



DAEMEN COLLEGE PLAN HIGHLIGHTS

2018-19 STUDENT HEALTH INSURANCE PLAN

Who is eligible?

Any students taking 6 credits or more are eligible to enroll in the health insurance plan. The Student Health Insurance Plan is Mandatory for all residential housing students, inbound international students, student-athletes (both club and intercollegiate), and students in allied health fields. Students have the opportunity to waive the student health insurance plan by providing proof of qualifying coverage. Online waivers and/or enrollments can be submitted by visiting www.haylor.com/daemen

Online waivers must be processed prior to the deadline of:

Annual deadline: October 1, 2018

Spring deadline: February 15, 2019

Undergraduate Annual Rate
August 1, 2018-July 31, 2019 \$1,890.00

Undergraduate New Spring/Summer Rate
January 1, 2019-July 31, 2019 \$1,102.00

Graduate Annual Rate
August 1, 2018 - July 31, 2019 \$2,541.00

Graduate New Spring/Summer
January 1, 2019-July 31, 2019 \$1,480.00

Dependent coverage is also available to all eligible students that enroll in the student health insurance plan.

For more details regarding the Daemen College student insurance program please visit:

www.haylor.com/daemen
866-535-0456
student@haylor.com

DAEMEN COLLEGE

A World of Opportunity

What does the plan feature?

- Affordable, comprehensive insurance benefits
- This plan is ACA Compliant (Affordable Care Act)
- Access to a nationwide network of health care professionals, including primary care, specialists and mental health services
- Low prescription costs
- Locate a Doctor: www.firststudent.com/school_detail/find-doctor-daemen-college/
- Plan runs August 1, 2018 - July 31, 2019



For further details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the policy may be continued in-force, please refer to the Certificate, available at: www.haylor.com/Daemen





2018-19 STUDENT HEALTH INSURANCE PLAN BENEFITS

Deductible- Individual	\$250 In-Network, \$600 Out-of-Network
Out-of-Pocket Maximum- Individual	\$6,850 In-Network, \$15,000 Out-of-Network
Office Visits- Primary Care & Specialists	0% Coinsurance after \$25 Copayment In-Network, 30% Coinsurance after Deductible Out-of-Network
Preventive Care Services	Covered in Full In-Network, 30% Coinsurance after Deductible Out-of-Network
Emergency Ambulance Transport	20% Coinsurance after Deductible In and Out-of-Network
Medical Emergency (Emergency Room)	20% Coinsurance after \$150 Copayment In-Network, 40% Coinsurance after \$150 Copayment Out-of-Network
Urgent Care Services	20% Coinsurance after \$50 Copayment In-Network, 40% Coinsurance after \$50 Copayment Out-of-Network
Inpatient & Outpatient Hospital Surgery	20% Coinsurance after Deductible In-Network, 40% Coinsurance after Deductible Out-of-Network
Mental Health Care Services Inpatient	20% Coinsurance after Deductible In-Network, 40% Coinsurance after Deductible Out-of-Network
Mental Health Care Services Outpatient	0% Coinsurance after \$25 Copayment In-Network, 30% Coinsurance after Deductible Out-of-Network
Rehabilitation Services (Physical, Occupational & Speech Therapy)	20% Coinsurance after Deductible In-Network, 40% Coinsurance after Deductible Out-of-Network
Laboratory Procedures- Performed in a PCP Office, Specialist Office & Performed as Outpatient Services	20% Coinsurance after Deductible In-Network, 40% Coinsurance after Deductible Out-of-Network
Allergy Testing and Treatment- Performed in PCP Office & Specialist Office	0% Coinsurance after \$25 Copayment In-Network, 30% Coinsurance after Deductible Out-of-Network
Advance Imaging Services	20% Coinsurance after Deductible In-Network, 40% Coinsurance after Deductible Out-of-Network
Diabetic Equipment, Supplies and Insulin (30 day; Up to a 90-day supply)	20% Coinsurance after Deductible In-Network, 40% Coinsurance after Deductible Out-of-Network
Prescription Drugs (30-day supply)	In-Network: Tier 1- \$20 Copayment, Tier 2- \$40 Copayment, Tier 3- \$70 Copayment, Out-of-Network: \$20 Copayment Generic and \$40 Copayment Brand-Name

The benefits listed above are a brief summary of the Daemen College Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations are specified in the Master Policy.