

Rensselaer Polytechnic Institute

2025 - 2026

Student Health Insurance

Who is eligible?

Rensselaer Polytechnic Institute requires that all enrolled students 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. In order to waive the insurance, students must fill out a waiver form online at www.haylor.com/rpi by the waiver deadline date:

Fall deadline: September 1, 2025

Spring deadline: February 1, 2026
(for new students)



Rensselaer

What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- Access to Aetna's nationwide network of health care professionals, including primary care, specialists and mental health
- 24/7 on-demand access to physicians through Aetna's Teladoc services by visiting Teladoc.com/Aetna to schedule an appointment
- Access to Aetna's nationwide network of health care professionals, including primary care, specialists and mental health services at www.aetna.com/docfind

Visit www.aetnastudenthealth.com to download a copy of your ID Card



For more details regarding the Rensselaer Polytechnic Institute Student Health Insurance Program please visit:

www.haylor.com/rpi 833.401.7767
student@haylor.com



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.

2025-2026 Rensselaer Polytechnic Institute Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$0	\$1,000
Coinurance	10% Coinurance	30% Coinurance
Out-of-pocket Maximum	\$2,500	\$4,000
Office Visit	10% Coinurance	30% Coinurance after deductible
Specialist Copay	10% Coinurance	30% Coinurance after deductible
Preventative Care	Covered in full	30% Coinurance <i>*deductible may apply to some services</i>
Urgent Care Center	10% Coinurance	10% Coinurance
Emergency Department	\$200 Copay	\$200 Copay
Prescription Drug Coverage - 30 Day Supply	Tier 1: \$10 Copayment Tier 2: \$30 Copayment Tier 3: \$50 Copayment	Not covered

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.

Coinurance: 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 are a brief summary of the Rensselaer Polytechnic Institute Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.