Elmira College
2026 - 2027
Student Health Insurance

Who is eligible?

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 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. Waivers can be submitted at the following link:

https://haylor.com/college/elmira-college/

Fall deadline: September 30, 2026

Annual rate:
August 1, 2026 - July 31, 2027
$2,585.00

For more details regarding the Elmira College Student Health Insurance Program please visit:

http://www.haylor.com/elmira

833.401.3055
student@haylor.com

ELMIRA COLLEGE

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/medicalProvider/root

To create or login to your UHC student account, please visit https://www.uhcsr.com/myaccountlanding

or download UHCSR's Mobile App from your smartphone available on the App Store or Google Play.

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 Elmira College Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	$250	$600
Coinsurance	20% Coinsurance	30% Coinsurance
Out-of-pocket Maximum	$7,500	$15,000
Office Visit	$25 Copay not subject to deductible	30% coinsurance after deductible
Specialist Copay	$25 Copay not subject to deductible	30% coinsurance after deductible
Preventative Care	Covered in full	30% coinsurance after deductible
Urgent Care Center	$50 Copay then 20% not subject to deductible	$50 Copay then 50% not subject to deductible
Emergency Department	$150 Copay then 20% not subject to deductible	$150 Copay then 50% not subject to deductible
Prescription Drug Coverage-30 Day Supply	Tier 1: $20 Copayment Tier 2: $60 Copayment Tier 3: $75 Copayment	Not covered

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 the Elmira College Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.