

# TUITION AND FEES

## Direct and indirect costs

There are two categories of costs associated with attending any educational institution: direct and indirect. They are always dynamic and subject to change without notice.

BIMS SOM-HP only bills for direct costs, but the prospective students should take both direct and indirect costs into account when considering their financial needs.

## Direct costs

Direct costs are those associated specifically with the educational process and are billed directly by the Institution to the student.

### Direct costs include:

- Tuition fee (See the Schedule attached)
- Laboratory and Examination Competency fees
- Course fees
- Health Insurance
- Emergency Evacuation insurance
- Medical malpractice / liability Insurance
- Other applicable registration fees.

### Health insurance

- Health insurance is required for all students enrolled at BIMS SOM-HP. Enrollment in the medical health insurance plan offered by the providers engaged by the School and is automatic unless proof of health insurance is provided by the student before or during registration.
- The cost of health insurance purchased through the institution varies depending upon a student's age, health conditions, local and or global coverage policy. The cost is billed either semiannually or at the beginning of each semester and or as per the schedule offered by the insurance provider which is final.

### Emergency Evacuation insurance

- Students are required to have evacuation insurance while living in Jamaica. In the event of a medical emergency where a student may need to be evacuated to a US hospital, this would cover that cost. Enrollment in the medical evacuation insurance plan is mandatory.



- The cost is billed either semiannually or at the beginning of each semester and or as per the schedule offered by the insurance provider which is final.

### **Medical Malpractice / Liability insurance**

- Medical Malpractice / Liability insurance is required for every student during the clinical rotations at any of the BIMS SOM-HP affiliated teaching hospitals. Students will be provided further details in advance, prior to the beginning of the rotations.

### **Laboratory and Course Examination (competency testing) fees**

- Students are responsible for laboratory and examination (competency testing) fees each semester. These fees will be incorporated with the tuition fee.
- However, all fee related to USMLE preparation and fee for the various Steps of USMLE is to the account of the student.

<p><b>HEALTH INSURANCE</b> Estimated \$950 / Semester. It is variable since it is influenced by the age and coverage - global or local policy.</p>
<p><b>EMERGENCY EVACUATION INSURANCE ONLY</b> \$155 / Semester</p>
<p><b>MEDICAL MALPRACTICE / LIABILITY INSURANCE</b> During the Years 3 and 4 the estimated fee is payable at the beginning of each year. It is currently estimated at \$900/per year and it is variable.</p>
<p><b>Health Insurance, Emergency evacuation and Medical Malpractice / Liability Insurances are mandatory</b> (Subject to change and conditions apply from time to time)</p>

## **Indirect costs**

Students are responsible for indirect expenses. **BIMS SOM-HP does not bill nor receive money for indirect costs.**

**Indirect costs include**, but are not limited to:

**Mailing Address:** PO Box 20, Fontana Rx at Fairview. Montego Bay.

**Reg Address:** Unit 5 Montego Bay Trade Center, Howard Cooke Blvd, Montego Bay.

**Location:** 1211 Providence Drive, Ironshore Highway, Montego Bay – JAMAICA (WEST INDIES).



- Housing and Living expenses
- Books and Equipment (Computers)
- Student Cafeteria, Recreation, Fitness Center and
- Transportation.

Although calculating, if there is any financial aid or any eligibility is involved in the total of all direct and indirect expenses, students will only be billed for the direct costs at BIMS SOM-HP.

Students who qualify may choose to apply for available financial aid or loan programs to assist with their educational and (if applicable) living expenses.

While BIMS SOM-HP only bills for direct costs, students should also take into account indirect costs when planning their financial needs. These include:

### HOUSING and LIVING EXPENSES

- Students need to budget for typical living expenses, including housing, security, utilities, food, local transportation, and entertainment.
- Costs will vary based on the level of accommodation and location.
- Students must understand, Island living is generally on the higher side compared to their country's of origin.
- However, on a medium scale the student must budget themselves anywhere between \$1000 to \$1500 per month.
- BIMS SOM-HP is assiduously working on the on campus or near campus student living requirements that will further reduce the projected costs.

