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UM Student Medical Insurance Fee Waiver Guidelines

1. Background

To be in line with the development of University of Macau (UM), and to enhance students' health awareness, as well as to provide better medical services and coverage, medical insurance is mandatory for all registered students from academic year 2015/2016 onwards.

2. Waiver

2.1 Students who meet one of the following criteria could be waived from UM compulsory student medical insurance scheme (coverage year from 1 August ~ 31 July). Proof of valid insurance plan or other supporting document should be submitted to SAO before the deadline determined by SAO of the UM medical coverage year.

- i. Local students who have insurance plan(s) with coverage on hospitalization in Macao and the plan is valid during the UM medical coverage year;
- ii. Civil servants who are studying in UM who have medical benefits with coverage on hospitalization in Macao;
- iii. Postgraduate students who will finish their oral defense by end of October of the UM medical coverage year and not living in Macao;
- iv. Students on outgoing exchange programmes for one academic year of the UM medical coverage year.

2.2 Once the exemption condition changes during the UM medical coverage period, the eligibility of the exemption becomes ineffective. Students should inform Student Resources Section at the earliest convenience and enroll to UM Student Medical Insurance Scheme for the rest of the coverage period. The insurance premium (full amount) will be charged to the Student Account.



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2.3 Students applying for exemption should submit a declaration of barring any consequence of disclaiming from UM Student Medical Insurance Scheme and all the expense in case of any medical consultancy.

3. Fee exemption

Student medical insurance fee will be exempted upon approval of the above student medical insurance fee waiver:

- i. For any reasons, no exemptions will be considered after the waiver application deadline.
- ii. Exemption is applicable only when students have NO medical insurance claim records of the UM medical coverage year.

4. Enquiry

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