY

The University has secured a claims-made (in lieu of occurrence-type) blanket policy to provide medical professional liability coverage for University physicians and non-physicians employed at the Gove Student Health Center. This policy protects the physicians/non-physicians and University from damages resulting from providing or withholding professional medical services. The University has elected to purchase non-physicians professional liability coverage in addition to applying the Defense of State Employees Act. Under the 1994 renewal of the Public Officers and Employees Liability Insurance

Commission excess liability coverage, the Defense of Employees Act was extended to nurses and other allied health care workers, or non-physicians. The University, however, would have had to assume the first \$150,000 of any claim with a lower limit of coverage (\$1,000,000), making annual professional liability insurance premiums a sound investment to protect financial resources.

Definition: Physicians and non-physicians include those individuals licensed and professionally qualified in medical and allied-trades who render medical attention. By definition, this policy extends to physicians listed on the policy schedule and employed as non-physicians. These policies, however, are not purchased with the intent to apply to individuals who are otherwise covered by the State Tort Claims Act and State Defense of Employees Act, e.g. medical records clerk, with the exception of allied health care workers (i.e., non-physicians).

Application: Similar to that liability coverage provided to all other University employees, the medical professional liability policy provides coverage while in the performance of duties and responsibilities for the University. The policy assumes protection for damages that may result from claims for providing or withholding professional medical services while the coverage is in force. Excluded from the coverage is liability injury that may result from any known prior acts and injury that results from any kind of sexual contact or activity.

1. **Type of Coverage:** The medical professional liability policy is written as a "blanket policy" which limits coverage only to while performing responsibilities at the Gove Student Health Center. Accordingly, coverage does not extend to community service nor employment outside of the University. Coverage does become automatically effective upon the date of on-site employment. Applications are submitted to and kept on file by the University in the Student Health Services for periodic audit by the company. To maintain the integrity of this process, the Student Health Services provides listings of covered staff to the Office of Enterprise Risk Management.

2. **Effective Date of Coverage:** It is the policy of the University to make coverage effective as of the date of employment. Accordingly, the University does not purchase "prior acts" coverage which would render coverage effective retroactively or before employment.

3. **"Tail Coverage":** "Tail coverage" is automatic and provided for under the "blanket policy". Standard coverage terminates on the last date of employment and is immediately followed by "tail coverage."

4. **External Professional Activities for Pay/Community Service:** The University recognizes the contribution which outside employment and community service can make to the professional development of the clinic physicians. Such activities enhance the competence and currency of the University's medical professionals and contribute to further educational development while providing societal benefits to the University. Requests by physicians to participate in these activities will be approved by the clinic director (prior to participation) per the procedures outlined in the University Handbook for Faculty/Staff Employees.

5. **Certificates of Coverage:** Requests for proof of medical professional liability insurance by entities outside of the University will be processed through the Office of Enterprise Risk Management and the State agent of record. Copies of such certificates of coverage will be maintained on file by the University Health Center and the Office of Enterprise Risk Management, and may support activities under subparagraph "d "above.

6. **Good Samaritan Act:** The existing University medical professional liability policies afford coverage for Good Samaritan acts for non-students at the University Health Center.

7. **Contract Physicians:** Contract physicians retained by the University Health Center shall present a certificate of insurance upon employment which names the University as a certificate holder. Coverage under this certificate will be afforded the named physician while in the service of the University. A copy of this certificate will be held on file for each contracted physician at the University Health Center and the Office of Enterprise Risk Management.

Coverage Limits: The limits of coverage and deductible are prescribed in Appendix A.

PROFESSIONAL LIABILITY (Non-Medical)

Similar to the Medical Professional Liability, the University also has secured claims-made policies for non-medical individuals employed by the University that have exposures that may require this type of coverage.

Definition: There are individuals, such as the athletic trainers, that, while not offering medical advice, are offering professional advice to individuals while working on behalf of the University. These policies extend coverage to the named individual in the policy only.

Application: Each policy provides coverage to the named insured while in the performance of duties and responsibilities for the University. Each policy assumes protection for damages that may result from claims for providing or withholding professional services while the coverage is in force. A separate policy is purchased for each individual based on the professional services that are being offered and is purchased at the time the individual is hired and renews annually. At the time that the individual is no longer employed by the University, the coverage will be terminated with the option for the individual to purchase "tail coverage".

