

Health Insurance

Students studying in Aruba will have the Aruban National Health Insurance (AZV) once you receive your student permit. In addition all students in Aruba will be put on the University's IMG Student Health Advantage Plan. The price is based on age and will be billed with your tuition. Students are not able to opt out of this regardless of other medical insurance they may have. This insurance is secondary to the AZV and other medical insurance you may have. It will be used in case of any medical emergency you may have and includes evacuation coverage. Please read your IMG policy carefully for list of coverages. Students are also encouraged to have a medical insurance from home and keep all plan documents and ID cards with you at all times.

Students in Clinical Rotations in the USA will need to have current health insurance to provide to the hospital. This insurance is obtained directly by student. It can be from a family plan, exchange or purchased specially for students doing clinical rotations in the USA.

The school does not require medical students to purchase disability insurance policies, but we highly recommend such policies, particularly for those of you who have a family. We are required to provide access to sources of such coverage for you. The list below is a compilation of insurers who will provide individual or group disability policies to medical students. Each policy has slightly different coverage parameters, restrictions, and costs, so please evaluate these carefully to select the best policy for your individual situation. If you have questions about such policies, please see the student finance office.

American Medical Association Student Disability Income Insurance

<http://www.amainsure.com/products/disability-protection/student-disability-income-insurance.html>

1-888-627-5883

AMA Med Plus Advantage Disability Income Insurance for Medical Students

<http://medplusadvantage.com>

1-888-627-6618

Doctor Disability

<http://www.doctordisability.com/insurance/medical-student>