Clarkson University

2026 - 2027

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. To waive the insurance, students must fill out a waiver form online at www.haylor.com/clarkson by the waiver deadline date:

Fall deadline: September 20, 2026
Spring deadline: January 31, 2027

Annual rate:
August 1, 2026 - July 31, 2027
Undergrad: $2,536.00
Grad: $4,769.00

Spring rate:
January 1, 2026 - July 31, 2027
Undergrad: $1,472.97
Grad: $2,769.94

Rates pending state approval

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

www.haylor.com/clarkson
833.401.9800
student@haylor.com

HF&C
Haylor, Freyer & Coon Inc.
An Alera Group Company

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
- Teladoc Service for minor sickness, injury & mental health
- To locate a doctor go to https://connect.werally.com/partner-login

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

UnitedHealthcare®
Student Resources

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.

2026-2027 Clarkson 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	30% coinsurance after deductible
Specialist Copay	$25 Copay	30% coinsurance after deductible
Preventative Care	Covered in full	30% coinsurance after deductible
Urgent Care Center	$50 Copay, then 20% coinsurance	$50 Copay, then 50% coinsurance
Emergency Department	$150 Copay then 20% coinsurance not subject to deductible	$150 Copay then 20% coinsurance not subject to deductible
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

Disclaimer: This summary is intended to provide an overview of benefits only and does not include all coverage details, limitations, or exclusions. It is not a contract of insurance. For complete benefit information and coverage provisions, please refer to the official plan documents. In the event of a conflict, the Certificate of Coverage and policy documents will govern.

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.

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 2026 - 2027 benefits listed above are a summary of Clarkson University Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.