



# Fashion Institute of Technology PLAN HIGHLIGHTS

## 2021-22 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](http://www.haylor.com/FIT) by the waiver deadline date:

**Fall deadline: September 15, 2021**  
**Spring deadline: February 15, 2022**

<b>Anticipated Fall Rate</b>	
August 15, 2021 - January 14, 2022	\$1,100.00
<b>Anticipated Spring/Summer Rate</b>	
January 15, 2022 - August 14, 2022	\$1,524.00

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](http://www.haylor.com/FIT)  
**866-535-0456**  
[student@haylor.com](mailto:student@haylor.com)

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.



**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](http://www.aetnastudenthealth.com)
- Visit [www.aetnastudenthealth.com](http://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](http://Teladoc.com/Aetna) to schedule an appointment





## 2021-22 Student Health Insurance Plan Benefits

*Please review Master Policy for full benefit details*

<b>Deductible- Individual</b>	\$50 in network, \$100 out of network
<b>Out-of-Pocket Maximum- Individual</b>	\$8,150.00 in network, none out of network
<b>Office Visits- Primary Care &amp; Specialists</b>	\$15 copay then 0% coinsurance in network, 30% coinsurance out of network after deductible
<b>Preventive Care Services</b>	Covered in full in network, 30% coinsurance out of network after deductible
<b>Emergency Ambulance Transportation</b>	0% Coinsurance in & out of network, not subject to deductible
<b>Medical Emergency (Emergency Room) Copayment waived if Hospital admission</b>	\$200 Copayment & 10% coinsurance in & out of network, not subject to deductible
<b>Urgent Care Services</b>	10% Coinsurance in network after deductible, 30% coinsurance out of network after deductible
<b>Inpatient &amp; Outpatient Hospital Surgery</b>	10% Coinsurance in network after deductible, 30% coinsurance out of network after deductible
<b>Mental Health &amp; Substance User Services Inpatient</b>	10% Coinsurance in network after deductible, 30% coinsurance out of network after deductible
<b>Chiropractic Services</b>	\$15 Copayment & 0% coinsurance in network after deductible, 30% coinsurance out of network after deductible
<b>Rehabilitation Services (Physical, Occupational &amp; Speech Therapy)</b>	\$15 Copay & 0% coinsurance in network after deductible, 30% coinsurance out of network after deductible
<b>Laboratory Procedures- Performed In a PCP Office, Specialist Office, &amp; Performed as Outpatient Hospital</b>	10% Coinsurance in network after deductible, 30% coinsurance after deductible out of network
<b>Allergy Testing and Treatment- Performed in PCP &amp; Specialist Office</b>	\$15 Copay & 0% coinsurance in network after deductible, 30% coinsurance out of network after deductible
<b>Advance Imaging Services</b>	10% coinsurance in network after deductible, 30% coinsurance out of network after deductible
<b>Diabetic Equipment, Supplies and Insulin (30 day supply)</b>	10% coinsurance in network after deductible, 30% coinsurance out of network after deductible
<b>Telemedicine Program</b>	10% coinsurance in network after deductible, 30% coinsurance out of network after deductible
<b>Prescription Drugs (30 day supply)</b>	Tier 1- \$15 copayment, Tier 2 \$35 copayment & Tier 3 \$70 copayment in network, 30% of allowed amount out of network not subject to deductible

\*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.*