

Texas Christian University

2026 - 2027

Student Health Insurance



International Students

All international students are automatically enrolled into the Student Health Insurance Plan. No Action is required for enrollment by the international students.

Domestic Students

All full time, domestic students with at least 6 credit hours will be automatically enrolled in the TCU Student Health Insurance Plan unless a waiver showing acceptable/comparable health insurance is provided by the deadline. If you choose to enroll onto the TCU SHIP, the premium displayed on the coverage summary page will be the annual cost of \$2,846.00. TCU will only include the Fall semester premium of \$1,159.00 on your Fall bill and the Spring semester premium of \$1,687.00 will appear on your Spring bill.

Fall Deadline: September 25, 2026

Spring Deadline: February 19, 2027

Annual Rate:

August 15, 2026 - August 14, 2027 \$2,846.00

Fall Rate:

August 15, 2026 – January 9, 2027 \$1,159.00

Spring Rate:

January 9, 2027 - August 14, 2027 \$1,687.00

What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- The plan is ACA Compliant (Affordable Care Act)
- Access to nationwide network of health care professionals including primary care, specialists and mental health services at: <https://connect.werally.com/>
- Enhanced Prescription Drug Coverage:
 - \$35 copay for tier 1
 - \$60 copay for tier 2
 - \$100 copay for tier 3



UnitedHealthcare
Student Resources

TCU Health Center: All services rendered at the TCU Student Health Center are covered in full with no out of pocket expense to the student.

For more details regarding the TCU Student Health Insurance Program please visit:

www.haylor.com/tcu

or contact us directly at:

833-401-8777

student@haylor.com



This plan is underwritten by UnitedHealthcare. For further details including detailed plan benefits and exclusions please refer to the Overview Insurance Policy available at: www.haylor.com/tcu

2026-2027 Texas Christian University Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$500	\$1,000
Coinsurance	20% Coinsurance	50% Coinsurance
Out-of-pocket Maximum	\$4,600	\$8,000
Physician's Visit	\$35 Copay, 20% Coinsurance per visit	\$35 Copay, Allowed amount after deductible
Specialist Visit	0% Coinsurance per visit	Allowed amount after deductible
Preventative Care	Covered in full	Allowed amount after deductible
Urgent Care Center	0% Coinsurance per visit	Allowed amount after deductible
Emergency Department	\$300 then 20% Coinsurance Copayment waived if hospital admission	\$300 then 80% of allowed amount after deductible
Prescription Drug Coverage - 30 Day Supply *Rx deductible \$100	Tier 1: \$35 Copayment Tier 2: \$60 Copayment Tier 3: \$100 Copayment	50% of billed charge

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.