Binghamton University

2026 – 2027

Student Health Insurance

Who is eligible?

All domestic undergraduate students will be automatically enrolled in the Student Health Insurance Program unless they waive this plan with proof of comparable coverage. Plan is optional to part-time undergrad and grad students.

Students can submit a waiver at https://haylor.com/college/binghamton-university/

Fall deadline: September 29, 2026
Spring deadline: March 2, 2027

Fall Rate: August 15, 2026 – January 15, 2027
$1,877.95

Spring Rate: January 16, 2027 - August 14, 2027
$2,573.05

Rates pending state approval

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

https://haylor.com/college/binghamton-university/

833.401.3944
student@haylor.com

HF&C
HAYLOR, FREYER & COON INC.
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BINGHAMTON UNIVERSITY
STATE UNIVERSITY OF NEW YORK

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.

UnitedHealthcare®
StudentResources

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 Binghamton University Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	$50	$300
Coinsurance	10% Coinsurance	30% Coinsurance
Out-of-pocket Maximum	$6,850	$13,700
Office Visit	10% Coinsurance after deductible	30% coinsurance after deductible
Specialist Copay	10% Coinsurance after deductible	30% coinsurance after deductible
Preventative Care	Covered in full	30% coinsurance after deductible
Urgent Care Center	10% Coinsurance after deductible	30% coinsurance after deductible
Emergency Department	10% Coinsurance after deductible	10% coinsurance after deductible
Prescription Drug Coverage - 30 Day Supply	Tier 1: $10 Copayment Tier 2: $25 Copayment Tier 3 $50 Copayment	Not covered

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