Coverage Limits: The limits of coverage and deductible are prescribed in Appendix A.

UNIVERSITY INTERN PROFESSIONAL LIABILITY

Some course curriculums require the students to complete a given number of hours as interns working in fields that are relevant to their studies. Within the University, there are general expectations of interns that require careful planning and consideration prior to accepting an internship position. One such consideration, if required, is that the student must carry his/her own professional liability insurance during the internship. Some agencies cover student interns under organization policies or make available insurance for a minimal charge. The student should check with the organization for clarification regarding liability issues (e.g., transporting clients). University Internship Professional Liability is available at a very low premium that is prepaid by the individual being covered. Unlike the previous professional liability policies, the coverage provided is on an "occurrence" basis.

Definition: The University's liability insurance will not extend to the students while they are working outside of the university; however, there is still an exposure for liability risks to the student. In order to help protect the student, the university requires the interns to purchase liability insurance.

Application: The University Student Intern Insurance Program provides coverage for an insured party that becomes legally liable to pay damages because of property damage, bodily injury, or personal injury because of their participation in a university internship program to which the policy applies. This insurance will also pay those sums, which an insured party becomes legally obligated because of any act, error, or omission in the rendering of or failure to render professional services in conjunction with an internship. This program also includes a medical expense and accidental death and dismemberment benefit to participants. This policy will provide coverage for students in all fields of study including medical. In order to be covered under this policy, the student must be currently registered for classes at UNCG and the internship must be required be a requirement of the curriculum. Students requiring coverage must be added to the policy individually each semester that the coverage is required.

Coverage Limits: The limits of coverage and deductible are prescribed in Appendix A.

STUDENT HEALTH INSURANCE

The University offers an Injury and Sickness Medical Insurance Plan for students. This policy is offered directly to the student by the Office of Business Affairs. Students purchase coverage directly; therefore, the Purchasing Department performs no administrative role for this policy.

Definition: The student medical insurance plan is an optional non-renewable term policy which provides inpatient and outpatient excess coverage for graduate students taking three or more credit hours and all registered undergraduate students taking six or more credit hours. Coverage is extended on a twelve (12) month basis. Open-season periods are conducted in the fall, spring and summer semesters; however, enrollment in the summer open-season period is restricted to students who have not previously attended the fall or spring semester.

Application: As an excess policy, the student medical insurance supplements treatment provided through the University clinic or when a referral is issued. To become effective, the student must have paid the University Student Health Fee and treatment must be first sought from the University clinic.

Coverage Limits: The basic student medical policy offers the limits of coverage and deductibles prescribed in Appendix A.

Note: In addition to the primary and preventive health care provided by the University clinic under Student Health Services, the University encourages students to retain supplementary medical insurance to address additional health costs not covered in the student health fee. This supplementary insurance is particularly important for students participating in sports programs (intramural, Club Sports, and intercollegiate), field trips, and summer abroad programs.

ATHLETIC ACCIDENT INSURANCE

The University retains medical and accident insurance for intercollegiate sports participants in both basic and catastrophic policy forms. The University varsity athletic budget funds the purchase of the University's athletic accident policy. The National Collegiate Athletic Association (NCAA) funds and purchases the catastrophic policy.

Definition: These policies' coverage effect sports in varsity status, administered by the University, where participation is subject to an eligibility review and participatory medical.

Application: The University's athletic accident policy provides secondary (excess) coverage for accidental death and dismemberment (AD&D), injury, exposure, medical and dental expenses, expenses incurred for HMO/PPO denied coverage. Coverage extends to University student athletes,

student managers, student trainers, student coaches and student cheerleaders while in play or practice, traveling as a team, or taking part in officially scheduled and authorized off season physical conditioning.

The NCAA policy is supplementary coverage for catastrophic medical, dental, adjustment, special care, rehabilitation, and disability expenses. This catastrophic coverage is extended to the University as a NCAA member.

Both the University and NCAA policies are excess coverage and, thus, the individual's (i.e. athlete, trainer, etc.) medical policy will serve as the primary coverage in the event of a claim.

Coverage Limits: The University's athletic accident and NCAA catastrophic policies' limits of coverage and deductibles are prescribed in Appendix A.

