

Binghamton University Student Health Insurance Plan

Frequently Asked Questions

What is my enrollment deadline? Fall: September 30, 2025 Spring: March 3, 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/binghamton-university/> 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/binghamton-university/> & 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/binghamton-university/> & then select Find A Provider

How do I enroll my spouse or child in the health coverage? You can enroll your dependents when submitting your enrollment through the portal. The premium will be paid directly to Haylor, Freyer & Coon, Inc.

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/binghamton-university/> & then select Plan Highlights or Coverage Detail

I lost my insurance coverage; how do I enroll in the student health insurance plan? Please [contact student@haylor.com](mailto:student@haylor.com) with a copy of your current insurance carrier's termination letter to begin the enrollment process. Once enrollment is finalized, payment will be required to Haylor, Freyer & Coon Inc

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? Mid-year terminations are not accepted; however, students do have the opportunity to submit a waiver the following semester

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

www.haylor.com/binghamton

833-401-3944

student@haylor.com



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Waiver Requirements

All domestic undergraduate students will be automatically enrolled in the Student Health Insurance Program unless they waive this plan with proof of comparable coverage.

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 100-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.

