

Brown University

Student Health Insurance Plan - Frequently Asked Questions

When is the deadline to submit waivers? **Fall:** August 29, 2025 **Spring:** January 30, 2026

Will I be notified if you haven't received my waiver? Yes, you will receive 'Take Action' emails from Haylor, Freyer, & Coon until you take action.

Where do I waive? Waivers applications can be completed from the link in the Take Action email

Do I have to waive every semester or just once a year? You must go through the Waiver process each year.

How do I get an Insurance ID Card? Download a copy of your insurance card by visiting www.haylor.com/brown and click on the link 'Virtual ID Card'. A physical card will not be mailed to you, however you do have the option to request one by creating a UHCSR online account.

How do I find a community doctor outside of Brown Health & Wellness that accepts my student health insurance? You can view doctors that accept your insurance by visiting www.haylor.com/brown and select 'Find A Provider'.

How do I enroll my spouse or child in the health coverage? During open enrollment or if they have a Qualifying Life Event, you can enroll a dependent(s) of a covered student. To enroll visit www.haylor.com/brown and select the enrollment link for your student portal.

How do I find what is covered under my student health insurance? You can view the entire health plan benefits by visiting www.haylor.com/brown and select 'Plan Highlights' or 'UHC Summary Flyer'.

I lost my insurance coverage; how do I enroll in the student health insurance plan? Please email brownstudent@haylor.com a copy of the termination letter from your current carrier to begin the enrollment process. Once processed, the prorated premium will then be added to your bursar account.

Does student health insurance plan include dental coverage? Students under the age of 19 have dental coverage, until the last day of the month they turn 19 years old. Students have the option to voluntarily enroll onto dental and/or vision coverage through Delta Dental. To purchase this visit www.haylor.com/brown and click on the 'Voluntary Dental/Vision' portal link.

How do I cancel the student health insurance? Brown University will only accept mid-year or late terminations due to mid-year graduation or military deployment.

I am an undergraduate who received financial aid. Are there any scholarships to defray the cost? Undergraduate students who are receiving a University need-based scholarship and do not have comparable or have no insurance coverage, Brown will provide additional scholarship funds to cover the cost of the Brown's Student Health Insurance Plan. Please note that in order to be eligible for this scholarship, a student must submit a waiver and receive a denial. Graduate and Medical students should reach out to their respective financial aid offices to inquire about funding or financing options.

If I need laboratory services, where should I go? The Student Health Plan participates with the Brown University Health Lab, that is located on the first floor of our Student Health & Wellness Center on 450 Brook St. The Lab is Brown University Health Lab and Miriam Hospital processes the tests. Students can also check to see if these nearby labs (LabCorp and East Side Clinical Lab) are in-network with their plan.

For more details regarding the
Brown University Student Health Insurance Program
please visit: www.haylor.com/brown
844-312-8024 brownstudent@haylor.com



Brown University

Student Health Insurance Plan

Waiver Requirements

All full and part time undergraduate and graduate level students, inbound international students and guest students from other institutions shall be required to participate in the University's student health insurance program unless an annual waiver of participation is submitted by the waiver deadline. The annual waiver will require certification that they will maintain health insurance coverage that provides for a minimum of the "essential health insurance benefits" defined by the Affordable Care Act. Any student receiving financial aid and has no other primary health insurance or a denied waiver is eligible for a health insurance scholarship to cover the cost.

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 except for RI, CT and MA
- Out of State HMO plans except for RI, CT and MA
- Health Share plans
- International plans
- Travel plans
- Kaiser Permanente HMO

Deductible Requirement:

- None

Waiver eligibility is subject to verification. Submitting a waiver does not guarantee approval. If your current insurance plan does not meet the school's requirements, your request will be denied and you will be automatically enrolled in the student health insurance plan. Haylor, Freyer & Coon, an Alera Group company, will contact you if more information is needed.

