



Union College PLAN HIGHLIGHTS

2022-23 STUDENT HEALTH INSURANCE PLAN

Who is eligible?

All student must enroll in or waive the Student Health Insurance Plan by September 15, 2022. All full-time students are automatically billed for the Student Health Insurance Plan. This charge will be removed upon successful submission of the online waiver form.

Annual Waiver Deadline: September 15, 2022

All International students are automatically enrolled in the plan



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 a nationwide network of health care professionals, including primary care, specialists and mental health www.mvphealthcare.com

Domestic Annual Coverage:	August 1, 2022- July 31, 2023	\$ 2,401.77
Domestic Winter/Spring Coverage:	January 4, 2023-July 31, 2023	\$ 1,401.03
Domestic Spring Coverage:	March 29, 2023-July 31, 2023	\$ 816.59
International Annual Coverage:	July 1, 2022-June 30, 2023	\$ 2,401.77
International Winter/Spring Coverage:	January 4, 2023 - June, 30 2023	\$ 1,200.88
International Spring Coverage:	March 29, 2023- June 30, 2023	\$ 600.44

For more details regarding the Union College Student Health Insurance Plan please contact any of the following:

Online: www.haylor.com/union

Phone: 866-535-0456

Email: 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.



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2022-23 Student Health Insurance Plan Benefits

All benefits listed below are for in-network providers, please review the master policy for full benefit details

Deductible - Individual	\$0
Out-of-Pocket Maximum - Individual	\$5,000
Office Visits - Primary Care & Specialists	\$25 copay
Emergency Ambulance Transportation	\$200 copay
Medical Emergency / Emergency Room (Copayment waived if hospital admission)	\$200 copay
Urgent Care Services	\$25 copay
Lab Services	Covered in full
Diabetic Equipment, Supplies & Insulin (30-day supply)	\$25 copay
Prescription Drugs	Copay: \$10 generic, \$45 brand name, \$75 non-formulary brands
Annual Well Care Exams	Covered in full
Inpatient Hospital (Semi-private room, anesthesia, x-ray, lab tests, etc.)	10% coinsurance
Outpatient Surgery	10% coinsurance
Outpatient Mental Health Care / Substance Abuse	\$25 copay
Allergy Testing & Treatment	\$25 copay
To find providers please visit: www.mvphealthcare.com	

The benefits listed above are a brief summary of Union College's Student Health Insurance Plan Design. Additional Schedule of Medical Expense Benefits / Limitations is specified in the Master Policy.