

Niagara University

2023 - 2024

Student Health Insurance

Who is eligible?

The plan is mandatory for all undergraduate students enrolled in 12 or more credit hours. Undergraduates must enroll in or waive the Student Health Insurance Plan by September 30, 2023. These students will be automatically billed for the Student Health Insurance Plan. The charge will be removed upon successful submission of the online waiver form link below:

<https://www.haylor.com/niagara>

Fall deadline: September 30, 2023

Spring deadline: February 28, 2024

Annual rate:

August 1, 2023 - July 31, 2024

\$2,629.00

Spring Rate:

January 1, 2024 - July 31, 2024

\$1,528.77

Rates pending state approval

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

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

www.haylor.com/niagara

866.535.0456

student@haylor.com



NIAGARA UNIVERSITY

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: \$20 copay for tier 1 drugs, a \$60 copay for tier 2 drugs and a \$75 copay for tier 3 drugs
- Unlimited coverage for mental health
- Evacuation and Repatriation Services
- Teledoc Service for minor sickness, injury & mental health
- Access to a nationwide network of healthcare providers including primary care, specialists and mental health services at:
<https://connect.werally.com>

How to access information:

To check claim status, ask benefit questions, locate a provider inside the US, or to inquire about specific drug coverage under this policy:

customerservice@uhcsr.com

800.767.0700

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



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 Niagara 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	30% coinsurance after deductible
Specialist Copay	\$25 Copay	30% coinsurance after deductible
Preventative Care	Covered in full	30% Coinsurance after deductible
Urgent Care Center	\$50 Copay, then 20% coinsurance	\$50 Copay then 50% 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 Niagara University Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.