

# Clarkson University

## 2025 - 2026

### Student Health Insurance

#### Who is eligible?

All full time students with 12 or more credits are automatically enrolled and billed for the student health insurance. Students can be excused from the insurance if they have equal or better health coverage. In order to waive the insurance, students must fill out a waiver form online at [www.haylor.com/clarkson](http://www.haylor.com/clarkson) by the waiver deadline date:



# Clarkson™

#### What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- ACA Compliant Plan (Patient Protection and Affordable Care Act)
- Access to a nationwide network of healthcare providers including primary care, specialists and mental health services
- Teledoc Service for minor sickness, injury & mental health
- To locate a doctor go to <https://connect.werally.com/partner-login>

**Annual rate:** August 1, 2025 - July 31, 2026

**Undergraduate:** \$2,536.00

**Graduate:** \$4,355.00

**Spring Rate:** January 1, 2026 - July 31, 2026

**Undergraduate:** \$1,473.03

**Graduate:** \$2,529.54

Rates pending state approval

For more details regarding the Clarkson University Health Insurance Program please visit:

**[www.haylor.com/clarkson](http://www.haylor.com/clarkson)**

**833.401.9800**

**[student@haylor.com](mailto:student@haylor.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 overview policy.

# 2025-2026 Clarkson University Summary of Benefits

Benefit	In-Network	Out-of-Network
<b>Deductible</b>	\$250	\$600
<b>Coinsurance</b>	20% Coinsurance	50% Coinsurance
<b>Out-of-pocket Maximum</b>	\$7,500	\$15,000
<b>Office Visit</b>	\$25 Copay	30% coinsurance after deductible
<b>Specialist Copay</b>	\$25 Copay	30% coinsurance after deductible
<b>Preventative Care</b>	Covered in full	30% coinsurance after deductible
<b>Urgent Care Center</b>	\$50 Copay, then 20% coinsurance	\$50 Copay, then 50% coinsurance
<b>Emergency Department</b>	\$150 Copay then 20% coinsurance	\$150 Copay then 20% coinsurance
<b>Prescription Drug Coverage - 30 Day Supply</b>	Tier 1: \$20 Copayment Tier 2: \$60 Copayment Tier 3: \$75 Copayment	Generic: \$15 Copay Brand-Name: \$75 Copay

**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 Clarkson University Student Health Insurance Plan design.