



SUNY ESF STUDENT HEALTH INSURANCE PLAN HIGHLIGHTS

2022-23 STUDENT HEALTH INSURANCE PLAN

Who is eligible?

All full time, matriculated undergraduate students taking 12 or more credits, and graduate students taking 9 or more credits, are automatically enrolled in this Student Health Insurance Plan at registration. Students have the opportunity to waive the student health insurance plan by providing proof of qualifying coverage. Online waivers must be processed prior to the deadline of:

Annual deadline: September 30, 2022
New Student Spring Deadline: February 15, 2023

Annual Rate	
August 15, 2022-August 15, 2023	\$2,961.00
Spring Semester	
January 15, 2023-August 15, 2023	\$1,719.81

To Enroll or Waive the Student Health Insurance Plan, please visit www.haylor.com/esf

For more details regarding the SUNY ESF student health insurance program please visit www.haylor.com/esf

www.haylor.com/suny-esf

866-535-0456
student@haylor.com



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 nationwide network of health care professionals at:

<https://connect.werally.com/partner-login>

including primary care, specialists and mental health services



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/suny-esf



Chart below based upon in-network pricing

Deductible- Individual	\$250
Out-of-Pocket Maximum- Individual	\$8,150
Office Visits- Primary Care & Specialists	\$30 copayment, then 20% coinsurance
Preventive Care Services	Covered in full
Emergency Ambulance Transportation (not SUA)	20% coinsurance
Medical Emergency (Emergency Room)	\$50 copayment
Urgent Care Services	\$30 copayment, then 20% coinsurance
Inpatient/Outpatient Hospital Surgery	20% coinsurance
Anesthesia Services	0% coinsurance
Mental Health Care Services- Inpatient (for a continuous confinement when in a hospital)	20% coinsurance per admission
Mental Health Care Services- Outpatient	\$30 copayment, then 20% coinsurance
Inpatient Substance Use Services (for a continuous confinement when in a hospital)	20% coinsurance
Outpatient Substance Use Services	\$30 copayment, then 20% coinsurance
Allergy Testing and Treatment- Performed in PCP & Specialist Office	\$30 copayment, then 20% coinsurance
Imaging Services	20% coinsurance
Diabetic Equipment and Supplies	\$20 copayment
Laboratory Procedures- Performed in a PCP Office, Specialist Office, & Performed as Outpatient Hospital Services	20% coinsurance
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)	\$20 copayment, then 20% coinsurance
Chiropractic Services	\$30 copayment, then 20% coinsurance
Maternity Prenatal Care (Prenatal Care provided in accordance with the comprehensive supported by USPSTF and HRSA)	Covered in full
Maternity Care – Inpatient Hospital Services and Birthing Center	20% coinsurance per admission
Maternity Care- Physician and Nurse Midwife Services for Delivery	20% coinsurance per admission
Postnatal Care	\$20 copayment, then 20% coinsurance
Prescription Drugs (& Insulin)	Copayment: \$20 generic, \$50 brand name, & \$80 non-formulary brands

Out of network pricing available by reviewing full master policy document. The benefits listed above are a brief summary of the Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations are specified in the full master policy document