

Marist University

2026 - 2027

Student Health Insurance

Who is eligible?

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.

Fall deadline: August 31, 2026

Spring deadline: February 5, 2027
(for new students)

Annual Rate:

August 1, 2026 – July 31, 2027

\$3,187.00

Rates pending state approval

Dental and Vision coverage is offered on a voluntary basis.

For more details regarding the Marist University Student Health Insurance Program please visit:

www.haylor.com/marist-university
833.401.7477
student@haylor.com



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
- 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.

2026-2027 Marist University Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$250	\$500
Coinsurance	20% Coinsurance	40% Coinsurance
Out-of-pocket Maximum	\$7,900	\$0
Office Visit	\$30 Copay	40% Coinsurance
Specialist Copay	\$30 Copay	40% Coinsurance
Preventative Care	Covered in full	Covered in full
Urgent Care Center	\$50 Copay then 20% coinsurance	40% Coinsurance
Emergency Department	\$100 Copay then 20% coinsurance	\$100 Copay then 20% coinsurance
Prescription Drug Coverage - 30 Day Supply	Tier 1: \$15 Copayment Tier 2: \$30 Copayment Tier 3: \$45 Copayment	40% 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, \$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 2026-2027 benefits listed above are a brief summary of the Marist University Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.