Florida Institute of Technology

Student Health Insurance

2026 - 2027

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 21, 2026

Annual rate:

August 10, 2026 - August 9, 2027

$1,999.00

Rates pending state approval

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

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 costs, benefits, exclusions, any reductions or limitations and the terms under which the policy may be continued in for force, please refer to the Certificate, available at:
https://haylor.com/college/florida-institute-of-technology/

2026-2027 Florida Institute of Technology
Summary of Benefits

Benefit	Coverage
Deductible	$250
Coinsurance	20% Coinsurance
Out-of-pocket Maximum	$9,200
Office Visit	$25 Copay per visit
Specialist Copay	$25 Copay per visit
Preventative Care	Covered in full
Urgent Care Center	$25 Copay then 20% coinsurance not subject to deductible
Emergency Department	$250 Copay then 20% coinsurance not subject to deductible
Prescription Drug Coverage 30 Day Supply **not subject to deductible***	Tier I: $25 Copayment Tier 2: $55 Copayment Tier 3: 20% coinsurance

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 Florida Institute of Technology Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.