



Fashion Institute of Technology PLAN HIGHLIGHTS

2020-21 STUDENT HEALTH INSURANCE PLAN

Who is eligible?

All full time, domestic and international students with 12 credits or more, are automatically enrolled and billed for the student health insurance. Graduate full time students (9 credit hours overall) are automatically enrolled and billed for the student health insurance. Students can be excused from the insurance if they have equal or better health coverage from another US-based company. In order to waive the insurance, students must fill out a waiver form online at www.haylor.com/FIT by the waiver deadline date:

Fall deadline: September 15, 2020

Spring deadline: February 15, 2021

Anticipated Fall Rate

August 15, 2020-January 14, 2021 \$1,231.50

Anticipated Spring/Summer Rate

January 15, 2021-August 14, 2021 \$ 1,231.50

Dependent coverage is also available to all eligible students that enroll in the student health insurance plan. Visit our website below for complete details.

For more details regarding the Fashion Institute of Technology Student Health Insurance Program please visit:

www.haylor.com/FIT

866-535-0456

student@haylor.com



**Fashion Institute
of Technology**

What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- Access to Aetna's nationwide network of health care professionals, including primary care, specialists and mental health at www.aetnastudenthealth.com
- Plan includes: Emergency Medical Evacuation, Repatriation of Remains, Security and Political Evacuation, Natural Disaster Evacuation, and Travel Assistance Services
- Visit www.aetnastudenthealth.com to download a copy of your ID Card
- 24/7 on-demand access to physicians through Aetna's Teladoc services by visiting Teladoc.com/Aetna to schedule an appointment



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For further details of the coverage including costs, benefits, exclusions, any reductions or limitations and terms under the policy, please refer to the Master Policy.





2020-21 Student Health Insurance Plan Benefits

Please review Master Policy for full benefit details

Deductible- Individual	None in network, \$50 out of network
Out-of-Pocket Maximum- Individual	\$8,150.00 in network, none out of network
Office Visits- Primary Care & Specialists	\$15 copay then 0% coinsurance 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 Transportation	0% coinsurance in & out of network
Medical Emergency (Emergency Room) Copayment waived if Hospital admission	\$200 copayment & 5% coinsurance in network, \$200 copayment & 5% coinsurance out of network not subject to deductible
Urgent Care Services	5% coinsurance in network, 30% coinsurance after deductible out of network
Inpatient & Outpatient Hospital Surgery	5% coinsurance in network, 30% coinsurance after deductible out of network
Mental Health & Substance User Services Inpatient	5% coinsurance in network, 30% coinsurance after deductible out of network
Mental Health & Substance User Services Outpatient	\$15 Copay and 0% coinsurance in network, 30% Coinsurance after deductible out of network
Rehabilitation Services (Physical, Occupational & Speech Therapy)	\$15 Copay and 0% coinsurance in network, 30% Coinsurance after deductible out of network
Laboratory Procedures- Performed In a PCP Office, Specialist Office, & Performed as Outpatient Hospital Services	5% coinsurance in network, 30% coinsurance after deductible out of network
Allergy Testing and Treatment- Performed in PCP & Specialist Office	\$15 Copay and 0% coinsurance in network, 30% Coinsurance after deductible out of network
Advance Imaging Services	5% coinsurance in network, 30% coinsurance after deductible out of network
Diabetic Equipment, Supplies and Insulin (30 day supply)	5% coinsurance in network, 30% coinsurance after deductible out of network
Prescription Drugs	Copay: \$15 generic, \$35 brand name, & \$70 non-formulary brands in network, 30% coinsurance for out of network
To find providers please visit: https://www.aetnastudenthealth.com/	

*Please note that per federal insurance guidelines, a student that is 65 years or older is not eligible for this Student Health Insurance plan unless they are not eligible for Medicare.

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