

Florida Institute of Technology

Student Health Insurance

2025-2026

Who is eligible?

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. You can apply for a waiver at <https://haylor.com/college/florida-institute-of-technology/>

Fall deadline: August 22, 2025 **Spring deadline:** January 28, 2026

Annual rate:
August 10, 2025 - August 9, 2026 \$1,993.00 New
Spring students:
January 4, 2026- August 9, 2026 \$993.50



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/partner-login>

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



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

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



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This plan is underwritten by United Health Care. For further details of the coverage including costs, benefits, exclusions, any reductions or limitations and the terms under which the policy may be continued in force, please refer to the Certificate, available at: <https://haylor.com/college/florida-institute-of-technology/>

2025-2026 Florida Institute of Technology Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$75	\$250
Coinurance	20% Coinsurance	depends on benefit- please refer to overview policy
Out-of-pocket Maximum	\$6,350	\$6,350
Office Visit	\$25 Copay then 20% coinsurance not subject to deductible	40% Coinsurance
Specialist Copay	\$25 Copay then 20% coinsurance not subject to deductible	40% Coinsurance
Preventative Care	Covered in full	40% Coinsurance
Urgent Care Center	\$25 Copay then 20% coinsurance	40% Coinsurance
Emergency Department *Copay waived if admitted to hospital	\$250 Copay then 20% coinsurance not subject to deductible	\$250 Copay then 20% coinsurance not subject to deductible
Prescription Drug Coverage 30 Day Supply not subject to deductible*	Tier 1: \$25 Copayment Tier 2: \$40 Copayment Tier 3: \$50 Copayment	Generic: \$25 Copayment Brand name: \$40 Copayment 40% Coinsurance

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, \$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.

Coinurance: 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 2025-2026 benefits listed above are a brief summary of the Florida Institute of Technology Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.