

Union College

2025-2026

Student Health Insurance

Who is eligible?

All students must enroll in or waive the Student Health Insurance Plan by September 15, 2025. 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, 2025

Winter deadline: January 16, 2026

All International students are automatically enrolled in the plan.

Domestic

Annual Coverage: August 1, 2025 - July 31, 2026

\$2,164.32

Winter Coverage: January 4, 2026 - July 31, 2026

\$1,239.33

Spring Coverage: March 25, 2026 - July 31, 2026

\$764.93

International

Annual Coverage: July 1, 2025 - June 30, 2026

\$2,164.32

Winter Coverage: January 4, 2026 - June 30, 2026

\$1,055.49

Spring Coverage: March 25, 2026 - June 30, 2026

\$581.11

Rates pending state approval

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

www.haylor.com/union

833.401.3794

student@haylor.com



UNION

COLLEGE

FOUNDED 1795 Domestic

What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- Access to Anthem's nationwide network of health care professionals, including primary care, specialists and mental health at <https://www.anthem.com/find-care/>
- Plan includes Emergency Medical Evacuation, and Travel Assistance Services
- Visit <https://www.anthem.com> to download a copy of your ID card, access providers, claims, deductibles & limits, and member details or through the Sydney Health 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.

2025-2026 Union College Summary of Benefits

Benefit	In Network	Out of Network
Deductible	\$0	\$4,000
Coinsurance	0% Coinsurance	30% Coinsurance
Out of pocket Maximum	\$5,000	\$30,000
Office Visit	\$25 Copay	30% Coinsurance after deductible
Specialist Copay	\$25 Copay	30% Coinsurance after deductible
Preventative Care	Covered in full	30% Coinsurance after deductible
Urgent Care Center	\$25 Copay	\$25 Copay
Emergency Department	\$100 Copay	\$100 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 2025-2026 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.