

Rensselaer Polytechnic Institute

Student Health Insurance Plan Frequently Asked Questions

What is my waiver Deadline? Fall: September 1, 2025 New Spring students: February 1, 2026

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 <https://www.haylor.com/rpi> then select Student Waive/Enroll

Do I have to waive every semester or just once a year? A waiver must be submitted annually during the open waiver & enrollment period

How do I get an Insurance ID Card? Download a copy of your insurance card by visiting <https://www.haylor.com/rpi> & 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 <https://www.haylor.com/rpi> then select Find A Provider

How do I enroll my spouse or child in the health coverage? Spouse & Child(ren) are not eligible for enrollment in this medical program

How do I find what is covered under my student health insurance? You can view entire health plan benefits by visiting <https://www.haylor.com/rpi> then select Plan Highlights or Coverage Details

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 the enrollment process. Once enrollment is finalized, insurance fee will be paid directly to Haylor, Freyer & Coon Inc.

Does this plan contain dental coverage? Graduate students will be auto-enrolled in the Delta Dental plan. Undergraduate students may voluntarily enroll in the plan as well. Once enrolled you can view plan details by visiting <https://www.deltadental.com/us/en/login.html>. On the medical plan dental coverage is only available for pediatric members (under the age of 19)

How do I cancel the student health insurance? RPI will not be allowing mid-plan terminations

For more details regarding the Rensselaer Polytechnic Institute
Student Health Insurance Program
please visit: www.haylor.com/rpi
833.401.7767
student@haylor.com



Rensselaer Polytechnic Institute

Student Health Insurance Plan Waiver Requirements

Rensselaer Polytechnic Institute requires that all enrolled students with 12 or more credit hours carry valid health insurance coverage. Students who enroll will be billed the premium per semester for the Student Health Insurance Plan unless they submit an online waiver and provide proof of alternate coverage. Students can be excused from the insurance if they have equal or better health coverage from another US-based company. International students will only be allowed to waive out of the RPI health insurance plan if they have a traditional, US-based health insurance plan. ARCH (semester spent off campus) students must complete the waiver process to have the Student Health Insurance Plan removed from their bill.

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 MA or VT
- Out of State HMO plans except MA or VT
- 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.

