Albany Medical College
2026 - 2027
Student Health Insurance

Who is eligible?

Albany Medical College requires all full-time students to have health coverage, through either a family health insurance plan, a private insurer, or the quality plan offered by the College.
Students who enroll will be billed an annual premium for the Student Health Insurance Plan unless they submit an online waiver and provide proof of alternate coverage that is equal or better health coverage from another US-based company. To waive the insurance, students must fill out a waiver form online at: https://haylor.com/college/albany-medical-college/ by the waiver deadline date:

Fall deadline: August 1, 2026
Spring deadline: January 22, 2027
(for new students)

Fall:
July 1, 2026 – December 31, 2026
$3,120.00

Spring:
January 1, 2027, - June 30, 2027
$3,120.00

For more details regarding the Albany Medical College Student Health Insurance Program please visit:

www.haylor.com/albany-medical-college
833.401.3375
student@haylor.com

ALBANY MEDICAL COLLEGE
ALBANY MED Health System

What does the plan feature?

- Unlimited coverage for primary care providers, specialists, emergency visits and hospitals
- Unlimited coverage for preventative care including annual physicals, GYN exams, routine screenings and immunizations
- Prescription Drug Coverage
- Unlimited coverage for mental health
- Evacuation and Repatriation Services

To find a provider:
www.wellfleetstudent.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.

2026-2027 Albany Medical College
Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	$300	$4,000
Coinsurance	20% Coinsurance	40% Coinsurance
Out-of-pocket Maximum	$1,450	$25,000
Office Visit	$15 Copay, not subject to deductible	30% Coinsurance after deductible
Specialist Copay	$15 Copay, not subject to deductible	30% Coinsurance after deductible
Preventative Care	Covered in full	30% Coinsurance after deductible
Urgent Care Center	$15 Copay, not subject to deductible	$15 Copay, not subject to deductible
Emergency Department	$100 Copay, not subject to deductible	$100 Copay, not subject to deductible
Prescription Drug Coverage - 30 Day Supply	Tier 1: $10 Copayment Tier 2: $25 Copayment Tier 3: $40 Copayment	Not covered

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, $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 2026 - 2027 benefits listed above are a summary of the Albany Medical College Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.