UPSTATE MEDICAL UNIVERSITY

Student Health Insurance 2026 - 2027

Who is eligible?

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. Please note that Medicaid Plans that are based outside of New York will not be accepted.

To Enroll or Waive the Student Health Insurance Program, please visit: www.haylor.com/upstate

Waiver Deadline: August 21, 2026

Annual Rate:
August 15, 2026 - August 14, 2027
$9,226.00

HF&C
HAYLOR, FREYER & COON Inc.
AN ALERA GROUP COMPANY

What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- Access to Aetna's nationwide network of health care professionals, including primary care, specialists and mental health
- 24/7 on-demand access to physicians through Aetna's Teladoc services by visiting Teladoc.com/Aetna to schedule an appointment
- Visit www.aetnastudenthealth.com to download a copy of your ID Card

aetna™

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

www.haylor.com/upstate
833.401.9628
student@haylor.com

For further details of the coverage including costs, benefits, exclusions, any reductions or limitations and terms under the policy, please refer to the Overview Policy.

2026-2027 Upstate University Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	$250	$500
Coinsurance	20% Coinsurance	30% Coinsurance
Out-of-pocket Maximum	$3,000	$6,000
Office Visit	$25 Copay not subject to deductible	0% Coinsurance after deductible
Specialist Copay	$25 Copay not subject to deductible	30% Coinsurance after deductible
Preventative Care	Covered in full	Well Child Visits and Immunizations 0% Coinsurance not subject to deductible; other services 30% Coinsurance not subject to deductible
Urgent Care Center	$40 Copay not subject to deductible	30% Coinsurance not subject to deductible
Emergency Department	$250 Copay not subject to deductible	$250 Copay not subject to deductible
Prescription Drug Coverage – 30 Day Supply *Not subject to deductible	Tier 1: $5 Copayment Tier 2: $35 Copayment Tier 3: $70 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 Upstate Medical University's Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations are specified in the Overview Policy.