

Albany College of Pharmacy and Health Sciences

2025 - 2026

Student Health Insurance

Who is eligible?

ACPHS requires all full-time students to have health coverage, through either a family health insurance plan, a private insurer, or the quality plan offered by the College. The College plan is based on the Affordable Care Act requirements, which mandate that students be covered with an unlimited benefit maximum per year. International students do not have the option to waive out of the coverage.

Students who enroll will be billed an annual premium for the Student Health Insurance Plan unless they submit an online waiver and provide proof of alternate coverage that is equal or better health coverage from another US-based company. In order to waive the insurance, students must fill out a waiver form online at www.haylor.com/acphs by the waiver deadline date:

Fall deadline: August 29, 2025

Annual Rate: August 21, 2025 - August 20, 2026
\$3,590.00

Rates pending state approval

For more details regarding the Albany College of Pharmacy and Health Sciences Student Health Insurance Program please visit:

www.haylor.com/acphs
833.401.3371 student@haylor.com



**ALBANY COLLEGE OF PHARMACY
AND HEALTH SCIENCES**

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 www.anthem.com/find-care
- Plan includes Emergency Medical Evacuation, and Travel Assistance Services
- Visit 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 Albany College of Pharmacy and Health Sciences

Summary of Benefits

Benefit	In-Network	Out-of-Network
Deductible	\$250	\$1,000
Coinsurance	20% Coinsurance	40% Coinsurance
Out-of-pocket Maximum	\$5,000	\$6,000
Office Visit	\$30 Copay deductible does not apply	40% Coinsurance after deductible
Specialist Copay	\$30 Copay deductible does not apply	40% Coinsurance after deductible
Preventative Care	Covered in full	40% Coinsurance after deductible
Urgent Care Center	\$30 Copay deductible does not apply	\$30 Copay deductible
Emergency Department	\$200 Copay deductible does not apply	\$200 Copay deductible does not apply
Prescription Drug Coverage – 30 Day Supply	Tier 1: \$10 Copayment Tier 2: \$50 Copayment Tier 3: \$100 Copayment	Not covered

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 Albany College of Pharmacy and Health Sciences Student Health Insurance Plan design. Additional Schedule of Medical Expense Benefits/Limitations is specified in the Overview Policy.