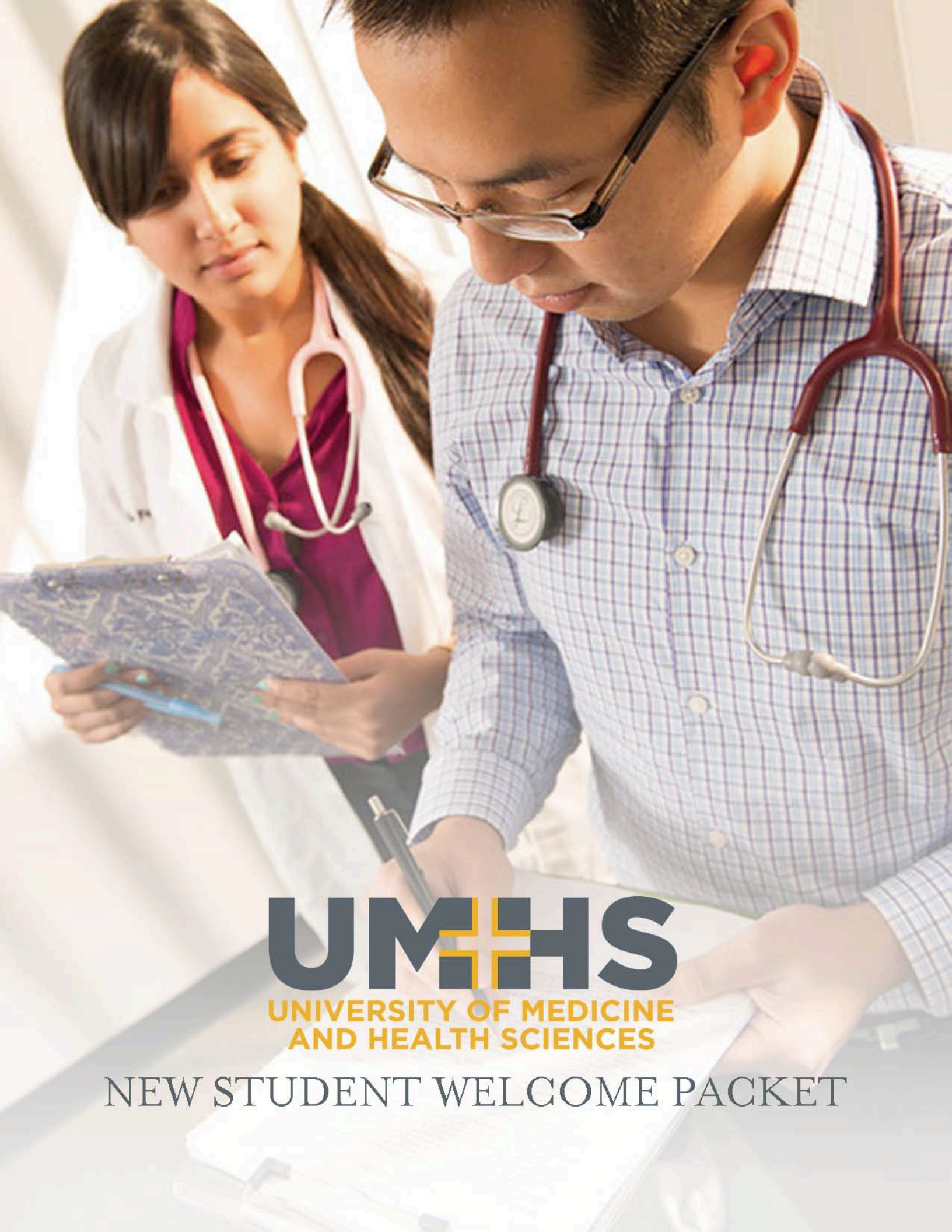


UMHS

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 St. Kitts, 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. If you are entering semesters 1-4 or beginning ARP then between today and the day of your arrival in St. Kitts, you will need to book your flight, review housing options, and complete the requirements for obtaining a St. Kitts student visa.
If you plan on attending ARP Classes Online, please send an email to the Post Acceptance Director to inform her of your decision. ***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**.

