

# Texas Christian University

## 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](http://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](http://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](http://www.haylor.com/tcu) 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 [www.haylor.com/tcu](http://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](mailto: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](mailto:student@haylor.com)

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



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

