



ELMIRA COLLEGE PLAN HIGHLIGHTS

2019-20 STUDENT HEALTH INSURANCE PLAN

Who is eligible?

All international undergraduate students and full time domestic undergraduate students taking 12 or more credit hours are automatically enrolled in this insurance plan at registration and the premium for coverage is added to their tuition billing unless proof of comparable coverage is provided. Visit www.haylor.com/elmira to enroll or waive this coverage.

Annual Waiver Period: July, 1, 2019-October 1, 2019

Spring Waiver: November 1, 2019-January 30, 2020

Annual Undergraduate Rate	
August 1, 2019-July 31, 2020	\$1,361.00

Spring Undergraduate Rate	
January 8, 2020-July 31, 2020	\$ 787.00

*Rates are pending approval



ELMIRA COLLEGE

What does the plan feature?

The Student Health Insurance Plan offers you:

- 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.

For more details regarding the Elmira College Student Health Insurance Program please visit:

www.haylor.com/elmira

866-535-0456

student@haylor.com



For further details of the coverage including cost, benefits, exclusions, and 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/elmira. Please see page 2 for summary of benefits.





300 South State Street
 Suite 1000
 Syracuse, New York 13202
 866-535-0456 | www.haylor.com
 Student@haylor.com

2019-20 Benefit Highlights

	In Network	Out of Network
Deductible- Individual	\$100	\$350
Out-of-Pocket Maximum- Individual	\$2,000	\$6,000
Coinsurance	0% of allowable for most procedures	30% of UCR
Preventative Services	Covered in full	Covered in full
Medical Emergency (Emergency Room)	\$100 Copayment then 0% coinsurance	\$100 Copayment then 30% coinsurance
Urgent Care Services	\$50 Copayment then 0% coinsurance	\$50 Copayment then 30% coinsurance
Mental Health Car (Outpatient Services)	\$25 Copayment per visit then 0% coinsurance	\$30% Coinsurance after \$350 deductible
Allergy Testing and Treatment- Performed in PCP & Specialist Office	\$25 Copayment per visit then 0% coinsurance	\$25 Copayment per visit then then 30% coinsurance not subject to the deductible
Prescription Drugs (not subject to deductible)	Tier 1: \$15, Tier 2: \$30	Tier 1: \$15, Tier 2: \$30

Please review Master Policy for full benefit details

2019-20 Benefit Master Policy pending NYS Approval