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)

Wednesday, January 6th – Friday, Jan. 8th	New Student Orientation - Basic Sciences, EBS & ARP - St. Kitts
Monday, January 11th	First Day of Classes – Basic Sciences, EBS & ARP - St. Kitts
Saturday, January 16th	White Coat Ceremony - Basic Sciences & EBS
Friday, April 16th	ARP Last Day of Final Exams/End of Semester
Friday, April 23rd	Basic Sciences & EBS Last Day of Final Exams/End of Semester

SPRING 2027 TERM (May - August 2027)

Wednesday, May 5th – Friday, May 7th	New Student Orientation - Basic Sciences, EBS & ARP - St. Kitts
Monday, May 10th	First Day of Classes – Basic Sciences, EBS & ARP - St. Kitts
Saturday, May 15th	White Coat Ceremony - Basic Sciences & EBS
Friday, May 14th	ARP Last Day of Final Exams/End of Semester
Friday, August 20th	Basic Sciences & EBS Last Day of Final Exams/End of Semester

FALL 2027 TERM (September – December 2027)

Tuesday, Aug. 31st – Friday, Sept. 3rd	New Student Orientation - Basic Sciences, EBS & ARP - St. Kitts
Monday, September 6th	First Day of Classes – Basic Sciences, EBS & ARP - St. Kitts
Saturday, September 11th	White Coat Ceremony - Basic Sciences & EBS
Friday, December 10th	ARP Last Day of Final Exams/End of Semester
Friday, December 17th	Basic Sciences & EBS Last Day of Final Exams/End of Semester

ENROLLMENT TIMELINE & CHECKLIST

Requirements	Complete by:
Submit $500 Seat Deposit, Intent to Enroll Form & Media Consent Form	**10 Days** after receipt of Acceptance letter
1) Secure round trip flights to St. Kitts 2) Email Travel Plans Form & Itinerary	**30 Days** before start of Orientation
Secure Housing in St. Kitts	**30 Days** before start of Orientation
Submit Visa requirements & application online - https://evisa.stkittsnevisonline.com/kn-evics-entitlement-online-ui/	**10 Days** before the start of Orientation
Submit St. Kitts ETA application online - https://www.knatravelform.kn/en	At least **24 Hours** before your flight to St. Kitts

SEAT DEPOSIT

To secure your seat, you must complete the Intent to Enroll Form and submit your seat deposit. This form must be completed and can be found on your microsite, https://accepted.umhs-sk.org/portal 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 Department
275 7th Avenue
26th Floor
New York, NY 10001

Please be advised that the tuition deposit 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 microsite, https://accepted.umhs-sk.org/portal) you are granting the University permission to use the image(s) or video(s) that include you.

TRAVEL ARRANGEMENTS

New students must submit proof of a round-trip itinerary for visa purposes. You may book your airfare independently, or work with our designated travel agent, ProTravel International. Our contact at ProTravel is:

Tom Backer
Direct: 516.465.1059
Mobile: 631-374-2016
Email: tom.backer@protravelinc.com

The St. Kitts airport code is **SKB**.

If you are a non-US resident, please be advised that the United States has visa restrictions which do not allow individuals without a US visa to fly into a US airport. In these cases, you may need to work closely with UMHS staff to ensure that you have all the required documents.

Each airline has their own policy and restrictions in regards to check-in and carry-on luggage. Be sure to check directly with the airline to learn their rules and regulations for checked luggage. It is recommended that you travel with a carry-on bag containing enough clothing, toiletries, and other necessities to last 2-3 days.

Once you arrive in St. Kitts, you will proceed through Customs. All Students attending UMHS are required to show the following at the time of arrival and you must carry these items with you when you travel:

1) Printed copy of the UMHS Acceptance Letter
2) Printed confirmation of a return flight
3) Passport valid for your entire stay in St. Kitts *(if you do not currently hold a valid passport, please apply for one as soon as possible)*
4) Online Immigration Form/ Electronic Travel Authorisation (eTA)

After showing these items to the immigration officer, you will be permitted to enter St. Kitts.

ST. KITTS TRAVEL REQUIREMENTS

Any individual who resides in St. Kitts for more than 30 days must obtain a visa. The information regarding the visa requirements can be found on the following page.
In addition to the student visa, St. Kitts requires that an ETA form must be completed prior to entry. This form must be completed online at least 24 hours prior to your departure to St. Kitts. Please use the following link to complete the online Immigration Form/ Electronic Travel Authorisation (eTA). Keep in mind ***anyone*** traveling to St. Kitts must complete this form.

https://www.knatravelform.kn/

Please click on the following link and familiarize yourself with the island of St. Kitts prior to booking your flight. It is important to continuously check the St. Kitts Tourist website to stay up to date with the lasted information regarding St. Kitts.

https://www.stkittstourism.kn/travel-requirements

VISA REQUIREMENTS

Recently the St. Kitts Government has made adjustments to the process for obtaining a St. Kitts Student Visa.

Although the requirements remain the same, the process for document submission has been streamlined. You are now able to apply for your student visa and submit all of the required supporting documents on your own (with the assistance of UMHS, if you prefer).

