

Marist University

2025 - 2026

Student Health Insurance

Who is eligible?

All full-time undergraduate domestic students are automatically enrolled and charged for the Marist University Student Health Insurance Plan on their tuition bill. If you have comparable medical insurance, you will have the opportunity to remove the fee by completing an online waiver by the deadline at www.haylor.com/marist-university. All Graduate and Part-time students with at least 6 credit hours are eligible to purchase the SHIP on a voluntary basis. International students are automatically enrolled, without the option to waive.

Fall deadline: August 30, 2025

Spring deadline: February 7, 2026
(for new students)

Annual	August 1, 2025 – July 31, 2026 \$2,990.00
Spring	January 1, 2026 – July 31, 2026 \$1,736.66

Rates pending state approval

Dental and Vision coverage is included.

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

www.haylor.com/marist-university
833.401.7477
student@haylor.com



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 <https://www.anthem.com/find-care/>
- Plan includes Emergency Medical Evacuation, and Travel Assistance Services
- Visit <https://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 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 Marist University Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$100	\$200
Coinsurance	10% Coinsurance	20% Coinsurance
Out-of-pocket Maximum	\$7,900	\$0
Office Visit	10% Coinsurance after deductible	20% Coinsurance after deductible
Specialist Copay	10% Coinsurance after deductible	20% Coinsurance after deductible
Preventative Care	Covered in full	20% Coinsurance after deductible
Urgent Care Center	10% Coinsurance after deductible	20% Coinsurance after deductible
Emergency Department	\$100 Copay then 10% coinsurance after deductible	\$100 Copay then 10% coinsurance after deductible
Prescription Drug Coverage - 30 Day Supply	Tier 1: \$15 Copayment Tier 2: \$30 Copayment Tier 3: \$30 Copayment	20% Coinsurance (retail) Not covered (home delivery)

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