

# 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](mailto:student@haylor.com) with a copy of your current insurance carrier's termination letter to begin the enrollment process. Once enrollment is finalized, insurance fee will be posted on your bursar bill

**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](mailto: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](https://www.haylor.com/marist-university)  
833-401-7477  
[student@haylor.com](mailto: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](http://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.

