

Daemen College Student Health Insurance Plan Highlights, 2021-2022



Eligibility

Students taking 6 or more credits are eligible to enroll in the student health insurance plan.

Dependent coverage is available for eligible students who enroll.

Enroll Today!

Visit: haylor.com/daemen

The enrollment/waiver portal opens as follows:

Annual coverage (FA & SP): June 1, 2021

Spring only coverage: December 1, 2021

Payment

The insurance premium (cost of coverage) is added to a student's bill.

Coverage & Rates*

Annual Coverage (FA & SP):	August 1, 2021 - July 31, 2022
Undergraduate Student Rate:	\$2,687.00
Graduate Student Rate:	\$3,923.00
International Student Rate:	\$2,687.00
Spring Only Coverage:	January 1, 2022 - July 31, 2022
Undergraduate Student Rate:	\$1,561.00
Graduate Student Rate:	\$2,278.00
International Student Rate:	\$1,561.00

**Please Note: rates are subject to change per New York State approval.*

Plan Benefits

ACA Compliant (Affordable Care Act) Insurance Plan with affordable, comprehensive insurance benefits. Enrollees gain access to a nationwide network of health care professionals (primary care, specialists and mental health services) and low prescription costs.

Plan Enhancements



NurseLine (talk with registered nurses)

HealthiestYou (licensed physicians 24/7)

BetterHelp (licensed counselors 24/7)

Discounts on dental, vision and more!

Daemen College Student Health Insurance Plan Benefits, 2021-2022



Insurance Term Glossary*



Deductible

The amount a patient must pay before the insurance company will start paying.

In-Network

Provider has negotiated a contract with the health insurance company.

Out-of-Network

Provider does NOT have a negotiated contract with the health insurance company.

Out-of-pocket max

The most a patient must pay for covered services during a plan year. Once the max is reached, the insurance company will pay 100% cost of covered benefits.

Co-payment

A fixed amount the patient pays to the provider before services can be provided.

Coinsurance

The patient's share of the cost of covered services required to pay to a provider.

Tier (prescriptions)

Prescription groups that range from generic to brand name medications.

*Benefits outlined represent a summary of what is included in this plan. Additional Schedule of Medical Expense Benefits/ Limitations are specified in the Master Policy.

Deductible: \$250 In-network, \$600 Out-of-network

Out-of-Pocket Max: \$6,850 In-network, \$15,000 Out-of-network

Patient Care & Services

In-Network Cost

Out-of-Network Cost

Provider Visits:
Primary & Specialty Care

\$25 co-payment,
\$0 Coinsurance

30% coinsurance
after \$600 deductible

Preventive Care:
Physical, Well-Woman Exam, etc.

Covered in full,
\$0 cost to patient

30% coinsurance
after \$600 deductible

Emergency Ambulance Transport

20% coinsurance
after \$250 deductible

20% coinsurance
after \$600 deductible

Medical Emergency (ER visit)

20% coinsurance
after \$150 deductible

40% coinsurance
after \$150 deductible

Urgent Care Services

20% coinsurance
after \$50 co-payment

40% coinsurance
after \$50 co-payment

Hospital Surgery:
Inpatient and Outpatient

20% coinsurance
after \$250 deductible

40% coinsurance
after \$600 deductible

Additional benefits outlined on page 2.

Daemen College Student Health Insurance Plan Benefits, 2021-2022



Patient Care & Services	In-Network Cost	Out-of-Network Cost
Mental Health Care: Inpatient	20% coinsurance after \$250 deductible	40% coinsurance after \$600 deductible
Mental Health Care: Outpatient	\$25 co-payment, \$0 Coinsurance	30% coinsurance after \$600 deductible
Rehabilitation Services: PT, OT & Speech Therapy	20% coinsurance after \$250 deductible	40% coinsurance after \$600 deductible
Laboratory Procedures: Office & Outpatient	20% coinsurance after \$250 deductible	40% coinsurance after \$600 deductible
Allergy Testing & Treatment: Primary & Specialty Care	\$25 co-payment, \$0 coinsurance	30% coinsurance after \$600 deductible
Advanced Imaging Services: CAT, MRI & PET scans	20% coinsurance after \$250 deductible	40% coinsurance after \$600 deductible
Diabetic Equipment, Supplies & Insulin (up to 90 day supply)	20% coinsurance after \$250 deductible	40% coinsurance after \$600 deductible
Prescription Drugs (30 day supply)	Tiers 1, 2 & 3: \$20, \$40 & \$70 co-pay	Generic: \$20 copay Brand: \$40 copay

For more details regarding this plan please visit: www.haylor.com/daemen
 Haylor, Freyer & Coon: 866-535-0456 or email student@haylor.com
 Daemen College Health Services: 716-839-7380 or email health@daemen.edu.

