

Marist University

Student Health Insurance Plan Frequently Asked Questions

What is my waiver Deadline? **Fall:** August 31, 2026 **New Spring students:** February 5, 2027

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

Where do I waive? Waivers can be completed by visiting <https://www.haylor.com/marist-university> 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://www.haylor.com/marist-university> & then select Download ID

How do I find a Doctor that accepts my student health insurance? You can view doctors that accept your insurance by visiting <https://www.haylor.com/marist-university> then select Find A Provider

How do I enroll my spouse or child in the health coverage? You can enroll your dependents through the Waive/Enroll portal at <https://www.haylor.com/marist-university>. Premium for dependents will be collected by 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://www.haylor.com/marist-university> 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 with a copy of your current insurance carrier's termination letter to begin the enrollment process. Once enrollment is finalized, payment will be required directly to Haylor, Freyer & Coon Inc.

Does this plan contain dental coverage? Dental and vision are offered on a voluntary basis

How do I cancel the student health insurance? Terminations are approved on the last day of the month in which insurance information and termination documentation are received. Please contact student@haylor.com to begin the process

For more details regarding the Marist University
Student Health Insurance Program
please visit:
www.haylor.com/marist-university
833-401-7477
student@haylor.com



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All full-time undergraduate domestic students are automatically enrolled and charged for the Marist University Student Health Insurance Plan on their tuition bill. If you have comparable medical insurance, you will have the opportunity to remove the fee by completing an online waiver by the deadline at www.haylor.com/marist-university. All Graduate and Part-time students with at least 6 credit hours are eligible to purchase the SHIP on a voluntary basis. International students are automatically enrolled, without the option to waive.

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 30-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.

