

ELMIRA COLLEGE

Student Health Insurance Plan Frequently Asked Questions

What is my waiver Deadline? Fall: September 30, 2026

Will I be notified if you haven't received my Waiver? Yes, you will receive frequent reminders during the open waive/enrollment period to your college email

Where do I waive? Waivers can be completed by visiting <https://haylor.com/college/elmira-college/> then select Student Waive/Enroll

Do I have to waive every semester or just once a year? A waiver must be submitted annually during the open waiver & enrollment period

How do I get an Insurance ID Card? Download a copy of your insurance card by visiting <https://haylor.com/college/elmira-college/> & then select Download ID Card

How do I find a Doctor that accepts my student health insurance? You can view doctors that accept your insurance by visiting <https://haylor.com/college/elmira-college/> then select Find A Provider

How do I enroll my spouse or child in the health coverage? Spouse and Child(ren) are not eligible for enrollment in this program

How do I find what is covered under my student health insurance? You can view entire health plan benefits by visiting <https://haylor.com/college/elmira-college/> then select Plan Highlights or Coverage Details

I lost my insurance coverage; how do I enroll in the student health insurance plan? Please contact student@haylor.com with a copy of your current insurance carrier's termination letter to begin the enrollment process. Once enrollment is finalized, insurance fee will be posted on your student bursar bill

Does this plan contain dental coverage? No, dental coverage is only available for pediatric members (under the age of 19)

How do I cancel the student health insurance? Please email student@haylor.com to begin the process of your termination

For more details regarding the
Elmira College Student Health Insurance Program
please visit: www.haylor.com/elmira
833-401-3055 | student@haylor.com



ELMIRA COLLEGE

Student Health Insurance Plan

Frequently Asked Questions

Full-time students are automatically enrolled in the Elmira College Student Health Insurance Plan. Students who are covered by their own health insurance must go online annually to waive the plan prior to the deadline. The waiver must be submitted and approved in order for the charge to be removed from the bill. If you already have health insurance coverage that meets Elmira College's waiver criteria, you must submit a new, completed waiver petition each academic year.

Comparable Coverage

For your waiver to be approved your plan must meet the following requirements:

- Fully compliant with all aspects of the Affordable Care Act (ACA).
- Underwritten and administered in the United States.
- Effective for the entire academic year.
- Provides in-network non-emergent/urgent and routine care (preventative services) without coverage limitations within a 50-mile radius of the school.
- No limitations or exclusions on pre-existing conditions.
- Provides coverage for hospital stays for medical and surgical care and for mental health conditions.
- Provides coverage for doctor's office visits for medical and mental health conditions.
- Provides prescription drug coverage.
- Provides unlimited medical/hospital benefits without dollar maximums.

The following coverages do not meet the university's waiver requirements and will not be approved:

- Out of State Medicaid plans
- Out of State HMO plans
- Health Share plans
- International plans
- Travel plans
- Kaiser Permanente HMO

Deductible Requirement:

- None

Waiver eligibility is subject to verification. Submitting a waiver does not guarantee approval. If your current insurance plan does not meet the school's requirements, your request will be denied and you will be automatically enrolled in the student health insurance plan. Haylor, Freyer & Coon, an Alera Group company, will contact you if more information is needed.

