



SUNY ONEONTA PLAN HIGHLIGHTS

2017-18 STUDENT HEALTH INSURANCE PLAN

Who is eligible?

All registered full-time students are required to carry health insurance. Students who are currently insured under family or private medical insurance may waive the student health insurance plan. Waivers must be processed prior to the deadline of:

Annual waiver deadline: September 29, 2017

New students beginning in the spring 2018 will have a waiver deadline: February 16, 2018

Annual Semester	
August 10, 2017-August 9, 2018	\$2,119.00
Spring Semester	
January 14, 2018-August 9, 2018	\$1,264.00

Part-time students and dependent coverage is also available to all eligible students. Visit our website below for complete details.

For more details regarding the SUNY Oneonta Student Health Insurance Program please visit:

www.haylor.com/oneonta
866-535-0456
student@haylor.com

SUNY ONEONTA

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 services.



**PLEASE NOTE: Voluntary enrollment begins
August 1, 2017**

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/sunyoneonta. Please see page 2 for summary of benefits.





2017-2018 SUNY Oneonta Summary of Benefits

	<i>In-Network Preferred Provider Member Cost-Share</i>	<i>In-Network Participating Provider Member Cost-Share</i>	<i>Out-of-Network Non-Participating Provider Member Cost-Share</i>
Overall Plan Maximum	There is no overall maximum dollar limit on the policy		
Plan Deductible	none	none	none
Out-of-Pocket Limit <i>After the Out-of-Pocket Limit has been satisfied, Covered Expenses will be paid at 100% for the remainder of the Plan Year subject to any applicable benefit maximums. Refer to the plan Certificate for details about how the Out-of-Pocket Limit applies.</i>	n/a	\$6,350 Per Member, Per Plan Year	\$6,350 Per Member, Per Plan Year
Coinsurance <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copayments as described in the plan Certificate.</i>	0% for Covered Expenses	20% for Covered Expenses	40% for Covered Expenses
Preventive Care <i>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. Please see https://www.healthcare.gov/preventive-care-benefits/ for complete details of the services provided for specific age and risk groups.</i>	Not Covered at SHC	Covered in full	30%
Prescription Drugs <i>Mail order through UHCP at 2.5 times the retail Copayment up to a 90 day supply.</i>	Not Covered at SHC	\$10 Copayment for Tier 1 20% Coinsurance \$25 Copayment for Tier 2 20% Coinsurance 50% Coinsurance for Tier 3 Up to a 30 day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP)	\$10 Copayment for Generic Drugs 20% Coinsurance \$25 Copayment for Brand Name Drugs 20% Coinsurance Up to a 30 day supply per prescription
The following services have per Service Copayments <i>This list is not all inclusive. Please read the plan Certificate for complete listing of Copayments.</i>		Office Visits: \$20 Emergency Care in an Emergency Department: \$50	Emergency Care in an Emergency Department: \$50

The benefits listed above are a brief summary of the SUNY Oneonta Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations are specified in the Master Policy.