



SUNY ONEONTA PLAN HIGHLIGHTS

2018-19 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, 2018

New students beginning in the spring 2019 will have a waiver deadline: February 16, 2019

Annual Semester	
August 10, 2018-August 9, 2019	\$1,997.00
Spring Semester	
January 4, 2019-August 9, 2019	\$1,201.00

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, 2018**

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.



2018-19 Summary of Benefits

Chart below based upon in-network pricing

Deductible- Individual	none
Out-of-Pocket Maximum- Individual	\$6,350
Office Visits- Primary Care & Specialists	\$20 copayment, then 20% coinsurance
Preventive Care Services	Covered in full
Emergency Ambulance Transportation (not SUA)	20% coinsurance
Medical Emergency (Emergency Room)	\$50 copayment, then 20% coinsurance
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	\$20 copayment, then 20% coinsurance
Inpatient Substance Use Services (for a continuous confinement when in a hospital)	20% coinsurance per admission
Outpatient Substance Use Services	\$20 copayment, then 20% coinsurance
Allergy Testing and Treatment- Performed in PCP & Specialist Office	\$20 copayment, then 20% coinsurance
Imaging Services	0% coinsurance
Diabetic Equipment and Supplies	20% coinsurance
Laboratory Procedures- Performed in a PCP Office, Specialist Office, & Performed as Outpatient Hospital Services	0% coinsurance
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)	\$20 copayment, then 20% coinsurance
Chiropractic Services	\$20 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: \$15 generic, \$30 brand name, & \$50 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.

2018-19 Summary of Benefits