

# COLGATE UNIVERSITY

2025 - 2026

## Student Health Insurance

### Who is eligible?

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.

In order to waive the insurance, students must fill out a waiver form online at [www.haylor.com/colgate](http://www.haylor.com/colgate) by the waiver deadline date:

**Fall deadline:** August 1, 2025

**Spring deadline:** February 13, 2026

#### Annual:

August 1, 2025 - July 31, 2026

\$1,990.00

#### Spring:

January 1, 2026 - July 31, 2026

\$1,155.83

Rates pending state approval

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

[www.haylor.com/colgate](http://www.haylor.com/colgate)

833.401.3829

[student@haylor.com](mailto:student@haylor.com)



### What does the plan feature?

The Student Health Insurance Plan offers you:

- Unlimited coverage for preventative care, including annual physicals, GYN exams, routine screenings and immunizations
- Unlimited coverage for primary care providers, specialists, emergency visits and hospitalizations
- 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>

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



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 Colgate University Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$500	\$1,000
Coinsurance	20% Coinsurance	40% Coinsurance
Out-of-pocket Maximum	\$8,000	\$10,000
Office Visit	\$25 Copay	40% coinsurance after deductible
Specialist Copay	\$40 Copay	40% coinsurance after deductible
Preventative Care	Covered in full	Covered in full
Urgent Care Center	\$25 Copay per visit	\$25 Copay per visit
Emergency Department	\$100 Copay per visit	\$100 Copay per visit
Prescription Drug Coverage - 30 Day Supply	Tier 1: \$10 Copayment Mail Copay: \$20 Tier 2: \$25 Copayment Mail Copay: \$50 Tier 3: \$40 Copayment Mail Copay \$80	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.