



BROWN

Brown University Student Health Insurance 2025 - 2026

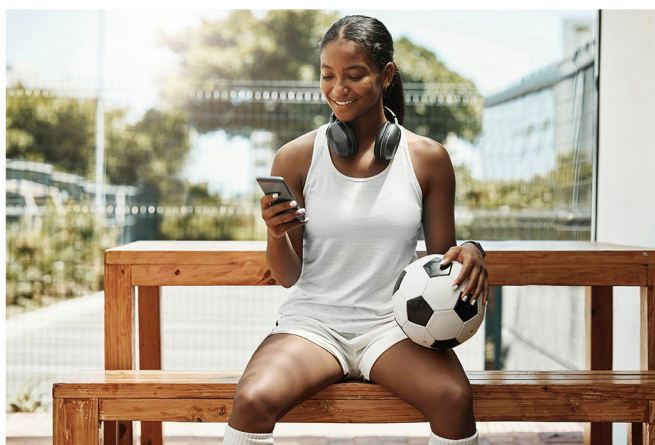
Student Athletes

All full and part time undergraduate and graduate level student athletes are eligible to enroll onto the student health plan. The Brown faculty and staff recognize the importance of the physical, mental and emotional health and well-being of our student athletes. The plan provides extensive coverage for urgent and routine care, 24/7 nursing advice, pharmacy and x-ray services. These benefits also provide care and coverage to help protect students from the medical expenses of accidental injuries.



What does the plan feature?

- Coverage for athletic injuries
- Imaging services (x-rays, MRI, etc)
 - No out-of-pocket costs for on-campus x-rays
 - Expedited approval for MRI
- Coverage for primary care & mental health providers, specialists, emergency visits and hospitals
- Preventative care including annual physicals, GYN exams, routine screenings and immunizations
- Physical therapy benefits
- Low deductible
- Telehealth Services



Students also have the option to voluntarily enroll into dental or vision through Delta Dental.

Enroll at: www.haylor.com/brown

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 available at

www.haylor.com/brown

844-312-8024

brownstudent@haylor.com

To contact the carrier:
customerservice@uhcsr.com
800.767.0700



You can view benefits, submit a claim, download your ID card, and browse providers by making an account at:



2025-2026 Brown University Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$300	\$300
Coinsurance	100% of allowed amount	70% of allowed amount
Out-of-pocket Maximum	\$8,100	\$8,100
Preventative Care	100% of allowed amount	70% of allowed amount after deductible
Physician's Visit Copay	\$15 copay, 100% of allowed amount, deductible may apply	\$15 copay, 70% of allowed amount, deductible may apply
Day Surgery	\$100 copay, 100% of allowed amount, deductible may apply	\$100 copay, 70% of allowed amount, deductible may apply
Room and Board Expense	\$100 copay, 100% of allowed amount not subject to deductible	\$100 copay, 70% of allowed amount not subject to deductible
Medical Emergency	\$100 copay, 100% of allowed amount, deductible may apply	\$100 copay, 100% of allowed amount, deductible may apply
Urgent Care Center	\$15 copay, 100% of allowed amount, deductible may apply	\$15 copay, 70% of allowed amount, deductible may apply
Prescription Drug Coverage - 30 Day Supply	Tier 1: \$15 Copayment Tier 2: \$30 Copayment Tier 3: \$50 Copayment	Tier 1: \$15 Copay for generic Tier 2: \$30 Copay for brand name Tier 3: 70% 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.

The 2025-2026 benefits listed above is a summary of the Brown University Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.