



Colgate University

Student Health Insurance Plan

Frequently Asked Questions

What is my waiver Deadline? Fall: August 1, 2025 New Spring students: February 13, 2026

Will I be notified if you haven't received my Waiver? Yes, you will receive frequent reminders during the open waive/enrollment period to your college email

Where do I waive? Waivers can be completed by visiting www.haylor.com/colgate then select Student Waive/Enroll

Do I have to waive every semester or just once a year? A waiver must be submitted annually during the open waiver & enrollment period

How do I get an Insurance ID Card? Download a copy of your insurance card by visiting www.haylor.com/colgate & then select Download ID Card

How do I find a Doctor that accepts my student health insurance? You can view doctors that accept your insurance by visiting www.haylor.com/colgate then select Find a Provider

How do I enroll my spouse or child in the health coverage? Spouse & Child(ren) are not eligible for enrollment in this program

How do I find what is covered under my student health insurance? You can view entire health plan benefits by visiting www.haylor.com/colgate then select Plan Highlights or Coverage Detail

I lost my insurance coverage, how do I enroll in the student health insurance plan? Please contact student@haylor.com with a copy of your current insurance carrier's termination letter to begin enrollment. Once enrollment is finalized, the insurance fee will be assessed to the student's Colgate Student Account

Does this plan contain dental coverage? No, dental coverage is only available for pediatric members (under age of 19)

How do I cancel the student health insurance? Please email student@haylor.com to begin the process of your terminations.

For more details regarding the Colgate University Student Health Insurance Program please visit: www.haylor.com/colgate
833-401-3829
student@haylor.com





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Waiver Requirements

Colgate University requires that all full-time students have adequate health insurance coverage in the Hamilton, NY, area. All students must complete the enrollment/waiver process through our insurance broker Haylor, Freyer & Coon by the deadline. Domestic students are eligible for waiver consideration if they have equal or better health coverage from another US-based company. Domestic students who do not successfully complete the waiver process will automatically be enrolled in the Colgate Student Health Insurance Plan (SHIP). International students are required to have the Colgate SHIP. Students enrolled in the Colgate SHIP who 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 on their fall semester tuition billing statement. Students must complete this process annually.

Comparable Coverage

For your waiver to be approved your plan must meet the following requirements:

- Fully compliant with all aspects of the Affordable Care Act (ACA).
- Underwritten and administered in the United States.
- Effective for the entire academic year.
- Provides in-network non-emergent/urgent and routine care (preventative services) without coverage limitations within a 50-mile radius of the school.
- No limitations or exclusions on pre-existing conditions.
- Provides coverage for hospital stays for medical and surgical care and for mental health conditions.
- Provides coverage for doctor's office visits for medical and mental health conditions.
- Provides prescription drug coverage.
- Provides unlimited medical/hospital benefits without dollar maximums.

The following coverages do not meet the university's waiver requirements and will not be approved:

- Out of State Medicaid plans
- Out of State HMO plans
- Health Share plans
- International plans
- Travel plans
- Kaiser Permanente HMO

Deductible Requirement:

- None

Waiver eligibility is subject to verification. Submitting a waiver does not guarantee approval. If your current insurance plan does not meet the school's requirements, your request will be denied and you will be automatically enrolled in the student health insurance plan. Haylor, Freyer & Coon, an Alera Group company, will contact you if more information is needed.

