Albert Einstein College of Medicine

Student Health Insurance Plan

Frequently Asked Questions

What is my enrollment deadline? Fall: 2nd-4th year: May 22, 2026 **Fall: 1st year:** July 31, 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://haylor.com/college/albert-einstein-college-of-medicine/ 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://haylor.com/college/albert-einstein-college-of-medicine/ & 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://haylor.com/college/albert-einstein-college-of-medicine/ then select Find A Provider

How do I enroll my spouse or child in the health coverage? You can enroll your dependents when submitting your enrollment through the portal. The premium will be posted to your bursar bill

How do I find what is covered under my student health insurance? You can view entire health plan benefits by visiting https://haylor.com/college/albert-einstein-college-of-medicine/ then select Plan Highlights or Coverage Detail

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, payment will be posted to your bursar bill

Does this plan contain dental coverage? Yes, dental coverage is included with First Reliance Standard with the Ameritas network

How do I cancel the student health insurance? Mid-year terminations are not accepted

For more details regarding the
Albert Einstein College of Medicine
Student Health Insurance Program
please visit: www.haylor.com/aecm
833-401-3676
student@haylor.com

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Albert Einstein College of Medicine

Student Health Insurance Plan

Waiver Requirements

All medical students attending the Albert Einstein College of Medicine are required to enroll in the Student Health Insurance Plan at registration unless proof of comparable coverage is furnished. Dental coverage is included with enrollment in the SHIP for students and any enrolled dependents.

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
- Out of State HMO plans
- Health Share plans
- International plans
- Travel plans
- Kaiser Permanente HMO

Deductible Requirement:

- None

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