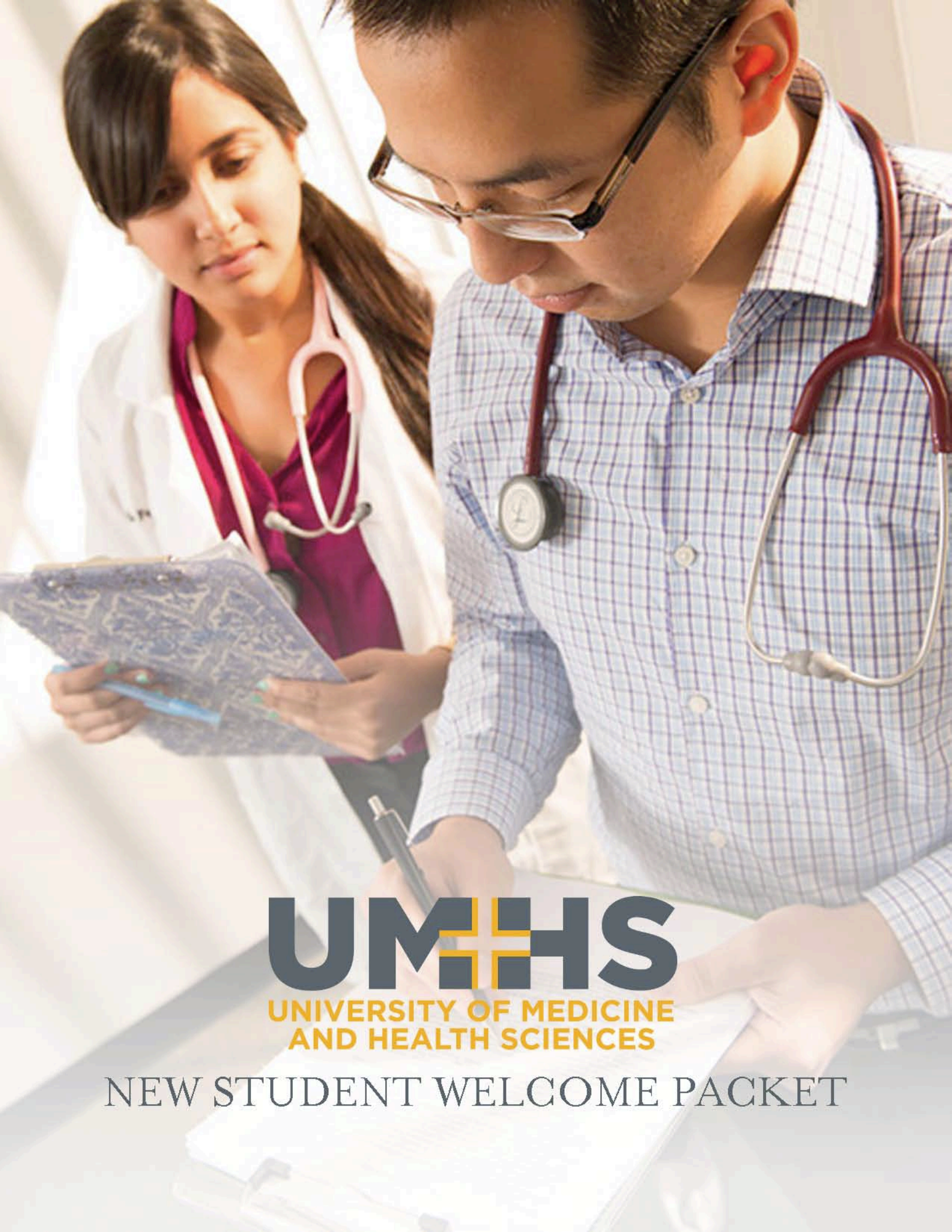


UMHS

UNIVERSITY OF MEDICINE AND HEALTH SCIENCES

NEW STUDENT WELCOME PACKET

CONGRATULATIONS!