The process is simple: click on the link below and follow the step-by-step instructions. Once you have your completed the online student visa form, you will be able to upload your photo, other required documents, and make your visa payment directly to the St. Kitts Government on the site.

Once your visa application and accompanying documents are successfully submitted, you will receive an email directly from the St. Kitts Government stating your visa applicationis being processed. All students are required to submit the proof of the visa submission and proof of visa payment to Ms Nelly Alvarez (nalvarez@umhs-sk.net & Ms. Jackie Farrell (jfarrell@umhs-sk.net) . The approval process can take 2-3 weeks. Please bring a copy of all of your visa documents along with proof of payment and submission with you to St. Kitts.

The online student visa needs to be completed in addition to the eTA form.

The following page provides a list of all the documents that are required for visa purposes.

FAMILY VISA

If your family is planning on living with you throughout your stay in St Kitts, they too must apply for a St. Kitts Visa. Family members can only apply for the 6 month Tourist Visa. Should you have any questions or concerns regarding a visa for a family member who will live with you in St. Kitts, please contact Ms. Jackie Farrell

The following documents are required to obtain a tourist Visa:

- Passports for each family member
- Copy of Marriage certificate (if applicable)
- Notarized or Certified Copy of birth certificate for each family member
- One bank statement indicating a balance of at least $10,000
- $150 (USD) visa fee per family member

UMHS St. Kitts Student Visa Checklist

- [ ] UMHS Acceptance Letter
- [ ] Round Trip Flight Itinerary
- [ ] Photo/Data Page of Your Passport Passport
- [ ] photo (2x2)
- [ ] Police Clearance Letter / Letter of Good Intent
- [ ] Notarized or Certified Copy of Your Birth Certificate
- [ ] Notarized Copy of Your Marriage Certificate (If Applicable)
- [ ] Proof of Funding
- [ ] Medical Examination Form
- [ ] Immunization Records showing proof of vaccinations for : (results must be signed or stamped by healthcare provider)

    MMR

    DTP

    Hep B

    Varicella

    Polio

    Covid-19

Medical Tests :

- [ ] VDRL or RPR Test Results signed or stamped by healthcare provider
- [ ] TB or PPD Test Results must be signed or stamped by healthcare provider
- [ ] 3 Panel Drug Screening Results must be signed or stamped by healthcare provider

- [ ] $150 USD Visa Fee

REQUIRED ITEMS

All incoming **MED** and **EBS** students are required to have the following items:

- 2 sets of scrubs (there are no color requirements)
- 1 Long White Lab Coat
- 1 Short White Clinical Coat
- 1 Stethoscope (Littman brand)
- 1 Portable Aneroid Sphygmomanometer(blood pressure cuff)
- 1 Anatomy Dissection Kit (should include scaple, blades, forceps, scissors, tweezers, teasing needles)
- 1 Basic Calculator
- Laptop
    - ❖ visit the UMHS website for computer specifications https://www.umhs-sk.org/technology-requirements
- Clinical Equipment:
    - Junior Otoscope/Ophthalmoscope
    - reflex hammer
    - pocket pen light
    - tuning forks (128 Hz & 512 Hz)
    - 2 rulers

All incoming **ARP** students are required to have the following items:

- 1 set of scrubs (there are no color requirements; **not required for ARP Online**)
- Laptop
    - ❖ visit the UMHS website for computer specifications https://www.umhs-sk.org/technology-requirements

SUGGESTED ITEMS

The suggested items are easily available for purchase in St. Kitts

- OTC medications/vitamins (pain relievers/digestive aids, etc)
- Sunscreen and/or sunburn cream
- Insect repellant/hydrocortisone cream
- School supplies - backpack, notebooks, pens, pencils, index cards, highlighters, Clipboard
- Large capacity external hard drive/thumb drive
- Hangers and a laundry bag
- Flashlight and batteries
- Power strip/surge protector
- Bed linens and bath towels
- Re-usable shopping/grocery bag(s)
- Water filter (such as Brita jug) and replacement filters (3 or 4)

BOOKS

Approximately 30 days prior to the start of classes, you will receive an email from UMHS notifying you of the semester booklist. It is the student's responsibility to purchase these items prior to the beginning of class. You only need to purchase books for the classes offered in the semester you will be attending. Required Textbooks will not be availible for purchase in the UMHS bookstore.

ARP students do not have to purchase any books

SHIPPING

Below are some options for shipping bulk items over to St. Kitts aside from UPS, FedEx and DHL. Keep in mind these companies are NOT affiliated with UMHS and are only listed as a guide to assist you. You must contact these companies directly for detailed information regarding shipping your items, delivery timeframe and fees/payments.

