

Paul Smith's College

Student Health Insurance Plan

Frequently Asked Questions

What is my enrollment deadline? October 3, 2025

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/paul-smiths-college> then select Enroll or Waive

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/paul-smiths-college> & 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/paul-smiths-college> & then select Find A Provider

How do I enroll my spouse or child in the health coverage? Enrollment for dependents will be processed directly with the carrier. You can access through your UHC login

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/paul-smiths-college> & 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 to Haylor, Freyer & Coon Inc

Does this plan contain dental coverage? No, dental coverage is only available for pediatric members (under the age of 19)

How do I cancel the student health insurance? Please email student@haylor.com if you have a qualifying life event for termination

For more details regarding the Paul Smith's College Student Health Insurance Program please visit:

www.haylor.com/paul-smiths-college

833-401-3103

student@haylor.com



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Waiver Requirements

All full-time undergraduate students enrolled in 1 or more credit hours are required to have health insurance coverage unless proof of comparable coverage is furnished. Eligible students are automatically enrolled in and charged for the insurance. Students can be excused from the insurance if they have active coverage that is equal or better health coverage from another US-based company.

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 50-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:

- International plans
- Travel plans

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.

