



Fashion Institute of Technology PLAN HIGHLIGHTS

2019-20 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, 2019

Spring deadline: February 15, 2020

Fall Rate

August 15, 2019-January 14, 2020 \$955.00

Spring/Summer Rate

January 15, 2020-August 14, 2020 \$ 955.00

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



**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



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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.





2019-20 Student Health Insurance Plan Benefits

Please review Master Policy for full benefit details

Deductible- Individual	\$0 In network, \$50 out of network
Out-of-Pocket Maximum- Individual	\$6,350 in & out of network
Office Visits- Primary Care & Specialists	5% coinsurance in network, 30% coinsurance out of network after deductible
Preventive Care Services	Covered in full in network, 30% coinsurance out of network after deductible
Emergency Ambulance Transportation	0% coinsurance in & out of network after deductible
Medical Emergency (Emergency Room) Copayment waived if Hospital admission	\$100 copayment & 5% coinsurance in network, \$100 copayment & 5% coinsurance out of network after deductible
Urgent Care Services	5% coinsurance in network, 30% coinsurance out of network after deductible
Inpatient & Outpatient Hospital Surgery	5% coinsurance in network, 30% coinsurance out of network after deductible
Mental Health Care Services Inpatient & Outpatient	5% coinsurance in network, 30% coinsurance out of network after deductible
Substance User Services Inpatient & Outpatient	5% coinsurance in network, 30% coinsurance out of network after deductible
Rehabilitation Services (Physical, Occupational & Speech Therapy)	5% coinsurance in network, 30% coinsurance out of network after deductible
Laboratory Procedures- Performed In a PCP Office, Specialist Office, & Performed as Outpatient Hospital Services	5% coinsurance in network, 30% coinsurance out of network after deductible
Allergy Testing and Treatment- Performed in PCP & Specialist Office	5% coinsurance in network, 30% coinsurance out of network after deductible
Advance Imaging Services	5% coinsurance in network, 30% coinsurance out of network after deductible
Diabetic Equipment, Supplies and Insulin (30 day supply)	5% coinsurance in network, 30% coinsurance out of network after deductible
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.