

University of North Florida

Student Health Insurance Plan

Frequently Asked Questions

What is my enrollment deadline? **Fall:** August 28, 2026 **Spring:** January 22, 2027

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 <https://haylor.com/college/university-of-north-florida/> then select Student Waive/Enroll

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://haylor.com/college/university-of-north-florida/> & then select Download ID Card

How do I find a Doctor that accepts my student health insurance? You can view doctors that accept your insurance by visiting <https://haylor.com/college/university-of-north-florida/> & then select Find A Provider

How do I enroll my spouse or child in the health coverage? Spouse and child(ren) are not eligible for enrollment in this program

How do I find what is covered under my student health insurance? You can view entire health plan benefits by visiting <https://haylor.com/college/university-of-north-florida/> & then select Plan Highlights or Coverage Detail

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 directly to Haylor, Freyer & Coon

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? Terminations on this plan are not available

For more details regarding
University of North Florida
Student Health Insurance Program please visit:
<https://haylor.com/college/university-of-north-florida/>
833-401-8989 | student@haylor.com



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Student Health Insurance Plan

Waiver Requirements

The student health insurance plan is mandatory for all full time registered international students with J-1/J-2 or F-1/F-2 visas, and students enrolled full-time in one of the following programs: Graduate Nutrition and Dietetics, Undergraduate Nursing, Graduate Family Nurse Practitioner, and Graduate Nurse Anesthesiology Program. Students may submit a waiver if they maintain comparable, comprehensive coverage that meets University of North Florida's requirements.

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:

- Out of State Medicaid plans
- Out of State HMO plans
- Health Share plans
- 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.

