

# Upstate University

## Student Health Insurance Plan

### Frequently Asked Questions

**What is my waiver Deadline?** August 21, 2026

**Will I be notified if you haven't received my Waiver?** Yes, you will receive frequent reminders during the open waive/enrollment period until action is taken

**Where do I waive?** Waivers can be completed by visiting [www.haylor.com/upstate](http://www.haylor.com/upstate) 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 [www.haylor.com/upstate](http://www.haylor.com/upstate) & 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 [www.haylor.com/upstate](http://www.haylor.com/upstate) then select Find A Provider

**How do I enroll my spouse or child in the health coverage?** You can enroll your dependents through the Waive/Enroll portal at [www.haylor.com/upstate](http://www.haylor.com/upstate). Premium for dependents will be collected by 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 [www.haylor.com/upstate](http://www.haylor.com/upstate) 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](mailto:student@haylor.com) with a copy of your current insurance carrier's termination letter to begin the enrollment process. Payment will be collected by 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

For more details regarding the  
SUNY Upstate Student Health Insurance Program  
please visit: [www.haylor.com/upstate](http://www.haylor.com/upstate)  
833-401-9628  
[student@haylor.com](mailto:student@haylor.com)



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## Student Health Insurance Plan

### Waiver Requirements

All SUNY Upstate students Medicine and Health Practice (HP) are **required** to have health insurance. All students and their dependents may enroll in the Student Health Insurance plan. If you would like to waive out of the Student Health Insurance Program through Aetna Student Health, you must provide proof of adequate coverage. If you do not waive out of the plan, the charges will remain on your tuition bill and payment will be expected by the due date. In order to waive the Student Health Insurance Program that is being offered by Upstate Medical University, students must fill out a waiver form on- line by the tuition deadline date.

#### 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.

