Texas Christian University – Burnett School of Medicine

Student Health Insurance Plan

Frequently Asked Questions

What is my waiver Deadline? Fall: September 25, 2026 **Spring**: February 19, 2027

Will I be notified if you haven't received my Waiver? Yes, you will receive frequent reminders during the open waive/enrollment period to your college email

Where do I waive? Waivers can be completed by visiting www.haylor.com/tcu

Do I have to waive every semester or just once a year? A waiver needs to only be submitted once per plan year

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

How do I enroll my spouse or child in the health coverage? You can enroll your dependents by contacting student@haylor.com. Premium for dependents will be collected directly by Haylor, Freyer & Coon, Inc.

> **Annual Rates: Spouse:** $2,796 **One Child:** $2,796 **Two or more Children:** $5,592 **Spouse and 2 or more children:** $8,388
>
> **Spring Rates: Spouse:** $1,663 **One Child:** $1,663 **Two or more Children:** $3,324 **Spouse and 2 or more children:** $4,986

How do I find what is covered under my student health insurance? You can view entire health plan benefits by visiting www.haylor.com/tcu then select Plan Highlights or Benefit Summary

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 enrollment. Once enrollment is finalized, the insurance fee will be posted on your student account

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? Fall-only terminations are allowed. Please contact student@haylor.com

For more details regarding the
TCU Student Health Insurance Program
please visit: www.haylor.com/tcu
833-401-8777
student@haylor.com

HF&C
HAYLOR, FREYER & COON INC.
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Texas Christian University

Student Health Insurance Plan

Waiver Requirements

All full time, domestic students will be automatically enrolled in the TCU Student Health Insurance Plan unless a waiver showing acceptable/comparable health insurance is provided.
International Students, regardless of classification, are required to carry the TCU Student Health Insurance Plan as a minimum standard of coverage and are not eligible to waive the insurance.

Comparable Coverage

For your waiver to be approved your plan must meet the following requirements:

- Fully compliant with all aspects of the Affordable Care Act (ACA).
- Underwritten and administered in the United States.
- Effective for the entire academic year.
- Provides in-network non-emergent/urgent and routine care (preventative services) without coverage limitations within a 50-mile radius of the school.
- No limitations or exclusions on pre-existing conditions.
- Provides coverage for hospital stays for medical and surgical care and for mental health conditions.
- Provides coverage for doctor's office visits for medical and mental health conditions.
- Provides prescription drug coverage.
- Provides unlimited medical/hospital benefits without dollar maximums.

The following coverages do not meet the university's waiver requirements and will not be approved:

- Out of State Medicaid plans
- Out of State HMO plans
- Health Share plans
- International plans
- Travel plans
- Kaiser Permanente HMO

Deductible Requirement:

- None

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