Welcome to the University of Medicine and Health Sciences, St. Kitts (UMHS)!

We commend you for your academic and personal accomplishments and, with great excitement, look forward to welcoming you to our student body. As you begin planning for your enrollment and travel to Portland, Maine, please know that our goal is to ensure a process which is as smooth as possible for you. With that in mind, please make note of the following information.

It is important, during the coming weeks/months, that you work through the various steps outlined in this New Student Welcome Packet. Since you are joining us for the 5th semester program in Portland, there are separate steps to take to prepare for enrollment. We stand ready to assist you with each step in the process. At any time, if we can provide further information, please do not hesitate to contact us. ***Ms. Nelly Alvarez****, Post Acceptance Director* (whose role is to guide new students as they prepare to enter UMHS), is your main point of contact for all enrollment-related questions. She may be reached at **646-248-1766** or via email at **nalvarez@umhs-sk.net**

It is also in your best interest to connect directly with the **UMHS Maine Campus maineadmin@umhs-sk.net** for information related to health records and background checks in preparation for preceptorship.

Once again we are pleased to offer our congratulations on earning an opportunity at UMHS. We look forward to seeing you on campus.

Sincerely,

UMHS Admissions Team

2027 UMHS Academic Calendar

WINTER 2027 TERM	**(January - April 2027)**
Friday, January 8th	Last Day to Arrive and/or Confirm Registration - Maine
Monday, January 11th	**Orientation & Classes Begin** – 5th semester, Maine
Friday, April 23rd	Last Day of Final Exams/End of Semester

SPRING 2027 TERM	**(May – August 2027)**
Friday, May 7th	Last Day to Arrive and/or Confirm Registration - Maine
Monday, May 10th	**Orientation and Classes Begin** – 5th semester, Maine
Friday, August 20th	Last Day of Final Exams/End of Semester

FALL 2027 TERM	**(September - December 2027)**
Friday, September 3rd	Last Day to Arrive and/or Confirm Registration - Maine
Monday, September 6th	**Orientation and Classes Begin** – 5th semester, Maine
Friday, December 17th	Last Day of Final Exams/End of Semester

ENROLLMENT TIMELINE & CHECKLIST

Item	Due Date
Submit $500 Seat Deposit, Intent to Enroll Form & Media Consent	10 days after receipt of Acceptance letter
Confirm arrival date with UMHS Maine Campus & Nelly Alvarez	30 Days before start of Orientation
Submit all required documents	30 Days before start of Orientation
Secure Housing in Portland, Maine	30 Days before start of Orientation

SEAT DEPOSIT

To secure your seat, you must complete the Intent to Enroll Form and submit your seat deposit. This form must be completed online and can be found on your Accepted Student Page under "Enrollment Forms". Your seat deposit can be paid online through our website or by sending a check/money order (payable to the University of Medicine and Health Sciences) to:

UMHS
Attn: Admissions
275 7th Avenue
26th Floor
New York, NY 10001

Please be advised that the tuition deposit is non-refundable.

MEDIA CONSENT

The University regularly updates its website and printed marketing collateral to promote its programs. At various times during your enrollment at UMHS, you may be photographed or participate in a video shoot. By signing the Media Consent Form (found on your Accepted Student Page) you are granting the University permission to use the image(s) or video(s) that include you.

REQUIREMENTS FOR NEW TRANSFERS INTO 5TH SEMESTER (SOUTH PORTLAND, MAINE)

As you prepare to attend UMHS and travel to South Portland, Maine (site of the 5th Semester program) it is important to connect with the UMHS staff in Maine in addition to Nelly Alvarez. If you **DO NOT hold a U.S. Passport** you must contact the UMHS Portland, Maine Campus for assistance in gaining entry into the U.S.

