



Clarkson University PLAN HIGHLIGHTS

2022-23 STUDENT HEALTH INSURANCE PLAN

Who is eligible?

All full time, students with 12 credits or more, 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. In order to waive the insurance, students must fill out a waiver form online at <https://www.haylor.com/college/clarkson-university/> by the waiver deadline date:

Fall deadline: September, 18th 2022

Spring deadline: February 5, 2023

Anticipated Rates:

Undergraduate Annual	
August 1, 2022 - July 31, 2023	\$2,572.00
Undergraduate Spring	
January 1, 2023 - July 31, 2023	\$1,493.87
Graduate Annual	
August 1, 2022 - July 31, 2023	\$3,714.00
Graduate Spring	
January 1, 2023 - July 31, 2023	\$2,157.17

Dependent coverage is also available to all eligible students that enroll in the student health insurance plan. Visit our website below for complete details.

For more details regarding the Clarkson University Student Health Insurance Program please visit:

<https://www.haylor.com/college/clarkson-university/>

866-535-0456

student@haylor.com



What does the plan feature?

The Student Health Insurance Plan offers you:

The Student Health Insurance Plan offers you:

- Affordable, comprehensive insurance benefits
- This plan is ACA Compliant (Affordable Care Act)
- Access to a nationwide network of health care professionals, including primary care, specialists and mental health services.
- 24/7 Access to Telehealth Medicine by downloading app or calling 855-870-5858
- To Locate a Doctor go to: <https://connect.werally.com/plans/uhc>

Visit the insurer United Healthcare's website at <https://www.firststudent.com/>



For further details of the coverage including costs, benefits, exclusions, any reductions or limitations and terms under the policy, please refer to the Master Policy.



2022-23 Student Health Insurance Plan Benefits

Below are In-Network Benefits

Deductible- Individual	\$250
Out-of-Pocket Maximum- Individual	\$7,500
Office Visits- Primary Care & Specialists	\$25 Copayment not subject to deductible
Preventive Care Services	Covered in full
Emergency Ambulance Transportation	20% Coinsurance after deductible
Medical Emergency (Emergency Room)	\$150 Copayment then 20% coinsurance not subject to deductible
Urgent Care Services	\$50 Copayment then 20% coinsurance not subject to deductible
Inpatient & Outpatient Hospital Surgery	20% Coinsurance after deductible
Anesthesia Services	20% Coinsurance after deductible
Chiropractic Services	\$25 Copayment not subject to deductible
Rehabilitation Services (Physical, Occupational & Speech Therapy)	20% Coinsurance after deductible
Laboratory Procedures- Performed In a PCP Office, Specialist Office, & Performed as Outpatient Hospital Services	20% Coinsurance after deductible
Allergy Testing and Treatment- Performed in PCP & Specialist Office	\$25 Copayment not subject to deductible
Advance Imaging Services	20% Coinsurance after deductible
Diabetic Equipment, Supplies and Insulin (30 day supply)	\$20 Copayment not subject to deductible
Prescription Drugs	\$20 Copayment Tier 1 \$60 Copayment Tier 2 \$75 Copayment Tier 3
To find providers please visit: https://www.firststudent.com/school_detail/find-doctor-clarkson-university/	

The benefits listed above are a brief summary of the Clarkson University Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Master Policy.