

# Florida Institute of Technology

## Student Health Insurance Plan

### Frequently Asked Questions

**What is my waiver Deadline?** Fall: August 22, 2025 Spring: February 10, 2026

**Will I be notified if you haven't received my Waiver?** Yes, you will receive frequent reminder during the open waive/enrollment period to your college email

**Where do I waive?** Waivers can be completed by visiting <https://haylor.com/college/florida-institute-of-technology/> 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/florida-institute-of-technology/> & 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/florida-institute-of-technology/> then select Find A Provider

**How do I enroll my spouse or child in the health coverage?** Please contact [student@haylor.com](mailto:student@haylor.com) to begin the enrollment process of adding your dependent(s) to your current health coverage plan. Once enrollment is finalized, payment will be required to Haylor, Freyer & Coon, Inc.

**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/florida-institute-of-technology/> then select Plan Highlights or Coverage Details

**I lost my insurance coverage, how do I enroll in the student health insurance plan?** Please contact [student@haylor.com](mailto:student@haylor.com) with a copy of your current insurance carrier's termination letter to begin the enrollment process. Once enrollment is finalized, insurance fee will be paid directly to Haylor, Freyer & Coon, Inc.

**Does this plan contain dental coverage?** Dental coverage on the medical plan is only available for members up until the age of 19. However Voluntary Dental and Voluntary Vision can be purchased via the portal links at <https://haylor.com/college/florida-institute-of-technology/>

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

<https://haylor.com/college/florida-institute-of-technology/>

833-401-3341

[student@haylor.com](mailto:student@haylor.com)



# Florida Institute of Technology

## Student Health Insurance Plan

### Waiver Requirements

Student health insurance is mandatory for full-time undergraduate (12 or more credits) and graduate (9 or more credits) students, including those enrolled in English as a Second Language (ESL) courses. Online students and students attending classes at an Education Center or through Florida Tech Online do not meet the eligibility requirements. Waivers are available to full-time, domestic undergraduate and graduate students only. It is mandatory for all international students to be covered by the university's health insurance plan.

#### 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 75-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`

Waiver eligibility is subject to verification. Submitting a waiver does not guarantee approval. If your current insurance plan does not meet the school's requirements, your request will be denied and you will be automatically enrolled in the student health insurance plan. Haylor, Freyer & Coon, an Alera Group company, will contact you if more information is needed.