REQUIRED DOCUMENTS/EQUIPMENT/MISCELLANEOUS

- **National Background Check**
- **Medical Records:**
  - Proof of full-vaccination against COVID-19
  - Tdap vaccine [Tetanus, diphtheria, & pertussis] within the past 10 years
  - Hepatitis B vaccine series AND positive Surface Antibody Quantitative titer (HBsAb, or anti-HBs)
  - MMR vaccine [Measles (Rubeola), Mumps & Rubella] AND positive IgG serological tests for immunity for all 3 diseases
  - Varicella vaccine AND positive IgG serological test for immunity
  - Tuberculosis documentation within the past year:
    - PPD Skin Testing with Negative results OR
    - Quantiferon test with Negative results

  !! If your PPD test or Quantiferon test is Positive, you will need a chest Xray !!

Please fax your records to secure fax: (207) 253-5699 or
Mail: ATTN: Clinical Docs c/o UMHS, 24 Atlantic Place, South Portland, ME 04106 USA or
At your discretion, you may email documents in PDF format to MaineAdmin@umhs-sk.net
(This email address is not HIPPA compliant.)

- **BLS / ACLS certifications:** Basic Life Support (BLS) CPR for healthcare providers is required to participate in the ICM II course Preceptorship Program. American Heart Association (AHA) approved training is provided at no cost. An optional, self-pay ACLS course is also offered during the semester. ACLS is a requirement for your clinical semesters. If you have current CPR-BLS and/or ACLS certifications, please provide a copy of those cards with your required documentation.

REQUIRED EQUIPMENT:

1. White coat and UMHS Student ID card
2. Stethoscope
3. Otoscope/ophthalmoscope
4. Blood pressure cuff
5. Reflex hammer
6. Pen light
7. Watch with a 'seconds' hand
8. Multicolored pen (to be used during SPE sessions)
9. Clipboard

REQUIRED TEXTBOOK [Hard copy or digital]

- Bates' Guide to Physical Examination and History Taking. Bickley, LS & Szilagyi, PG (13th edition). Philadelphia: Lippincott Williams & Wilkins.
- STRONGLY SUGGESTED (many titles available through McGraw-Hill's AccessMedicine platform)
  1. Harrison's Principles of Internal Medicine
  2. Washington Manual of Medical Therapeutics (or equivalent)
  3. First Aid for the USMLE Step 1

TRANSPORTATION & HOUSING: Students arrange for their own transportation to and from campus and Preceptors' facilities which can be up to an hour's drive away from the campus. After connecting with the staff in Maine, you will be sent a current Housing List containing various local options. If you find housing options are limited, consider a long-term hotel stay while you find more suitable accommodations.

STUDENT FINANCIAL SERVICES

SALLIE MAE PRIVATE LOAN PROGRAM

The decision to attend medical school holds not only academic but also financial considerations for students and their families. If you are a US citizens and residents you may be eligible for the Sallie Mae Loan. This private educational loan program can lend up to the full cost of attendance for each loan period. The Office of Financial Aid will email specific details about the Sallie Mae Loan, if you are eligible. Please do not apply for loan prior to receiving directions from the Office of Financial Aid.

If you have specific financial aid questions regardless of your citizenship, please contact Director of Financial Aid, **Elissa Schoening email**: eschoening@umhs-sk.net or phone: (866) 686-0380 ext. 320.

VETERANS BENEFITS

UMHS is approved by the Department of Veterans Affairs (VA), enabling eligible veterans, service persons, and certain dependents of veterans to receive VA educational benefits. Eligible persons may receive benefits under one of several types of GI Bill. Newly accepted students that may qualify for these benefits should visit the VA website and fill out the online application. Once approved, you will receive a Certificate of Eligibility, a copy of which will be required by the UMHS Office of the Registrar. Benefits vary by program, so it is important to visit the VA website for all relevant details.

