

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 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 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
833-401-9669 student@haylor.com

