

# Paul Smith's College

2025 - 2026

## Student Health Insurance

### Who is eligible?

All full time undergraduate students enrolled in 1 or more credit hours are required to have health insurance coverage, either through Paul Smith's student health plan or through another individual or family plan. 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. In order to waive the insurance, students must fill out a waiver form online at <https://haylor.com/college/paul-smiths-college> by the waiver deadline date:

**Fall deadline:** October 3, 2025

### Annual rate:

August 15, 2025 - August 14, 2026

\$2,606.00

Rates pending state approval

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

[www.haylor.com/paul-smiths-college](http://www.haylor.com/paul-smiths-college)

833.401.3103

[student@haylor.com](mailto:student@haylor.com)



**PAUL  
SMITH'S  
COLLEGE**

### What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- ACA Compliant Plan (Patient Protection and Affordable Care Act)
- Access to a nationwide network of healthcare providers including primary care, specialists and mental health services at:

<https://connect.werally.com/partner-login>

To create or login to your UHC student account, please visit [www.uhcsr.com/myaccount](http://www.uhcsr.com/myaccount) or download UHCSR's Mobile App from your smartphone available on the App Store or Google Play



**UnitedHealthcare**  
Student Resources

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.

# 2025 – 2026 Paul Smith’s College Summary of Benefits

Benefit	In-Network	Out-of-Network
<b>Deductible</b>	\$250	\$600
<b>Coinsurance</b>	20% Coinsurance	30% Coinsurance
<b>Out-of-pocket Maximum</b>	\$7,500	\$15,000
<b>Office Visit</b>	\$25 Copay	30% coinsurance after deductible
<b>Specialist Copay</b>	\$25 Copay	30% coinsurance after deductible
<b>Preventative Care</b>	Covered in full	30% Coinsurance after deductible
<b>Urgent Care Center</b>	\$50 Copay then 20% coinsurance	\$50 Copay then 50% coinsurance
<b>Emergency Department</b>	\$150 Copay then 20% coinsurance	\$150 Copay then 20% coinsurance
<b>Prescription Drug Coverage - 30 Day Supply</b>	Tier 1: \$20 Copayment Tier 2: \$60 Copayment Tier 3: \$75 Copayment	Generic: \$15 Copay Brand-Name: \$75 Copay

**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 2025-2026 benefits listed above are a brief summary of the Paul Smith’s College Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.