

Fashion Institute of Technology

Student Health Insurance

2023-2024

Who is eligible?

All full time, domestic and international students with 12 credits or more, are automatically enrolled and billed for the student health insurance. Graduate full time students (9 credit hours overall) are automatically enrolled and billed for the student health insurance. 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/FIT by the waiver deadline date:

Fall deadline: September 15, 2023

Spring deadline: February 15, 2024

Fall Rate

August 15, 2023 - January 14, 2024

\$1,244.00

Spring/Summer:

January 15, 2024 - August 14, 2024

\$1,721.00

Rates pending state approval

Dependent coverage is also available to all eligible students that enroll in the student health plan.



**State University
of New York**

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



For more details regarding the Fashion Institute of Technology Student Health Insurance Program please visit:

www.haylor.com/fashion-institute-of-technology

866.535.0456

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.

2023-2024 Fashion Institute of Technology Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$350	\$600
Coinsurance	20% Coinsurance	40% Coinsurance
Out-of-pocket Maximum	\$8,700	\$10,000
Office Visit	\$35 Copay then 20% coinsurance after deductible	40% Coinsurance after deductible
Specialist Copay	\$35 Copay then 20% coinsurance after deductible	40% Coinsurance after deductible
Preventative Care	Covered in full	30% Coinsurance after deductible
Urgent Care Center	\$35 Copay then 20% coinsurance after deductible	40% Coinsurance after deductible
Emergency Department	\$200 Copay then 20% coinsurance	\$200 Copay then 20% coinsurance
Prescription Drug Coverage - 30 Day Supply	Prescription Drug Deductible: \$100 Tier 1: \$15 Copayment Tier 2: \$50 Copayment Tier 3: \$90 Copayment	30% Coinsurance after deductible

*Please note that per federal insurance guidelines, a student that is 65 years or older is not eligible for this Student Health Insurance plan unless they are not eligible for Medicare.

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 2023-2024 benefits listed above are a brief summary of the Fashion Institute of Technology Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.