Student Health Insurance Plan

The student health insurance is provided through East Carolina University by [Student Blue through NC Blue Cross and Blue Shield](https://www.studentblue.com/nc). The student plan does not offer coverage for spouses and dependents.

The UNC System, and Brody School of Medicine, intentionally does not offer or endorse a specific health insurance plan alternatives. After a thorough evaluation of options, it has been determined that neither development nor endorsement of a University-sponsored plan provides premium or coverage advantages beyond what students can secure on their own. Therefore, the University only provides information and guidance to students toward securing insurance for themselves, spouses and dependents. See the below information for alternative options as well as dental insurance information.

**Health and Dental Insurance Alternatives**

Items to consider verifying when searching prior to purchase: the policy benefits, any exclusions, any waiting periods, and if your preferred physician participates in the plan you hope to select.

1. Affordable Care Act (ACA) – Marketplace Government Insurance go to [www.healthcare.gov](https://www.healthcare.gov). For Navigator assistance with the ACA call 800-318-2596. You may also want to visit NC Legal Aid at [legalaidnc.org](http://www.legalaidnc.org) or call 855-733-3711 to make an appointment with a Navigator. A Navigator can explain Marketplace policies and assist you with the Marketplace enrollment process.
2. For Blue Cross / Blue Shield health insurance products visit [bcbsnc.com/individual](http://bcbsnc.com/individual) or call 800-894-2880.
3. To compare Aetna, Assurant Health, Cigna, Celtic, Coventry, Humana, United HealthCare and other plans visit [ehealthinsurance.com](http://ehealthinsurance.com) or [healthcompare.com](http://healthcompare.com) – click on Individual & Family.
4. Medicaid may be an option. You can contact your county Medicaid office for assistance. If you are able to enroll in Medicaid, please allow enough time for Medicaid to process your enrollment before the waive deadline. Below is contact information for nearby counties:
   - **Pitt County**: 252.902.1000
     [https://www.pittcountync.gov/464/Medicaid](https://www.pittcountync.gov/464/Medicaid)
   - **Lenoir County**: 252.559.6328
     [http://www.co.lenoir.nc.us/dss.html](http://www.co.lenoir.nc.us/dss.html)
5. Indemnity / HealthShare plans: [https://www.libertyhealthshare.org/](https://www.libertyhealthshare.org/)
   [https://www.chministries.org/](https://www.chministries.org/)
   [https://samaritanministries.org/](https://samaritanministries.org/)
   [https://www.medishare.com/](https://www.medishare.com/)
7. Dental Insurance:
   • Clearinghouses:
     www.ehealthinsurance.com/dental-insurance
     www.dentalplans.com
     www.dentalinsurance.com
   • Direct links to individual or family plans:
     MetLife: https://www.metlife.com/insurance/dental-insurance/
     BCBS: http://www.bcbsnc.com/content/plans/dentalblue/index.htm
     Ameritas: http://news.ameritas.com/MyDentalPlan

East Carolina University and Student Health do not endorse a specific plan. These websites are intended as a resource only.

**Student Disability Insurance**

Student Disability Insurance is provided for students through MedPlus Advantage (sponsored by the American Medical Association).

**MedPlus Advantage Disability Insurance Website** (linked) (Login ID 611192)

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