

Albany College of Pharmacy and Health Sciences

Student Health Insurance Plan Frequently Asked Questions

What is my waiver Deadline? Fall: August 01, 2025

Will I be notified if you haven't received my Waiver? Yes, you will receive frequent reminders during the open waive/enrollment period to your college email

Where do I waive? Waivers can be completed by visiting <http://www.haylor.com/acphs> then select Student Waive/Enroll

Do I have to waive every semester or just once a year? A waiver must be submitted annually during the open waiver & enrollment period

How do I get an Insurance ID Card? Download a copy of your insurance card by visiting <http://www.haylor.com/acphs> & then select Download ID

How do I find a Doctor that accepts my student health insurance? You can view doctors that accept your insurance by visiting <http://www.haylor.com/acphs> then select Find A Provider

How do I enroll my spouse or child in the health coverage? Spouse & Child(ren) are not eligible for enrollment in this program

How do I find what is covered under my student health insurance? You can view entire health plan benefits by visiting <http://www.haylor.com/acphs> then select Plan Highlights or Coverage Details

I lost my insurance coverage, how do I enroll in the student health insurance plan? Please contact student@haylor.com with a copy of your current insurance carrier's termination letter to begin the enrollment process. Once enrollment is finalized, insurance fee will be posted on your student account.

Does this plan contain dental coverage? On the medical plan dental coverage is only available for pediatric members (under the age of 19)

How do I cancel the student health insurance? Please email student@haylor.com to begin the termination process

For more details regarding the Albany College of Pharmacy and Health Sciences Student Health Insurance Program please visit:
<http://www.haylor.com/acphs> | 833-401-3371 | student@haylor.com



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Student Health Insurance Plan Waiver Requirements

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

Comparable Coverage

For your waiver to be approved your plan must meet the following requirements:

- Fully compliant with all aspects of the Affordable Care Act (ACA).
- Underwritten and administered in the United States.
- Effective for the entire academic year.
- Provides in-network non-emergent/urgent and routine care (preventative services) without coverage limitations within a 50-mile radius of the school.
- No limitations or exclusions on pre-existing conditions.
- Provides coverage for hospital stays for medical and surgical care and for mental health conditions.
- Provides coverage for doctor's office visits for medical and mental health conditions.
- Provides prescription drug coverage.
- Provides unlimited medical/hospital benefits without dollar maximums.

The following coverages do not meet the university's waiver requirements and will not be approved:

- Out of State Medicaid plans that are NOT based in CT, VT, or MA
- Out of State HMO plans that are NOT based in CT, VT, or MA
- Health Share plans
- International plans
- Travel plans
- Kaiser Permanente HMO
- Metro Plus
- Health First

Deductible Requirement:

- None

Waiver eligibility is subject to verification. Submitting a waiver does not guarantee approval. If your current insurance plan does not meet the school's requirements, your request will be denied and you will be automatically enrolled in the student health insurance plan. Haylor, Freyer & Coon, an Alera Group company, will contact you if more information is needed.