Amazon does not deliver directly to St. Kitts

- https://www.tropical.com/
- https://westtechshipping.com/
- https://www.myus.com/
- https://www.shipnex.com/international-shipping/saint-kitts-and-nevis
- https://islandbargains.com/shipping-rates/shipping-rates-to-st-kitts/
- https://www.latinamericancargo.com/shipping-to/shipping-to-saint-kitts-and-nevis/
- https://www.shipito.com/en/

TELEPHONE SERVICES

For long distance connections, most students choose to rely on Internet based communications such as, WhatsApp, Zoom, Skype or other video conferencing services. Sim cards can be purchased at St Kitts through one of the local Cellular Phone Stores. These sim cards can be used for local calling within St. Kitts.

BANKING IN ST. KITTS

If you choose to open a bank account in St Kitts you will be required to submit a letter confirming you are a student and a letter from your current bank stating you are in good standing. The UMHS Office of the Registrar will provide an enrollment letter on campus once you are enrolled student, but you should obtain a letter from your bank before traveling to St. Kitts.

Before arriving on St. Kitts, you should contact your credit card company and bank to inform them you will be traveling internationally.

HOUSING INFORMATION

Housing arrangements must be secured prior to your arrival on St. Kitts. The UMHS Housing Office works with students to assist with finding comfortable and safe living arrangements by maintaining a database of available, prescreened, apartments that meet the needs of a medical student.

Approximately 90 days before the start of each semester, you will be emailed the information necessary to access the UMHS Housing Database. Once received, students can log-in and begin reviewing the available units. Long term hotel rentals will **not** be listed in the database. If you plan to secure housing at the ***Royal St. Kitts Hotel, Marriott Residency, or St Christopher's Club***, you must contact them directly to secure housing.

The average individual rent ranges between $600 and $2000 per month depending on where you live and the amenities available.

Neighborhood	**Distance from the UMHS Campus**
Camps	.5 miles
West Farm	.75 miles
Ocean Gardens	.5 miles
Mattingly Heights	.5 to .75 miles
Buckley's	1.5 miles
Shadwell	2 miles
Taylor's Range	2.5 miles
St. Peter's	3.4 miles
Birdrock	3.4 miles
Half Moon/Frigate Bay *(incl. Royal St. Kitts)*	5.6 miles

The UMHS Housing Department is pleased to assist in any way to ensure your comfort and safest. Should you have any further questions, feel free to contact the UMHS Director of Housing Deparment, **Caroline Liburd email:** cliburd@umhs-sk.net

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 UMHS Office of Financial Aid.

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

SCHOLARSHIPS

UMHS offers a merit based scholarship program. Awards are determined by the strength of the student's academic achievements as recorded on their application for admission. Scholarship amounts may vary and are awarded on a semester basis. As long as the student makes satisfactory progress through the academic program, the scholarship continues only throughout the student's basic science curriculum. All accepted students are automatically considered for scholarships and no additional application is required.
SCHOLARSHIPS ARE NOT ELIGIBLE DURING THE ARP TERM

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.
NOT ELIGIBLE DURING THE ARP TERM

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 the UMHS Financial Aid Department **finaid@umhs-sk.net**
NOT ELIGIBLE DURING THE ARP TERM

OFFICE OF BURSAR

The ¦ a l { 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.
All students, regardless of their health insurance plan, are required to be enrolled in the Medical Evacuation Plan while attending classes in St. Kitts. This **cannot** be waived and the fee will be included in your tuition bill.
ARP Online students do not need to need to be enrolled in the Medical Evacuation Plan.

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

UMHS
UNIVERSITY OF MEDICINE AND HEALTH SCIENCES

Tuition & Fees - Financial Obligations

By enrolling in classes 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.) Adjustments to tuition will be made to any official registration that falls below the full-time tuition credit range upon confirmation from the Registrar's 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 the 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.**

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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

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

Telephone: (212) 868-0855
Fax: (212) 868-4722

Nelly Alvarez nalvarez@umhs-sk.net
Post Acceptance Director Mobile: (646) 248-1766

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

UMHS, St. Kitts Campus
University of Medicine and Health Sciences,
Camps
Basseterre, St. Kitts KN0108
Telephone: (869) 466-2043
Fax: (869) 466-1682

UMHS, Maine Campus
24 Atlantic Place
South Portland, ME 04106
Telephone: (207) 253-5656
Fax: (207) 253-5699

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 Revised: Oct 2026