

St. Bonaventure University

2025- 2026

Student Health Insurance

Who is eligible?

All full-time registered undergraduate and international students will be automatically enrolled in this insurance plan and premium for coverage will be added to their tuition bill unless proof of comparable coverage is furnished. In order to be considered for a waiver a student must have equal or better health coverage from an US-based company insurance, students must fill out a waiver form online at www.haylor.com/sbu by the waiver deadline date. All full-time registered graduate students have the ability to enroll onto this plan and premium will be paid directly at the time of enrollment to Haylor, Freyer & Coon, Inc.

Fall deadline: October 3, 2025

Undergraduate Students

Annual rate: August 1, 2025 - July 31, 2026
\$2,642.00

Spring rate: January 16, 2025 - July 31, 2025
\$1,425.94

Graduate Students

Annual rate: August 1, 2025 - July 31, 2026
\$4,365.00

Spring rate: January 16, 2026 - July 31, 2026
\$2,355.89

Rates pending state approval

Dependent coverage is also available to all eligible students that enroll in the student health plan.



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 at:
<https://connect.werally.com>

To create or login to your UHC student account, please visit www.uhcsr.com/myaccount or download UHCSR's Mobile App from your smartphone available on the App Store or Google Play



For more details regarding the St. Bonaventure University Student Health Insurance Program please visit:

www.haylor.com/sbu
833.401.2304
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 St. Bonaventure University Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$250	\$600
Coinsurance	20% Coinsurance	50% Coinsurance
Out-of-pocket Maximum	\$7,500	\$15,000
Office Visit	\$25 Copay	50% Coinsurance after deductible
Specialist Copay	\$25 Copay	50% Coinsurance after deductible
Preventative Care	Covered in full	50% Coinsurance after deductible
Urgent Care Center	\$50 Copayment then 20% coinsurance	\$50 Copayment then 50% coinsurance
Emergency Department	\$150 Copayment then 20% coinsurance	\$150 Copayment then 20% coinsurance
Prescription Drug Coverage - 30 Day Supply	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 the St. Bonaventure University Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.