

The College of Wooster

2025-2026

Student Health Insurance

Who is eligible?

All full-time students attending The College of Wooster are required to carry valid health insurance. Students will be billed per semester the premium of the Student Health Insurance Plan unless they submit an online waiver and provide proof of comparable, alternate coverage.

In order to waive the insurance, students must fill out a waiver application online at www.haylor.com/wooster by the waiver deadline date. Inbound international students are automatically enrolled in the student health insurance plan.

Fall deadline: October 3, 2025

Spring deadline: February 27, 2026

Fall: July 1, 2025 - December 31, 2025
\$971.00

Spring: January 1, 2026 - June 30, 2026
\$955.00

Rates pending state approval

For more details regarding The College of Wooster Student Health Insurance Program please visit:

www.haylor.com/wooster
833.401.7447



THE COLLEGE OF WOOSTER

What does the plan feature?

- Unlimited coverage for primary care providers, specialists, emergency visits and hospitals
- Unlimited coverage for preventative care including annual physicals, GYN exams, routine screenings and immunizations
- Prescription Drug Coverage
- Unlimited coverage for mental health
- Evacuation and Repatriation Services

To find a provider:
www.wellfleetstudent.com



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 The College of Wooster Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$250	\$750
Coinsurance	80% of NC*	60% of U&C**
Out-of-pocket Maximum	\$8,700	\$22,500
Office Visit	\$25 Copay then plan pays 100% of NC, deductible waived	60% of U&C** after deductible
Specialist Copay	\$25 Copay then plan pays 100% of NC, deductible waived	60% of U&C** after deductible
Preventative Care	100% of NC*, deductible does not apply	60% of U&C** after deductible
Urgent Care Center	80% of NC* after deductible	60% of U&C** after deductible
Emergency Department	80% of NC* after deductible	80% of NC* after deductible based on the Recognized Amount
Prescription Drug Coverage - 30 Day Supply Rx Deductible- \$150	Tier 1: \$25 Copayment Tier 2: \$75 Copayment Tier 3: \$100 Copayment all after Rx Deductible then 700% of NC*	60% of U&C* after Rx Deductible

***NC - Negotiated Charge**

****U&C - Usual & Customary Charge**

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, \$75) 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 College of Wooster Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations are specified in the Overview Policy.