University of North Florida

2026 - 2027
Student Health Insurance

Who is eligible?

The student health insurance plan is mandatory for all full time registered international students with J-1J-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.
The link to waive is below:
https://haylor.com/college/university-of-north-florida/

Fall deadline: August 28, 2026
Spring deadline: January 22, 2027

Annual Rate:
August 17, 2026 – August 16, 2027
$3,148.00

Fall Rate:
August 17, 2026 – December 31, 2026
$1,182.00

Spring/Summer Rate:
January 1, 2027 – August 16, 2027
$1,967.00

Rates pending state approval

For more details regarding the University of North Florida University Health Insurance Program please visit:

https://haylor.com/college/university-of-north-florida/

833-401-8989

student@haylor.com

HF&C
Haylor, Freyer & Coon Inc.
An Alera Group Company

UNF University of North Florida

What does the plan feature?

- Affordable, comprehensive insurance benefits
- Access to Aetna's nationwide network of health care professionals, including primary care, specialists and mental health
- 24/7 on-demand access to physicians through Aetna's Teladoc services by visiting Teladoc.com/Aetna to schedule an appointment
- Access to Aetna's nationwide network of health care professionals, including primary care, specialists and mental health services at www.aetna.com/docfind
- Visit www.aetnastudenthealth.com to download a copy of your ID Card

aetna™

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.

2026-2027 University of North Florida Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	$150	$1,000
Coinsurance	20% Coinsurance	40% Coinsurance
Out-of-pocket Maximum	$8,700	$17,900
Office Visit	$35 Copay not subject to deductible	40% coinsurance
Specialist Copay	$35 Copay not subject to deductible	40% coinsurance
Preventative Care	Covered in full	Not covered
Urgent Care Center	$50 Copay	$50 Copay, then 40% coinsurance
Emergency Department	$200 copay then 20% coinsurance	$200 copay then 20% coinsurance
Prescription Drug Coverage - 30 Day Supply Rx Deductible - $250	Tier 1: $20 Copayment Tier 2: $75 Copayment Tier 3: $150 Copayment Then 50% Coinsurance	50% Coinsurance

Disclaimer: This summary is intended to provide an overview of benefits only and does not include all coverage details, limitations, or exclusions. It is not a contract of insurance. For complete benefit information and coverage provisions, please refer to the official plan documents. In the event of a conflict, the Certificate of Coverage and policy documents will govern.

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.

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 2026 - 2027 benefits listed above are a summary of the University of North Florida Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.