### BOOKS AND EQUIPMENT

- One Lab coat a year will be provided at no cost to every student.
- There is no need to buy a microscope. If required, the institution will provide the same.
- The state of the art 4000 square feet library at BIMS SOM-HP will be fully powered including the internet accessibility in the study cabins along with the digital version of the educational resources for the students.
- Students are responsible for their own Laptops, iPads, Stethoscope, Patella Hammer, Tuning forks, Flashlight, Otoscope and Ophthalmoscope.
- Each semester, students receive a list of the required books, supplies, and uniforms they will need to purchase.
- The most efficient way to obtain these items is through the admissions office / bookstore during registration.
- All books offered will be the latest editions available at the time of shipping.

(Note: If you purchase books in advance of matriculating to campus, be sure to verify your airline's checked-luggage weight limit beforehand and plan accordingly. You may also ship your books from your home to the campus either by air or sea freight and the institution will provide sufficient support to clear the goods from the customs. All costs associated with the clearance and custom related charges will be to the account of the Student).

**Mailing Address:** PO Box 20, Fontana Rx at Fairview. Montego Bay.

**Reg Address:** Unit 5 Montego Bay Trade Center, Howard Cooke Blvd, Montego Bay.

**Location:** 1211 Providence Drive, Ironshore Highway, Montego Bay – JAMAICA (WEST INDIES).

---

## COMPUTER(S)

- Students are required to bring a laptop or tablet computer to campus starting in the first semester.
- More detailed information about laptop and tablet requirements can be found at the technology requirements page.
- For more information about technology requirements, contact the IT support: [itsupport@bimsmed.org](mailto:itsupport@bimsmed.org)

## STUDENT CAFETERIA, RECREATION AND FITNESS CENTER

- There is no cost attached to access to 4000 square feet Student Cafeteria, Recreation center on Campus
- However, all meals and beverages will come at a cost payable by the student and or the beneficiary
- Fitness Center on campus, if one is available, it shall be at no cost to the student. However, private fitness instructor attracts a negotiable cost directly paid by the student to the trainer.

## TRANSPORTATION

### Air, Ocean and International Travel:

- Students are required to pay for their airfare to the island and all costs associated with their travel to clinical sites in the North America, Caribbean and other overseas affiliated institutions in the participating territories.
- Students are responsible for their own local transport between their stay and the affiliated institutions in the overseas during their clinical rotations,

### Domestic Travel:

- All study related travels within the Island, BIMS SOM-HP will provide transportation for all students, to and from campus and their select housing locations.
- Students may choose to purchase or lease a car from a private individual for the time they are in Jamaica.
- The costs associated with purchasing and maintaining a used car can vary very widely.
- Students should be aware that the vehicle purchase is solely their responsibility and not a function of any office at the Institution.
- If the students wish to buy one or lease one, Jamaica offers several new and used car showrooms to buy or lease their vehicles.

## TUITION AND FEES INFORMATION

### EFFECTIVE FALL 2022

Period	Tuition	Admin. Fee	Total
<b>YEAR 1 and 2</b>			
Year 1 Preclinical / Basic Sciences - Semester-1	\$17,500	\$1,350	\$18,850
Year 1 Preclinical / Basic Sciences = Semester-2	\$17,500	\$1,350	\$18,850
Global Health Track (Basic Sciences Component)	No Fee	\$1,350	No Fee
Year 1 Preclinical / Basic Sciences Semester-3	No Fee	No Fee	No Fee
Basic Life Support (BLS) Course in Year 1 Semester-3 * Fee may vary	\$85*	NA	\$85*
Year 2 Preclinical / Basic Sciences - Semester-1	\$17,500	\$1,350	\$18,850
Year 2 Preclinical / Basic Sciences - Semester-2	\$17,500	\$1,350	\$18,850
Advanced Cardiac Life Support (ACLS) Course in Year 2 Semester-2 If a student can show evidence of ACLS certification, this fee may be waived. *Fee may vary.	\$250*	NA	\$250*
<p style="text-align: center;"><b>USMLE STEP-1 ACCELERATED SPECIAL PREPARATORY COURSE.</b> (Offered by a reputable provider)</p> <ul style="list-style-type: none"> <li>• **End-to-end Coaching for International Medical Graduates wanting to Secure US Medical Residency</li> <li>• **Guidance in application preparation towards clinical residency program designed to best position your application with a reviewed personal</li> </ul>	\$4,200	\$1,350	\$5,550

