

Daemen University

2026 - 2027

Student Health Insurance

Who is eligible?

All students that meet at least one of the following criteria will automatically be enrolled in the SHIP or must submit proof of active insurance to request that the coverage be waived: students living in residential housing, students participating in the clinical portion of a Health Science program, students participating in an intercollegiate sport, and/or students who have international student status.

Student taking 6 or more credits and do not meet any of the above criteria are eligible to enroll on a voluntary basis. They can also enroll their dependents. You may opt out by submitting a waiver form link below: <https://www.haylor.com/daemen>

Fall deadline: October 2, 2026

Annual rate:

August 1, 2026 - July 31, 2027
\$2,181.48

Spring Rate:

January 1, 2027 - July 31, 2027
\$1,272.53

Rates pending state approval

Dependents of students enrolled in the health insurance plan may also be added.

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

www.haylor.com/daemen

833-401-3098

student@haylor.com



What does the plan feature?

The Student Health Insurance Plan offers you:

- Unlimited coverage for primary care providers, specialists, emergency visits and hospitals
- Unlimited coverage for preventative care including annual physicals, GYN exams, routine screenings and immunizations
- Prescription Drug Coverage
- Unlimited coverage for mental health
- Evacuation and Repatriation Services

To contact the carrier:

1 (800) 241-5704

Download the My Highmark App

Once registered, My Highmark is the one-stop app for all of your plan benefits. Simply use your same login from the member website to easily manage your health care.



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 Daemen University Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$250	\$600
Coinsurance	20% Coinsurance	depends on benefit; please refer to overview policy
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	No coverage for preventative care visits. 30% Coinsurance after deductible for preventative screenings and immunizations
Urgent Care Center	\$50 Copay, not subject to deductible	\$50 Copay, not subject to deductible
Emergency Department	\$150 Copay after deductible	\$150 Copay after deductible
Prescription Drug Coverage - 30 Day Supply	Tier 1: \$20 Copayment Tier 2: \$60 Copayment Tier 3: \$75 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 Daemen University Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.