

# Niagara University

2025 - 2026

## 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 October 3, 2025.

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:** October 3, 2025

**Spring deadline:** February 13, 2026

#### Annual rate:

August 1, 2025 - July 31, 2026  
\$2,596.00

#### Spring Rate

January 1, 2026 - July 31, 2026  
\$1,507.82

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](http://www.haylor.com/niagara)  
833.401.7473

[student@haylor.com](mailto: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: \$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/partner-login>

#### 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](mailto:customerservice@uhcsr.com)

800.767.0700

To create or login to your UHC student account, please visit [www.uhcsr.com/myaccount](http://www.uhcsr.com/myaccount) or download UHCSR's Mobile App from your smartphone available on the App Store or Google



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.

# 2025-2026 Niagara 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	30% coinsurance after deductible
Urgent Care Center	\$50 Copay then 20% coinsurance not subject to deductible	\$50 Copay then 50% coinsurance not subject to deductible
Emergency Department	\$150 Copay then 20% coinsurance not subject to deductible	\$150 Copay then 20% coinsurance not subject to deductible
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 2025-2026 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.