

# Hobart and William Smith Colleges

2025 - 2026

## Student Health Insurance

### International Students

All international students are automatically enrolled into the annual Student Health Insurance Plan. As it is mandatory coverage, no action is required for enrollment by the international student. The annual premium for this insurance will be billed to your student account.

### Domestic Students

All full-time domestic students are eligible to participate in the Student Health Insurance Plan. Students have the opportunity to enroll in this voluntary program and may purchase it by the enrollment deadline of October 3, 2025 by visiting [www.haylor.com/hws](http://www.haylor.com/hws). If a domestic student wants to enroll in the health plan for spring only, the deadline to enroll is February 27, 2026.

**Fall deadline:** October 3, 2025

**Spring deadline:** February 27, 2026

#### Annual rate:

August 1, 2025 - July 31, 2026

\$3,598.00

#### Spring Rate:

January 1, 2026 - July 31, 2026

\$2,089.79

Rates pending state approval

For more details regarding the Hobart and William Smith Colleges Student Health Insurance Program please visit:

[www.haylor.com/hws](http://www.haylor.com/hws) 833.401.9669

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



HOBART AND WILLIAM SMITH  
COLLEGES

### What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- ACA Compliant Plan (Patient Protection and Affordable Care Act)
- Access to a nationwide network of healthcare providers including primary care, specialists and mental health services at: <https://connect.werally.com>

To create or login to your UHC student account, please visit

<https://www.uhcsr.com/myaccountlanding> or download UHCSR's Mobile App from your smartphone 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.

# 2025 - 2026 Hobart and William Smith Colleges Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$200	\$500
Coinsurance	10% Coinsurance	30% Coinsurance
Out-of-pocket Maximum	\$1,450	\$10,000
Office Visit	\$25 Copay	30% coinsurance
Specialist Copay	\$25 Copay	30% coinsurance
Preventative Care	Covered in full	30% Coinsurance after deductible
Urgent Care Center	Covered in full	30% Coinsurance after deductible
Emergency Department	\$100 Copay	\$100 Copay
Prescription Drug Coverage -30 Day Supply	Tier 1: \$10 Copayment Tier 2: \$45 Copayment Tier 3: \$75 Copayment	30% Coinsurance after deductible

**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 2025-2026 benefits listed above are a brief summary of the Hobart and William Smith Colleges Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.