

D'Youville University

2023 - 2024

Student Health Insurance

Who is eligible?

All full time, matriculated undergraduate students taking 12 or more credits, and graduate students taking 9 or more credits, are automatically enrolled in this Student Health Insurance Plan at registration. Students have the opportunity to apply for a waiver of this health insurance plan by providing proof of alternate coverage. Online waivers must be processed prior to the deadline of:

Fall deadline: September 30, 2023

Spring deadline: February 28, 2024

Undergraduate Students

Annual rate: August 1, 2023 - July 31, 2024
\$2,619.00

Spring/Summer Rate: January 14, 2024 - July 31, 2024
\$1,431.67

Graduate Students

Annual rate: August 1, 2023 - July 31, 2024
\$4,231.00

Spring/Summer Rate: January 14, 2024 - July 31, 2024
\$2,312.54

Rates pending state approval

Dependent coverage is also available to all students that enroll in the Student Health Insurance Plan.

For more details regarding the D'Youville University Student Health Insurance Program please visit:

www.haylor.com/dyouville

866.535.0456

student@haylor.com



D'YOUVILLE University

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>

To create or login to your UHC student account, please visit myaccount.uhcsr.com or download UHCSR's Mobile App from your smartphone available on the App Store or Google Play

Your UHC student account allows you to:

- View and download your insurance card
- Review claims and dates of service
- Locate participating providers



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.

2023-2024 D'Youville University Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$250	\$600
Coinsurance	20% Coinsurance	50% Coinsurance
Out-of-pocket Maximum	\$7,500	\$15,000
Office Visit	\$25 Copay	50% coinsurance after deductible
Specialist Copay	\$25 Copay	50% coinsurance after deductible
Preventative Care	Covered in full	50% Coinsurance after deductible
Urgent Care Center	\$50 Copay, then 20% coinsurance	\$30 Copay then 40% coinsurance
Emergency Department	\$150 Copayment, then 20% coinsurance	\$150 Copayment, then 20% coinsurance
Prescription Drug Coverage - 30 Day Supply	Tier 1: \$20 Copayment Tier 2: \$60 Copayment Tier 3: \$75 Copayment	Generic: \$15 Copay Brand-Name: \$75 Copay

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 2023-2024 benefits listed above are a brief summary of the D'Youville University Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.