

# 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](mailto: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](http://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
<b>Deductible</b>	\$250
<b>Coinsurance</b>	20% Coinsurance
<b>Out-of-pocket Maximum</b>	\$9,200
<b>Office Visit</b>	\$25 Copay per visit
<b>Specialist Copay</b>	\$25 Copay per visit
<b>Preventative Care</b>	Covered in full
<b>Urgent Care Center</b>	\$25 Copay then 20% coinsurance not subject to deductible
<b>Emergency Department</b>	\$250 Copay then 20% coinsurance not subject to deductible
<b>Prescription Drug Coverage 30 Day Supply  not subject to deductible*</b>	Tier 1: \$25 Copayment Tier 2: \$55 Copayment Tier 3: 20% 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.

**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.