CANADIAN STUDENT LOANS

Canadian students may be eligible for loans in the province of residence. For example, Ontario residents are eligible for an Ontario Student Assistance Program (OSAP) loan. Canadian students may apply for up to 52 weeks of financial assistance annually. For further details, please contact financial aid department at finaid@umhs-sk.net

OFFICE OF BURSAR

The Office of the Bursar will provide a tuition statement approximately 1 month in advance of the start of the semester. Tuition payment is generally due two weeks prior to the first day of your semester. Tuition, School Fees and Payment Options are listed on the following pages. It is the student's responsibility to ensure that payment is received in the Bursar's office by the established due dates announced each semester or as indicated on the statement.

HEALTH INSURANCE

All students are required to have health insurance. Students are automatically enrolled in the University's Student Injury and Sickness Insurance Plan unless they have provided proof of a comparable insurance coverage plan to the Bursar's Office.

UNIVERSITY OF MEDICINE AND HEALTH SCIENCES

School of Medicine Tuition and Fees*

Effective September 2026 (Rvsd. 6/4/206)

Estimated Tuition and Fees per Semester:	**ARP**	**Basic Science (St. Kitts, 13-31 credits**)**	**EBS (St Kitts, 13-26 credits**)**	**Clinical (US, Maine Campus**)**
Full-time Tuition	$7,000.00	$18,550.00	$16,280.00	$21,200.00
School/Lab Fees	N/A	$800.00	$800.00	(Liability Ins) $344.00
Student Government Assoc. Fee	$30.00	$30.00	$30.00	N/A
Evacuation Insurance Fee	$105.00	$105.00	$105.00	N/A
Health Insurance Fee (Age based)	$278.00 - $669.00	$278.00 - $669.00	$278.00 - $669.00	$375.00 - $903.00
Total Term Charges:	**$7,413.00 -$7,804.00**	**$19,763.00 - $20,154.00**	**$17,493.00 - $17,884.00**	**$21,919.00 - $22,447.00**

*Tuition and Fees are subject to change without notice

Any credits above or below the semester total credits will be charged at a rate of **$1,325.00** p/credit (EBS and BAS); $1,500.00 p/credit (Cln #5-10)** plus fees.

Payment Options: (All payments must be in U.S. dollars and drawn from a U.S. bank)

- Checks
- Money Orders
- Credit Card (Master Card, Visa, Amex, Discover,)
- Wire Transfer

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Tuition & Fees - Financial Obligations

By enrolling in classes or clinical rotations at the University of Medicine and Health Sciences (UMHS), a student agrees to pay the tuition and fees associated with that enrollment. Tuition is assessed based on student classification, program of study and the **number of credits** for which a student is registered.

A. Tuition and fees are billed prior to the start of each semester based on full-time tuition rates or as charges are incurred. (Please visit: www.umhs-sk.org/tuition-and-fees for tuition rates.) Tuition and fees are subject to change without notice. In addition, all tuition amounts and fees are subject to change at any time for correction of errors. Adjustments to tuition will be made to any official registration that falls below the full-time tuition credit range upon confirmation from the Registrar department. Students failing any course in any semester will be required to repeat that course and will be charged in accordance with the tuition and fees schedule.

B. Payment, evidence of sufficient financial aid or an approved payment plan is required in order to register.

C. Statements are sent electronically via the student's UMHS email account. It is a student's responsibility to check the University student email account regularly, read all University correspondence, and respond promptly where required. It is the student's responsibility to contact the Bursar's department if a statement has not been received for the semester.

D. Payments not made according to schedule are subject to late fees and may result in cancellation of the student's registration. An administrative or voluntary withdrawal does not relieve the student of the financial responsibility of all debts, including tuition, fees and other charges that may have incurred for the semester. This is consistent with other applicable policies and regulations documented in the University of Medicine and Health Sciences student handbook.

E. The University reserves the right to withhold services when obligations are not met. This includes but is not limited to the release of transcripts, diplomas, registration, etc. In the event that a diploma, certificate, or transcript is withheld because of a balance, students may be required to use a certified check, money order, or cash to release any of the aforementioned documents. The enforcement of this policy shall not relieve the student of the obligation to pay any outstanding fees and charges. Students with outstanding balances are not permitted to hold office in any university-affiliated organization, including the Student Government Association.

