



2025 - 2026

Student Health Insurance Plan: St. Lawrence University



Who can enroll?

All full-time domestic undergraduate students taking 12 credit hours or more and international students are automatically enrolled in this insurance Plan, unless proof of comparable coverage is furnished. All full-time domestic graduate students taking six credit hours or more are eligible to enroll on a voluntary basis. Eligible students who do enroll may also insure their Dependents.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased. Home study, correspondence and online courses do not fulfill the Eligibility requirements that the student actively attend classes.

Students who do enroll may insure their dependents.

Plan resources at your fingertips

View benefits, submit a claim and download your ID card via My Account

[uhcsr.com/
myaccount](http://uhcsr.com/myaccount)

Find an in-network provider

Choice Plus

Find a prescription drug provider

Optum Rx

Value-added benefits and services (Student Assist¹, HealthiestYou², UHC Global³)

[uhcsr.com/
myaccount](http://uhcsr.com/myaccount)

If you need language assistance:

Language Assistance

Coverage Periods, Deadline Dates, Plan Cost and Premium Rates

The Total Cost of the plan noted below includes premium and fees.

| Total Plan Cost and Coverage Dates | Annual | Fall | Spring |
|------------------------------------|-------------------------|-------------------------|-------------------------|
| Coverage dates | 08/01/2025 – 07/31/2026 | 08/01/2025 – 12/31/2025 | 01/01/2026 – 07/31/2026 |
| Student | \$2,365.00 | \$991.35 | \$1,373.65 |
| Spouse | \$2,365.00 | \$991.35 | \$1,373.65 |
| One Child | \$2,365.00 | \$991.35 | \$1,373.65 |
| Two or More Children | \$4,730.00 | \$1,982.70 | \$2,747.30 |
| Spouse and Two or More Children | \$7,095.00 | \$2,974.05 | \$4,120.95 |

See the information below for the breakdown of premium and fees.

| *Premium Rates | Annual Premium | Fall Premium | Spring Premium |
|---------------------------------|----------------|--------------|----------------|
| Student | \$2,291.62 | \$960.59 | \$1,331.03 |
| Spouse | \$2,291.62 | \$960.59 | \$1,331.03 |
| One Child | \$2,291.62 | \$960.59 | \$1,331.03 |
| Two or More Children | \$4,583.24 | \$1,921.18 | \$2,662.06 |
| Spouse and Two or More Children | \$6,874.86 | \$2,881.77 | \$3,993.09 |

Rates are subject to regulatory approval and may change.

*The premium is for the insurance coverage underwritten by UnitedHealthcare Insurance Company of New York and does not include the following fees:

- Annual **Service fee of \$2.38 for UHC Global administration of the Assistance and Evacuation Benefits.
- Annual **Service fee of \$71.00 charged by or at the direction of the school you are receiving coverage through to cover the costs of services provided by a non-insurer vendor or consultant.

**Note: Fees are prorated for the coverage dates other than annual.

Plan highlights

Metallic Level: Platinum with actuarial value of 91.330%

| Benefits | In Network Participating Provider Member Cost-Share | Out-of-Network Non-Participating Provider Member Cost-Share |
|--|--|---|
| Overall Plan Maximum | There is no overall maximum dollar limit on the Policy | |
| Plan Deductible | \$50 Per Member, Per Plan Year | \$100 Per Member, Per Plan Year |
| Out-of-Pocket Maximum <i>After the Out-of-Pocket Maximum has been satisfied, Covered Medical Expenses will be paid at 100% for the remainder of the Policy Year subject to any applicable benefit maximums. Refer to the plan certificate for details about how the Out-of-Pocket Maximum applies.</i> | \$6,350 Per Member, Per Plan Year \$12,700 For all Members in a Family, Per Plan Year | There is no Out-of-Pocket Limit for Out-of-Network benefits. |
| Coinurance <i>All benefits are subject to satisfaction of the Deductible, specific benefit limitations, maximums and Copays as described in the plan certificate.</i> | 90% of Allowed Amount for Covered Medical Expenses | 70% of Allowed Amount for Covered Medical Expenses |
| Prescription Drugs <i>UHCP Mail Order Network Pharmacy or Maintenance Drugs from a Designated Retail Pharmacy at 2.5 times the retail Copay up to a 90-day supply.</i> | \$10 Copayment for Tier 1 \$25 Copayment for Tier 2 \$25 Copayment for Tier 3 Up to a 30-day supply per prescription filled at a UnitedHealthcare Pharmacy (UHCP) not subject to Deductible | 70% Coinsurance for Generic Drugs 70% Coinsurance for Brand Name Drugs Up to a 30-day supply per prescription after Deductible |
| Preventive Care Services <i>Including but not limited to: annual physicals, GYN exams, routine screenings and immunizations. Please see https://www.healthcare.gov/preventive-care-benefits/ for complete details of the services provided for specific age and risk groups..</i> | Covered in full | 70% of Allowed Amount after Deductible |
| The following services have per service copays <i>This list is not all inclusive. Please read the plan Certificate for complete listing of Copayments.</i> | Office Visits: \$15 after Deductible Laboratory Procedures: \$15 not subject to Deductible Diagnostic X-rays: \$15 then 10% Coinsurance not subject to Deductible Emergency Care in an Emergency Department: \$100 Copayment then 10% Coinsurance after Deductible *Copayment / Coinsurance waived if admitted to Hospital | Emergency Care in an Emergency Department: \$100 Copayment then 10% Coinsurance after Deductible *Copayment / Coinsurance waived if admitted to Hospital |

Questions about your plan?

Contact Customer Service at **1-800-767-0700**
or at **customerservice@uhcsr.com**

¹Student Assist services are provided through OptumHealth Behavioral Solutions and OptumHealth Care Solutions, UnitedHealth Group companies. The Student Assist is not a substitute for medical attention. If you have an emergency medical condition, you should call 911 or your local emergency services number. ²HealthiestYou and the HealthiestYou logo are trademarks of Teladoc Health, Inc., and may not be used without written permission. HealthiestYou does not replace the primary care physician. HealthiestYou does not guarantee that a prescription will be written. HealthiestYou operates subject to state regulation and may not be available in certain states. HealthiestYou does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. HealthiestYou physicians reserve the right to deny care for potential misuse of services. ³Non-Insurance Travel Assistance services are provided by or through United Healthcare Services, Inc., and affiliates under the UnitedHealthcare Global brand.

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