**Mailing Address:** PO Box 20, Fontana Rx at Fairview. Montego Bay.

**Reg Address:** Unit 5 Montego Bay Trade Center, Howard Cooke Blvd, Montego Bay.

**Location:** 1211 Providence Drive, Ironshore Highway, Montego Bay – JAMAICA (WEST INDIES).



Period	Tuition	Admin. Fee	Total
statements, CV and mock interviews. ** Conditions apply. Costs subject to change.			
<b>ACCELERATED REVIEW PROGRAM (ARP) – Basic Sciences</b>			
<ul style="list-style-type: none"> <li>Basic Sciences Accelerated Review Program – \$1050 Fee is applied per credit for any additional review.</li> <li>Full Review of the Basic Sciences will be at an additional cost of \$8,850 / Semester. It is at a subsidized 50% cost v/s the initial costs \$17,500 per semester.</li> <li>ARP is subjected to availability of the program and slots.</li> </ul>			
<b>YEAR 3 and 4</b>			
Year 3 Core Clinical Rotations Tranche-1	\$19,750	\$1,350	\$21,100
Year 3 Core Clinical Rotations – Tranche-2 <i>Payable by the 90<sup>th</sup> day from the 1<sup>st</sup> tranche.</i>	\$19,750	\$1,350	\$21,100
Global Health Track (Clinical Sciences Component)	No Fee	\$1,350	No Fee
Year 4 Elective Clinical Rotations – Tranche-1	\$19,750	\$1,350	\$21,100
Year 4 Elective Clinical Rotations – Tranche-2 <i>Payable by the 90<sup>th</sup> day from the 1<sup>st</sup> tranche.</i>	\$19,750	\$1,350	\$21,100
<b>USMLE STEP-2 – ACCELERATED SPECIAL PREPARATORY COURSE. (Offered by a reputable provider)</b> <ul style="list-style-type: none"> <li>**End-to-end Coaching for International Medical Graduates wanting to Secure US Medical Residency</li> <li>**Guidance in application preparation towards clinical residency program designed to best position</li> </ul>	\$4,200	\$1,350	\$5,550

**Mailing Address:** PO Box 20, Fontana Rx at Fairview. Montego Bay.

**Reg Address:** Unit 5 Montego Bay Trade Center, Howard Cooke Blvd, Montego Bay.

**Location:** 1211 Providence Drive, Ironshore Highway, Montego Bay – JAMAICA (WEST INDIES).



Period	Tuition	Admin. Fee	Total
<p>the Student's application with a reviewed personal statements, CV and mock interviews.            ** Conditions apply. Costs subject to change</p>			
<ul style="list-style-type: none"> <li>A student 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. Tuition will be prorated for total registered credits and the charge will be at a rate of \$1050 per credit.</li> </ul>			

**PAYMENTS AND INCENTIVES ON TUITION FEE**

- All payments must be made prior to the beginning of the academic year and/or the semester.
- In the Years 3 and 4 the second tranche of payment in each clinical year must be paid by the 90<sup>th</sup> day after the tranche 1 payment which is paid at the beginning of the academic year.

**INCLUDED IN THE ABOVE FEE:**

- USMLE Examinations Step-1 and Step-2 Preparatory courses.
- Integrated Global Health Track (No additional fee).
- Laboratory and Courses Examination (competency testing) fees
- Hospital fee for Clinical Rotations Fee.
- One Lab Coat a year.
- Microscopes (if required)

**NOT INCLUDED IN THE ABOVE FEE:**

- Laptops, iPads, Stethoscopes, Patella Hammers, Tuning forks, Flashlight, Ophthalmoscope and Otoscope.
- Fee directly payable to USMLE for the Steps is to the account of the student.

\* Preclinical Sciences 1 students may be required to pay an additional \$85 Basic Life Support (BLS) fee. If a student can show evidence of BLS certification, this fee may be waived. This fee is subject to change.

\*Preclinical Sciences 4 students may be required to pay an additional \$250 Advanced Cardiovascular Life Support (ACLS) fee. If a student can show evidence of ACLS certification, this fee may be waived. This fee is subject to change.

