

University of Alaska Anchorage	Section EHS/RMS
<b>ADMINISTRATIVE SERVICES MANUAL</b>	Part Policy
<b>Policies and Procedures</b>	Statement 14
Title <i>STUDENT INSURANCE</i>	Effective Date 10/09/09

*Student  
Insurance  
Responsibilities*

Under Alaska State law, all owners and drivers of vehicles must maintain adequate insurance coverage. Students are also responsible for their own auto insurance needs. Personal property and health insurance is also the responsibility of each student.

*Medical Plan*

A group medical plan, as managed by the Student Health Center (786-4040), is available for currently enrolled students. The plan provides extensive benefits at a reasonable cost to students. For an additional premium, dependents and major medical expenses may be covered.

*Supplemental  
Accident Plan*

Also available at low cost is supplemental accident insurance for field trips, practica, and other special events. This plan provides coverage for accidental death, dismemberment, emergency evacuation, and repatriation of remains. Supplemental insurance options pick up expenses after primary insurance coverages have been exhausted. Premiums for the student accident insurance are based on the type of risk exposure or classification of the activity in which the student is participating and the proximity of emergency medical facilities to the site of the activity. Contact EHS at 786-1351 or [ayssg@uaa.alaska.edu](mailto:ayssg@uaa.alaska.edu) for current rates and classifications. Each applicant must complete a [\*\*\*STUDENT ACCIDENT/TRAVEL APPLICATION\*\*\*](#). The completed form must be submitted directly to the System Office or Risk Services (SORS) (location on form header) two weeks before the event or activity is to occur. Premiums are charged to UAA departments by journal voucher. Departments may recover costs through approved lab or other student fees and direct charges. **Students cannot directly apply for and pay for this policy as it must be coordinated through the sponsoring UAA department.**

*Supplemental  
Professional  
Liability Plans*

In a similar manner, SORS provides enrollment in professional liability plans for students. Currently these plans are developed for a number of training areas: Nursing, Health Sciences, Dental, Social Work, Education and many more. The procedures to enroll are the same as those for the Student Accident Policy previously mentioned except for a

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different [enrollment form](#). For more information, contact EHS/RMS at 786-1351 or at [ayssg@uaa.alaska.edu](mailto:ayssg@uaa.alaska.edu). **Students cannot directly apply for and pay for this policy as it must be coordinated through the sponsoring UAA department.**

*Foreign Visitors* Some countries require special health and accident insurance in order for their students to obtain a visa to enroll in an American university. A special [SORS managed policy](#) is available to satisfy that requirement.