Notes: Both the University and NCAA policies' claims are managed by the University's Head Athletic Trainer, Department of Athletics. The Head Athletic Trainer works in cooperation with the Office of Enterprise Risk Management to administer and manage these policies. To assist the Office of Enterprise Risk Management in this regard, the Head Athletic Trainer shares current claims and claims history data with the Office of Enterprise Risk Management.

To further limit the University's liability and need to rely on this insurance, the Department of Athletics has included in the Coaches Handbook an emergency medical plan. This plan outlines the procedures to be used in responding to a medical emergency and a progressive response guide. Determinations as to the need for urgent medical care originate with the on-site Head Athletic Trainer and rely on the University Police Department's assistance.

CLUB SPORTS, INTRAMURAL SPORTS AND FITNESS PROGRAM

Through the Office of Campus Recreation, the University offers students, and staff, the opportunity to voluntarily participate in non-intercollegiate Club Sports, recreational team Intramural Sports, and the Student Recreation Center Fitness Program. Each form of sports offers a degree of physical challenge and risks.

Definition: The University's Club Sports Council sponsors competitive programs in non-contact, contact, and collision sports, and outdoor activities. Participation in any of the programs is preceded by an application and statements. The University's Intramural Program provides structured competitive opportunities for varied interests and skill levels. The Fitness Program provides physical conditioning.

Application: The participant's medical and health insurance (student health fee based services and student medical insurance, if applicable) is primary under the following, with the exception of Club Sports travel:

University Participants - Participation in each of these programs shall be preceded by the execution and submittal of the following indemnity and informed consent documents:

1. Club Sports - the participant's execution of the (as applicable):
 - Medical Authorization/Insurance and Medical Verification form,
 - Insurance Waiver, Release and Indemnity Agreement,
 - Non-Contact/Contact/Collision Sports Waiver, Release and Indemnity Agreement,
 - Outdoor Activities Consent - Waiver, Release and Indemnity Agreement,
 - Outing Informed Consent - Waiver, Release and Indemnity Agreement.

2. Intramural Sports - the participant's execution of the:
 - Medical Authorization/Insurance and Medical Verification form, and
 - Informed Consent - Waiver, Release and Indemnity Agreement.

3. Fitness Program - the participant's receipt of a written advisory statement or listening to an audio taped participatory advisory.

Copies of these approved forms have been reviewed by the University Counsel, and are on file at the Office of Campus Recreation.

Outside Participants - It is the policy of the University that outside clubs and individuals invited to participate in tournaments or contests hosted by the University Club Sports program will assume their own medical liabilities. A written notice to such will be included in any invitational notices extended from the Club Sports Council or its members.

Selective Travel: In recognition of the travel which the fifteen Club Sports teams may perform to play other University teams, the University has retained a "selective travel" accidental death and dismemberment (AD&D) insurance policy. This policy serves as primary coverage when a registered team member is in travel status to and from a Club Sport sponsored event; the participant's medical accident policy serves as primary coverage while at play or practice. The policy provides the limits of coverage with the deductibles prescribed in Appendix A. As an audited policy, a deposit premium is paid and the "premium due" is calculated based on periodic audits of the participants' travel. This audit is accomplished by the Office of Campus Recreation and submitted to the Office of Enterprise Risk Management. Payment of the premium is made from the Office of Campus Recreation account.

SPORTS/SUMMER CAMPS

To further mental and physical skills development, the University conducts a number of academic and sports camps. These programs are sponsored and staffed by the respective departments and offered to the community. (The State's tort coverage, thus, extends to these staffs when these camps are conducted as "University camps" and use "University employees.")

Application: In addition to the informed consent forms which participants are required to execute under both programs, a medical history statement and authorization for treatment accompanies each application. To expedite medical treatment, the medical history statement requires data on the participants' health insurance coverage and medical facility preference.

The University has also secured a medical accident and accidental death and dismemberment (AD&D) policy paid through camp fees. As an audited policy, a deposit premium is paid and the final premium amount due determined based on a year-end audit of participants accomplished by each hosting Department and submitted to the Office of Enterprise Risk Management.

Coverage Limits: The Summer Camp medical and AD&D policy provides the limits of coverage and deductible prescribed in Appendix A. The policy is excess coverage with the deductible primary costs assumed by the participant.

