

Hamilton College

2025 - 2026

Student Health Insurance

Who is eligible?

Hamilton College requires that all enrolled students carry valid health insurance coverage. Students who enroll at Hamilton will be billed an annual premium for the Hamilton College Student Health Insurance Plan unless they submit an online waiver and provide proof of alternate coverage. Students may be excused from the insurance if they have equal or better health coverage from another US-based company. In order to waive the insurance, students must fill out a waiver form online at www.haylor.com/hamilton by the waiver deadline date:

Fall deadline: September 5, 2025
Spring deadline: January 30, 2026

Annual:

August 13, 2025 - August 12, 2026
\$3,361.00

Spring/Summer:

January 1, 2026 - August 12, 2026
\$2,063.00

Rates pending state approval

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

www.haylor.com/hamilton
833.401.3827
student@haylor.com



Hamilton

What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- Access to Aetna's nationwide network of health care professionals, including primary care, specialists and mental health
- 24/7 on-demand access to physicians through Aetna's Teladoc services by visiting Teladoc.com/Aetna to schedule an appointment
- Access to Aetna's nationwide network of health care professionals, including primary care, specialists and mental health services at www.aetna.com/docfind
- Visit www.aetnastudenthealth.com to download a copy of your ID Card



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.

2025 - 2026 Hamilton College Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$0	\$500
Coinsurance	10% Coinsurance	30% Coinsurance
Out-of-pocket Maximum	\$5,000	\$10,000
Office Visit	\$25 Copay	30% Coinsurance after deductible
Specialist Copay	\$25 Copay	30% Coinsurance after deductible
Preventative Care	Covered in full	30% Coinsurance after deductible
Urgent Care Center	\$25 Copay	\$25 Copay
Emergency Department	\$100 Copay	\$100 Copay
Prescription Drug Coverage - 30 Day Supply	Tier 1: \$10 Copayment Tier 2: \$45 Copayment Tier 3: \$75 Copayment	Not covered

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, \$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 2025-2026 benefits listed above are a brief summary of the Hamilton College Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations are specified in the Overview Policy.