



Fashion Institute of Technology PLAN HIGHLIGHTS

2022-23 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 waiv-er form online at www.haylor.com/FIT by the waiver deadline date:

Fall deadline: September 15, 2022

Spring deadline: February 15, 2023

Anticipated Fall Rate	
August 15, 2022 - January 14, 2023	\$1,188.00
Anticipated Spring/Summer Rate	
January 15, 2023 - August 14, 2023	\$1,636.00

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

866-535-0456

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.



State University
of New York

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
- 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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2022-23 Student Health Insurance Plan Benefits

Please review Master Policy for full benefit details

Deductible- Individual	\$350 in network, \$600 out of network
Out-of-Pocket Maximum- Individual	\$8,700.00 in network, \$10,000 out of network
Office Visits- Primary Care & Specialists	\$35 copay then 20% coinsurance in network after deductible, 40% coinsurance out of network after deductible
Preventive Care Services	Covered in full in network, 30% coinsurance out of network after deductible
Emergency Medical Ambulance Services	0% coinsurance in & out of network, not subject to deductible
Emergency Department Copayment waived if Hospital admission	\$200 copay & 20% coinsurance in & out of network, not subject to deductible
Urgent Care Services	\$35 copay then 20% coinsurance in network after deductible, 40% coinsurance out of network after deductible
Surgical Services	20% coinsurance in network after deductible, 40% coinsurance out of network after deductible
Laboratory Procedures	\$35 copay then 20% coinsurance in network after deductible, 40% coinsurance out of network after deductible
Chiropractic Services	\$35 copay then 20% coinsurance in network after deductible, 40% coinsurance out of network after deductible
Rehabilitation Services (Physical, Occupational & Speech Therapy)	\$35 copay then 20% coinsurance in network after deductible, 40% coinsurance out of network after deductible
Diagnostic Testing	\$35 copay then 20% coinsurance in network after deductible, 40% coinsurance after deductible
Allergy Testing and Treatment	\$35 copay then 20% coinsurance in network after deductible, 40% coinsurance out of network after deductible
Advance Imaging Services	20% coinsurance in network after deductible, 40% coinsurance out of network after deductible
Diabetic Equipment, Supplies and Insulin (30 day supply)	\$15 copay then 0% coinsurance in network after deductible, 30% coinsurance out of network after deductible
Telemedicine Program	\$35 copay then 20% coinsurance in network after deductible, 40% coinsurance out of network after deductible
Prescription Drugs (30 day supply)	Prescription Drug Deductible \$100 Tier 1- \$15 copay, Tier 2 \$50 copay & Tier 3 \$90 copay in network after deductible, 30% coinsurance out of network after 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.