CAMPS & CONFERENCES ON CAMPUS - Medical

The University regularly serves to host, conduct, and permit the use of University facilities for numerous camps, overnight conferences and workshops throughout the year. (See also page 3 of 16 for "Liability")

Definition: Past programs conducted on campus by outside organizations have included: Girls State, Upward Bound, American Association of the Deaf-Blind, Universal Cheerleaders Association.

Application: Outside organizations conducting programs on campus will incorporate the text of the clause at paragraph "d" in any and all program enrollment materials provided to its participants. Where the Health Fee is not part of the program, this clause shall read to mean "all health care costs". Copies of the forms executed by the program participants will be provided to the Office of Continuing Education and Summer Session.

Currently, forms have been approved for the use of the Office of Continuing Education and the School of Music.

STUDY ABROAD PROGRAMS

The Office of International Programs administers the University's study abroad programs. Overall program direction and activities are supervised by the University Study Abroad Committee.

Definitions: The University's study abroad programs include:

- International Student Exchange Program - Through this UNC program (headquartered at UNCG), UNCG is able to place students in any of 35 countries overseas. These programs are available through either UNC-EP negotiated exchange agreements or through the International Student Exchange Program (ISEP), a Washington-based exchange organization. The cost of such study is about the same as being in residence at UNCG.
- UNCG Exchange Programs - Through various exchange agreements, a UNCG student may swap places with a student in another country. Under these arrangements, students study abroad for approximately the cost of being in residence at UNCG. Opportunities for such exchange are currently available in Australia, Canada, China, Estonia, Finland, France, Germany, Japan, Korea, Mexico, New Zealand, Poland, Spain, Sweden, Turkey, and the United Kingdom.
- Semester Abroad Programs - UNCG offers other study abroad semester programs to several countries including India and Russia. Although not student exchange programs, these study abroad options are nonetheless less costly than study abroad opportunities offered through most other providers.
- Summer Abroad Programs - UNCG professors regularly lead student groups overseas. Over the past few years, groups have gone to such countries as Costa Rica, France, Greece, Spain, and the United Kingdom. These programs generally involve five or six weeks of supervised travel and study, followed by an additional three weeks of independent travel.

Application:

- ISEP Programs - University students participating in the International Student Exchange Program (ISEP) shall enroll in the ISEP health insurance plan for the entire period of their ISEP exchange, including travel to and from the ISEP country of study. Payment for this coverage is included in the ISEP fees. The ISEP plan provides coverage for: treatment outside of the United States, medical evacuation to the United States, and repatriation in case of death.
- Non-ISEP Programs - University students participating in the UNCG Exchange Programs or other University faculty lead Study Abroad Programs shall either (1) acquire transportable health insurance coverage which will be effective in the country of study or (2) prepay an enrollment in the "national policy" of the country of study before departing for that country. Payment of fees for coverage will be made through, or proof of other coverage will be presented to, the Office of International Programs or the University faculty sponsoring the studies prior to departure.

Coverage: Non-ISEP policies will provide portal-to-portal coverage, medical evacuation, and repatriation with both basic medical inpatient and outpatient medical expense, and major medical expense benefits.

INTERNATIONAL STUDENTS

The Office of International Programs and the Office of Orientation and International Student Services administer the University's international students programs. This section addresses international students entering the University; international studies under the Study Abroad Program are addressed at page 13 of 16. Further material on international students is prescribed in the University International Student Handbook.

Definitions: International students fall under two categories, as defined by the United States Department of Immigration and Naturalization Services (INS) and the United States Information Agency (USIA);

- "J-1" visa status students are international exchange students whose attendance at the university is overseen by the Office of International Programs or by the Office of Orientation and International Student Services.
- "F-1" visa status students are international degree seeking students whose attendance at the University is overseen by the Office of Orientation and International Student Services.

Application: Medical and health insurance coverage is required of international students as follows:

1. International exchange students (J-1 visas) attending this University are mandated by the USIA to obtain medical and health insurance prior to their departure from their home country. Acceptable forms of coverage are:
 - the International Student Exchange Program (ISEP) health insurance plan
 - the student's home country "national" health policy when transportable
 - the International Student Health Insurance Plan offered by the University's designated agent of record. This policy provides medical expense benefit coverage similar to the University's student Injury and Sickness Medical Insurance Plan discussed at page 7; enrollment application and premium payment are made directly by the student to the agent of record
2. International degree seeking students (F-1 visas) are required to purchase the International Student Health Insurance Plan, discussed above.