F. A hold will be placed on the student's account for any unpaid balances. This hold will prevent registration, scheduling of rotations, transcripts, and other University services. **Holds prevent the release of transcript, dean's letter, and/or diploma regardless of payment plan and/or financial aid status.** A hold may also result in the cancellation of scheduled courses or rotations. Payments not made according to schedule are also subject to late fees.

G. Students are responsible for financial planning, communication and follow-up. It is the student's responsibility to ensure that payment is received in the Bursar's office by the established due dates announced each semester or as indicated on the statement. This includes any portion of tuition not covered by Sallie Mae Private Loan, an approved institutional loan, or VA tuition benefits.

Questions regarding tuition and fees (payments, returned checks, late fees, refunds, etc.) should be directed to the UMHS Bursar's office in New York (email: Bursar@umhs-sk.net). **Failure to attend class, receive a bill, receive or accept financial aid does not relieve the student from financial obligations.**

UMHS
UNIVERSITY OF MEDICINE AND HEALTH SCIENCES

North American Administrative Office
275 7th Avenue, 26th Floor
New York, NY 10001 212-868-4720

Online Payment Options

*Please make payments payable to **"UMHS"**, Please note that payments must be in U.S. Dollars drawn on a U.S. Bank.

Wire Transfers:
Online: https://www.paymytuition.com/paynow/UMHS

UMHS has partnered with PayMyTuition by MTFX , providing our students an easier, convenient and cost-effective way to pay your tuition and fees via wire transfer online. This will be of great benefit to our international students as they offer the best exchange rates.

Via Bank:
Transfer to: University of Medicine and Health Sciences (UMHS)

Citibank
8750 Doral Blvd
Miami, Florida 33178

I/N/O: UMHS
Swift: CitiUS33 (To be used for International Transfers)
Account #:9139264484
ABA Routing #: 266086554
Please be sure to include Student's Name

Online Bill Pay: Online bill pay is a digital banking service that lets you pay bills over the web from a bank account. Many banks offer basic bill pay service for free with their accounts. Please check with your banking institution for further details and instructions on how to perform this transaction.
You will need the following: **Account #:9139264484**
ABA Routing #: 266086554

UMHS Address: 275 7th Avenue, 26th Fl ; New York, NY 10001

Credit Card*: Master Card, Visa and AmericanExpress
*Credit card payments are only accepted online. Convenience fee applies.

To make a credit card payment, visit: https://www.paymytuition.com/paynow/UMHS

For more information please visit:
http://www.umhs-sk.org/index.php/admissions/make-a-payment

UMHS
UNIVERSITY OF MEDICINE AND HEALTH SCIENCES
275 7th Avenue, 26th Fl New York, New York 10001

University of Medicine and Health Sciences requires that all students, including those in the clinical semesters/rotations, have health insurance coverage while enrolled at the University. **This includes Clinical students on approved leaves of absence, vacation, temporary withdrawals, and while preparing for, and taking, the USMLE Step 1 Exam.** For those students in St. Kitts**, enrollment in a** medical evacuation plan is mandatory. If applicable, enrollment in this plan(s) is automatic at the time of registration and the cost will be automatically charged to your account at the start of each term. However, Students already covered by adequate health insurance can opt to waive the health insurance requirement provided they submit an approved insurance waiver. Enrollment **i**n a medical evacuation plan is mandatory while in St. Kitt**s** regardless of health insurance coverage and cannot be waived.

