Hobart and William Smith Colleges
2026 - 2027
Student Health Insurance

International Students

All international students are automatically enrolled in 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 September 25, 2027 by visiting www.haylor.com/hws.
If a domestic student wants to enroll in the health plan for spring only, the deadline to enroll is February 19, 2026.

Fall deadline: September 25, 2026
Spring deadline: February 19, 2027

Annual rate:
August 1, 2026 - July 31, 2027
$3,582.00
Spring Rate:
January 1, 2027 - July 31, 2027
$2,080.50

Rates pending state approval

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

HF&C
Haylor, Freyer & Coon Inc.
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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

UnitedHealthcare
Student Resources

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.

2026 - 2027 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	$25 Copay not subject to deductible	$25 Copay not subject to 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

Disclaimer: This summary is intended to provide an overview of benefits only and does not include all coverage details, limitations, or exclusions. It is not a contract of insurance. For complete benefit information and coverage provisions, please refer to the official plan documents. In the event of a conflict, the Certificate of Coverage and policy documents will govern.

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.

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 2026 - 2027 benefits listed above are a 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.