

COLGATE UNIVERSITY

2023 - 2024

Student Health Insurance

Who is eligible?

The Colgate Student Health Insurance Plan is mandatory for all full-time students. Students enrolled in the Colgate plan that take a leave mid-year can maintain enrollment in the plan through the end of the coverage period, and voluntarily enroll for one additional year. Students will be billed an annual premium for the Colgate University Student Health Insurance Plan. Domestic students are eligible for waiver consideration if they have equal or better health coverage from another US-based company. In order to waive the insurance, students must fill out a waiver form online at <https://www.haylor.com/colgate> by the waiver deadline date:

Fall deadline: August 1, 2023
Spring deadline: February 15, 2024

Annual:

August 1, 2023 - July 31, 2024

\$2,097.00

Spring/Summer:

January 1, 2024 - July 31 2024

\$1,223.25

Rates pending state approval

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

www.haylor.com/colgate
866.535.0456
student@haylor.com



What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- Access to CDPHP's nationwide network of health care professionals, including primary care, specialists and mental health services at <https://www.cdphp.com/college-student-plans/get-the-most-from-your-student-plan>
- Visit <https://www.cdphp.com/> to download a copy of your ID card, access to providers, claims, deductibles & limits and member details or through the CDPHP Mobile App, 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 Colgate University Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$500	\$1,000
Coinsurance	20% Coinsurance	30% Coinsurance
Out-of-pocket Maximum	\$8,000	\$10,000
Office Visit	\$25 Copay	30% coinsurance
Specialist Copay	\$40 Copay	30% coinsurance
Preventative Care	No Charge	30% coinsurance
Urgent Care Center	\$50 Copay per visit	\$50 Copay per visit
Emergency Department	\$150 Copay per visit	\$150 Copay per visit
Prescription Drug Coverage - 30 Day Supply	Tier 1: \$10 Copayment Tier 2: \$25 Copayment Tier 3: \$40 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 2023-2024 benefits listed above are a brief summary of the Colgate University Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.