**Mailing Address:** PO Box 20, Fontana Rx at Fairview. Montego Bay.

**Reg Address:** Unit 5 Montego Bay Trade Center, Howard Cooke Blvd, Montego Bay.

**Location:** 1211 Providence Drive, Ironshore Highway, Montego Bay – JAMAICA (WEST INDIES).



- If the entire fee for the full academic year is paid in one payment prior to the beginning of the year, a 5% refund will be given on the tuition fee only for that academic year.
- If the entire fee for the Basic Sciences or clinical training years are paid as one payment, there will be a 7.5% refund of the tuition fee for those select years. The said student will not be subjected to any further tuition fee escalations over the period. This shall apply for the clinical rotation years; however, this benefit will not cover the cost escalation mandated by the participating hospitals during the clinical rotations.

### Payment options

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

1. Check
2. Money order
3. Credit card (Mastercard and Visa)
4. Wire transfer

### CONTACT:

Admissions office at BIMS SOM-HP

## TUITION REFUND

- The institution will supply a clear and conspicuous caption "TUITION REFUND POLICY" (Buyers' Right To Cancel), in the school's catalog and on every student enrollment agreement, explaining that the student has the right to cancel the enrollment agreement by or before the first day of class and the right at any time is subject to conditions.
- Tuition refund is obtained as per the tuition refund policy of the institution.
- The School shall indicate the form and means of notice that the student should use in the event that he or she elects to cancel the enrollment agreement, and the title and address of the school official to whom the notice be sent or delivered.

### TUITION REFUND POLICY:

1. Students who officially withdraw from the School will have their refunds, if any, calculated according to the tuition refund schedule:
  - If a student withdraws prior to the start of a semester, no tuition charges are due.
  - If a student withdraws within the first 60% of a semester, tuition is prorated based on the number of days attended during that term.
2. If a student withdraws after the first 60% of a semester, he/ she is not entitled for any refund. The full tuition/charges remain due.

**Mailing Address:** PO Box 20, Fontana Rx at Fairview. Montego Bay.

**Reg Address:** Unit 5 Montego Bay Trade Center, Howard Cooke Blvd, Montego Bay.

**Location:** 1211 Providence Drive, Ironshore Highway, Montego Bay – JAMAICA (WEST INDIES).





3. If there is a federal loan program, the School's handling of tuition and charges shall correspond with federal loan entitlement regulations, which are based on the period attended.
4. If there is a student loan from a lending institution, for withdrawals during the first 60% of a semester, student loan entitlement is recalculated in accordance with federal loan regulations. If applicable, the School and the student are each proportionally responsible for returning "unearned" loan funds to lenders. In addition to the lender returns required by federal regulations, the University returns any remaining credit balance to lenders, which decreases the student's loan debt for that semester.
5. All self-paying students (non-financial aid) who officially withdraw from the university during the first 60% of a semester may receive a tuition refund in accordance with the prorated tuition standard listed above.
  - i. The percentage of refund is based on the actual date of withdrawal recorded by the admissions office.
  - ii. The effective date of withdrawal is normally the student's last date of attendance.
  - iii. Although a leave of absence may be authorized in limited circumstances, failure to return to school from a leave of absence is considered a withdrawal as of the last date of attendance.
  - iv. An interruption of enrollment status that does not qualify as a leave of absence is considered a withdrawal as of the last date of attendance.
  - v. All withdrawals may not necessarily result in a refund, and, in some instances, a tuition balance may still be due.
  - vi. Insurance and fees are non-refundable.
  - vii. Refunds are mailed directly to the student's permanent address by the Finance department.
  - viii. When withdrawing from the institution, a student is required to complete and file the appropriate form before being entitled to any credit or refund of tuition. The completed document must be returned to the Office of the Dean and the Admissions office.
  - ix. Once the form is processed, it will constitute an official withdrawal from the school.
  - x. DISCONTINUED ATTENDANCE OR NOTIFICATION TO THE INSTRUCTOR OR ANY OTHER OFFICE WILL NOT CONSTITUTE AN OFFICIAL WITHDRAWAL.

**Mailing Address:** PO Box 20, Fontana Rx at Fairview. Montego Bay.

**Reg Address:** Unit 5 Montego Bay Trade Center, Howard Cooke Blvd, Montego Bay.

**Location:** [1211 Providence Drive, Ironshore Highway, Montego Bay – JAMAICA \(WEST INDIES\).](#)

---