

Union College

2023 - 2024

Student Health Insurance

Who is eligible?

All student must enroll in or waive the Student Health Insurance Plan by September 15, 2023. 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 submitted at www.haylor.com/union

Fall deadline: September 15, 2023

Winter deadline: January 27, 2024

All International students are automatically enrolled in the plan.

Domestic

Annual Coverage: August 1, 2023 - July 31, 2024
\$2,293.20

Winter Coverage: January 3, 2024 - July 31, 2024
\$1,337.70

Spring Coverage: April 1, 2024 - July 31, 2024
\$764.40

International

Annual Coverage: July 1, 2023 - June 30, 2024
\$2,281.96

Winter Coverage: January 3, 2024 - June 30, 2024
\$1,140.98

Spring Coverage: April 1, 2024 - June 30, 2024
\$570.49

Rates pending state approval

For more details regarding the Union College Student Health Insurance Program please visit:

www.haylor.com/union
866.535.0456
student@haylor.com



What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- Access to MVP's nationwide network of health care professionals, including primary care, specialists and mental health at www.mvphealthcare.com
- Plan includes: Emergency Medical Evacuation, and Travel Assistance Services
- Visit www.mvphealthcare.com to download a copy of your ID card, access to providers, claims, deductibles & limits and member details or through the myMVP Mobile App, available on the App Store or Google Play



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 overview policy.

2023-2024 Union College Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$0	\$500
Coinsurance	10% Coinsurance	30% Coinsurance
Out-of-pocket Maximum	\$5,000	\$10,000
Office Visit	\$25 Copay	30% Coinsurance
Specialist Copay	\$25 Copay	30% Coinsurance
Preventative Care	Covered in full	Covered in full
Urgent Care Center	\$25 Copay	\$25 Copay
Emergency Department	\$200 Copay	\$200 Copay
Prescription Drug Coverage - 30 Day Supply	Tier 1: \$10 Copayment Tier 2: \$45 Copayment Tier 3: \$75 Copayment	Not covered

Annual Deductible: An amount you could owe during a coverage period (usually one year) for covered health care services before your plan begins to pay. An overall deductible applies to all or almost all covered items and services.

Annual Out of Pocket Maximum: The most you could pay during a coverage period (usually one year) for your share of the costs of covered services. After you meet this limit the plan will usually pay 100% of the allowed amount.

Copay: A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Coinsurance: Your share of the costs of a covered health care service, calculated as a percentage (for example, 20%) of the allowed amount for the service. You generally pay coinsurance **plus** any deductibles you owe.

The 2023-2024 benefits listed above are a brief summary of the Union College Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.