Albert Einstein College of Medicine

2026-2027

Student Health Insurance

Who is eligible?

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. In order to waive the insurance, students must fill out a waiver form online at www.haylor.com/aecm by the waiver deadline date.

Fall deadline 2nd-4th year: May 22, 2026

Fall deadline 1st year: July 31, 2026

1st Year Students

Fall rate: August 1, 2026 - December 31, 2026
$3,512.43

Spring Rate: January 1, 2027 - June 30, 2027
$4,157.35

2nd-4th Year Students

Fall rate: July 1, 2026 - December 31, 2026
$4,223.77

Spring Rate: January 1, 2027 - June 30, 2027
$4,157.35

Rates pending state approval

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

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

HF&C
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Albert Einstein College of Medicine

What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- ACA Compliant Plan (Patient Protection and Affordable Care Act)
- Access to a nationwide network of healthcare providers including primary care, specialists and mental health services at: https://connect.werally.com

To create or login to your UHC student account, please visit myaccount.uhcsr.com or download UHCSR's Mobile App from your smartphone available on the App Store or Google Play

UnitedHealthcare
Student Resources

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.

2026-2027 Albert Einstein College of Medicine Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	$250	$600
Coinsurance	20% Coinsurance	50% Coinsurance
Out-of-pocket Maximum	$7,500	$15,000
Office Visit	$25 Copay not subject to deductible	30% Coinsurance after deductible
Specialist Copay	$25 Copay not subject to deductible	30% Coinsurance after deductible
Preventative Care	Covered in full	70% Coinsurance after deductible
Urgent Care Center	$50 Copay then 20% coinsurance not subject to deductible	$50 Copay then 50% coinsurance not subject to deductible
Emergency Department	$150 Copay then 20% coinsurance not subject to deductible	$150 Copay then 20% coinsurance not subject to deductible
Prescription Drug Coverage - 30 Day Supply	Tier 1: $20 Copayment Tier 2: $60 Copayment up to a 30-day supply not subject to deductible Tier 3: $75 Copayment	Generic: $15 Copay Brand-Name: $75 Copay Not subject to deductible

Disclaimer: This summary is intended to provide an overview of benefits only and does not include all coverage details, limitations, or exclusions. It is not a contract of insurance. For complete benefit information and coverage provisions, please refer to the official plan documents. In the event of a conflict, the Certificate of Coverage and policy documents will govern.

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.

Copay: A fixed amount (for example, $75) 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 2026-2027 benefits listed above are a summary of the Albert Einstein College of Medicine Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.