

# Hobart and William Smith Colleges

## Student Health Insurance Plan

### Frequently Asked Questions

**What is my enrollment deadline? Fall: October 3, 2025 Spring: February 27, 2026**

**Will I be notified if you haven't received my Waiver?** Hobart William and Smith Colleges student health insurance plan is a voluntary enrollment plan for domestic students and International students are automatically enrolled onto coverage, no waiver is required

**Where do I enroll?** Domestic students can enroll by visiting <https://www.haylor.com/hws>

**Do I have to waive every semester or just once a year?** This is a voluntary enrollment plan for domestic students, no waivers are required. Domestic students are only billed if they enroll. Enrollments are done annually in the fall, unless you're a new spring student

**How do I get an Insurance ID Card?** Download a copy of your insurance card by visiting <https://www.haylor.com/hws> & 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 <https://www.haylor.com/hws> & then select Find Providers

**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 <https://www.haylor.com/hws> & then select Plan Highlights or Coverage Details

**I lost my insurance coverage; how do I enroll in the student health insurance plan?** Please contact [student@haylor.com](mailto:student@haylor.com) with a copy of your current insurance carrier's termination letter to begin the enrollment process. Once enrollment is finalized, insurance fee will be posted on your student bursar bill

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

**How do I cancel the student health insurance?** Please email [student@haylor.com](mailto:student@haylor.com) to begin the process of your termination

For more details regarding the Hobart and William Smith Colleges Student Health Insurance Program please visit: [www.haylor.com/hws](https://www.haylor.com/hws)  
833-401-9669 [student@haylor.com](mailto:student@haylor.com)