Information on the policies, procedures, and coverage limits of this health insurance coverage is available by visiting **https://members.omhc.com/interhannover/** or upon request. Further information regarding claims and specific coverage can be obtained by contacting **Global Excel Management (HDI Global Specialty/ InterHannover) at 1-833-386-9240. Please contact the insurance company directly to discuss any specific questions or concerns regarding coverage of this policy.**

In order to waive the required health insurance coverage, **students must submit a completed waiver form (found below) and provide proof of coverage (copy of insurance card or letter from insurance carrier verifying active coverage) under an alternate plan.** It is required that alternative health insurance plans provide coverage and benefits comparable to the University sponsored plan. Insurance plans that restrict enrollment based on national origin such as those sold only to international students will not be accepted for waiver. Please note that you are expected to check with your insurance company to verify that your plan meets these requirements prior to waiving the University sponsored insurance.

The deadline to submit the health insurance waiver is **14 days from the start of the current insurance term or as designated by the University. Please note this date may differ from your semester start date**. This form must be sent to the Bursar's office (Bursar@umhs-sk.net) prior to the waiver deadline. Please be advised that waivers submitted to the Bursar's office after the waiver deadline will not become effective until the next insurance enrollment term. **Incomplete or late waivers will not be processed and you will be responsible for charges for that period.**

There are 3 insurance terms per year: Jan 1st - Dec 31st, May 1st - Apr 30th and Sept 1 - Dec 31st.

All waivers and waiver cancellations must be submitted on a timely basis at the start of the effective billing period or the insurance charges/waiver cancellations will remain in effect for that period. A waiver, once submitted, will remain in effect until the student officially cancels it. Students that have filed waivers with the University do not need to submit a new waiver every term unless there is a change.

Insurance Waiver Request: (Please detach and send completed waiver form and proof form to:**Bursar@umhs-sk.net**.
****If you waived insurance for the previous term, it is not necessary to resubmit a waiver unless your plan information has changed****

University Of Medicine and Health Sciences
Health Insurance Waiver

Student's Full Name and ID#:_____

CERTIFICATION OF WAIVER*: I would like to waive the university sponsored health insurance coverage. I fully understand that I am legally responsible for any medical expenses incurred during my enrollment at the University and that the University will not be responsible for any medical expense. **I certify that my plan is currently active and I agree to maintain my health insurance coverage throughout my enrollment at UMHS unless I opt to enroll in the UMHS sponsored plan. I will notify the University immediately of any changes including cancellation to my health insurance plan.** The information I have presented here is true.

Insurance Company:_____ **Policy#:**_____

Signature:_____ **Date:**_____/_____/_____

***Please be sure to include proof of insurance (copy of the insurance card or letter from the insurance carrier verifying active coverage.**

CONTACT INFORMATION

UMHS, Maine Campus

Atlantic Place Commerce Center
Suite 24
South Portland, Maine 04106
maineadmin@umhs-sk.net

UMHS Maine Campus Contacts:

Jovana Kakuca
UMHS Maine Campus
Education Manager
jkakuca@umhs-sk.net

Dr. Molly Johannessen
Director of Education and Teaching,
Associate Professor of Physiology
mjohannessen@umhs-sk.net

North American Administrative Office
275 7th Avenue
26th Fl
New York, N Y 10001,
Telephone: (212) 868-0855
Fax: (212) 868-4722

Nelly Alvarez
Post Acceptance Director
nalvarez@umhs-sk.net

Office of Admissions	admissions@umhs-sk.net
Office of Financial Aid	finaid@umhs-sk.net
Office of the Registrar	registrar@umhs-sk.net
Office of the Bursar	bursar@umhs-sk.net

The University of Medicine and Health Sciences, St. Kitts admits student without regard to race, color, national origin, gender, religion, disability or age to all rights, privileges, programs, and activities generally made available to students at the University. It does not discriminate on the basis of race, color, national origin, gender, religion, disability or age in administration of its educational programs and other University administered policies. For further information about the University of Medicine and Health Sciences, St. Kitts, visit our website at www.umhs.org.
Disclaimer: All content in the Welcome Packet is subject to change at any time. Any changes are applicable from the time of the change to prospective and enrolled students. Date of Issue: October 2026