



SUNY NEW PALTZ PLAN HIGHLIGHTS

2019-20 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 7, 2019
New students beginning in the spring 2020 will have a waiver deadline: February 1, 2020

| | |
|---|-------------------|
| Annual Semester | |
| August 20, 2019-August 19, 2020 | \$2,425.00 |
| Spring Semester | |
| January 20, 2020-August 19, 2020 | \$1,411.00 |

Dependent Coverage is also available to all eligible students that enroll in the Student Health Insurance Plan

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

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



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.
- Low prescription costs
- 24/7 Access to Telehealth Medicine
- To Locate a Doctor go to:

<https://connect.werally.com/plans/uhc>

Visit the insurer United Healthcare’s website at <https://www.firststudent.com/>



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/newpaltz Please see page 2 for summary of benefits.



| | In-network | Out-of-network |
|--|---|---|
| Deductible- Individual | \$250 | \$600 |
| Out-of-Pocket Maximum- Individual | \$6,850 | \$15,000 |
| Primary Care Office Visit | 0% Coinsurance & \$25 copayment not subject to deductible | 30% Coinsurance after deductible |
| Specialist Office Visit | 0% Coinsurance & \$25 copayment not subject to deductible | 30% Coinsurance after deductible |
| Preventive Care Services | Covered in full | 30% Coinsurance after deductible |
| Emergency Department | 20% Coinsurance & \$150 copayment not subject to deductible | 40% Coinsurance & \$150 copayment not subject to deductible |
| Urgent Care Center | 20% Coinsurance & \$50 copayment not subject to deductible | 40% Coinsurance & \$50 copayment not subject to deductible |
| Ambulance Services | 20% Coinsurance after deductible | 20% Coinsurance after deductible |
| Surgical Services | 20% Coinsurance after deductible | 40% Coinsurance after deductible |
| Advance Imaging Services | 20% Coinsurance after deductible | 40% Coinsurance after deductible |
| Inpatient Mental Illness Treatment & Chemical Abuse | 20% Coinsurance after deductible | 40% Coinsurance after deductible |
| Diagnostic Testing & Laboratory Procedures | 20% Coinsurance after deductible | 40% Coinsurance after deductible |
| Physical Therapy, Speech Therapy & Occupational Therapy | 20% Coinsurance after deductible | 40% Coinsurance after deductible |
| Diabetic Equipment, supplies and Insulin | 0% Coinsurance & \$20 copayment not subject to deductible | 0% Coinsurance & \$20 copayment not subject to deductible |
| Prescription Drugs (30-day supply) Not subject to plan deductible | Tier 1 \$20, Tier 2 \$40 & Tier 3 \$70 | \$20 Copayment Generic, \$40 Copayment Brand-Name not subject to deductible |

The 2019-20 benefits listed above are a brief summary of SUNY New Paltz Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations are specified in the Master Policy