

Fashion Institute of Technology

Student Health Insurance

2025-2026

Who is eligible?

All full time, domestic and international students with 12 credits or more, are automatically enrolled and billed for the student health insurance. Graduate full time students (9 credit hours overall) are automatically enrolled and billed for the student health insurance. Students can be excused from the insurance if they have 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 www.haylor.com/fashion-institute-of-technology by the waiver deadline date:

Fall deadline: September 19, 2025

Spring deadline: February 13, 2026

Fall Rate:

August 15, 2025 - January 14, 2026
\$1,333.25

Spring/Summer:

January 15, 2026 - August 14, 2026
\$1,837.75

Rates pending state approval

Dependent coverage is also available to all eligible students that enroll in the student health plan.



What does the plan feature?

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- Access to Anthem's nationwide network of health care professionals, including primary care, specialists and mental health at www.anthem.com/find-care
- Plan includes Emergency Medical Evacuation, and Travel Assistance Services
- Visit www.anthem.com to download a copy of your ID card, access providers, claims, deductibles & limits, and member details or through the Sydney Health Mobile App, available on the App Store or Google Play



For more details regarding the Fashion Institute of Technology Student Health Insurance Program please visit:

[**www.haylor.com/fashion-institute-of-technology**](http://www.haylor.com/fashion-institute-of-technology)

833.401.3382

student@haylor.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 Fashion Institute of Technology Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$300	\$600
Coinsurance	20% Coinsurance	40% Coinsurance
Out-of-pocket Maximum	\$8,700	\$10,000
Office Visit	\$35 Copay then 20% coinsurance after deductible	40% Coinsurance after deductible
Specialist Copay	\$35 Copay then 20% coinsurance after deductible	40% Coinsurance after deductible
Preventative Care	Covered in full	30% Coinsurance after deductible
Urgent Care Center	\$35 Copay then 20% coinsurance after deductible	40% Coinsurance after deductible
Emergency Department	\$200 Copay then 20% coinsurance not subject to deductible	\$200 Copay then 20% coinsurance not subject to deductible
Prescription Drug Coverage - 30 Day Supply	Tier 1: \$15 Copayment Tier 2: \$50 Copayment Tier 3: \$90 Copayment	30% Coinsurance after deductible

***Please note that per federal insurance guidelines, a student that is 65 years or older is not eligible for this Student Health Insurance plan unless they are not eligible for Medicare.**

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 Fashion Institute of Technology Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.