



Student Affairs

Daemen College Student Health Insurance Policy

I. **Insurance Requirement**

Daemen College requires all students that meet at least one of the following criteria to submit proof of insurance coverage (each academic year):

A. Living in residential housing

1. *Requirement:* Students living in residential housing under a signed agreement with Daemen College including, but not limited to: Canavan Hall, Campus Apartments, Snyder Park and/or Collegiate Village are **required to submit proof of active health insurance that permits access and utilization of health services in the Buffalo New York area**. The coverage must have an effective date that begins prior to the start of classes for the semester in which the student is enrolling. Students are required to submit provide proof of coverage prior to being permitted to move into the residence halls. See Section II - Insurance Verification for more information on the verification process.

B. International Student Status

1. *Requirement:* Students with international student status are **required to enroll in one of the student health insurance plans listed below**. The coverage must have an effective date that begins prior to the start of classes for the semester in which the student is enrolling. Students are required to submit provide proof of coverage prior to being permitted to move into the residence halls. See Section II - Insurance Verification for more information on submitting proof. The plans below are vetted by Daemen College and include essential coverage* for international students studying in the United States. To view insurance flyers and certificates, [click here](#).
 - a) Daemen College Student Health Insurance
 - b) PGH Global Care Basic
 - c) PGH Global Care Plus
 - d) PGH Global Care Sports (*recommended but not required for students participating in Intercollegiate, Intramural or Club sports*)
 - e) PGH Global Care Sports Plus (*recommended but not required for students participating in Intercollegiate, Intramural or Club sports*)
2. *Failure to Waive/Enroll:* If a student fails to submit proof of insurance or enroll in the Daemen College Student Health Insurance plan by the

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deadline(s) outlined above the student will be automatically enrolled into the Daemen College Student Health Insurance plan and the premium (annual cost) will be added to the student's bill.

3. *Scholarship*: Student athletes who receive athletic scholarship funds to cover health insurance will be required to enroll in the Daemen College Student Health Insurance Plan.

**Daemen College does not have a Student Health Center on campus. Students who need to see a provider can request transportation from Campus Safety and free transport will be provided to WellNow Urgent Care (1.1 miles from campus).*

C. Participating in an Intercollegiate Sport

1. *Students Living in Residential Housing* are **required to submit proof of health insurance in two locations**:
 - a) Residence Life check-in form on MyDaemen. Students can also visit: www.haylor.com/daemen.
 - b) Athletics department through the ARMS software. A notification will be sent by the Athletics Compliance office indicating when the ARMS systems is available. New student-athletes should refer to the "New Student-Athlete Guide" for instructions. See Section II - Insurance Verification for more information on the verification process.
2. *Students Commuting to Campus* are **required to submit proof of health insurance in two locations**:
 - a) Insurance verification platform: www.haylor.com/daemen
 - b) Athletics department through the ARMS software. A notification will be sent by the Athletics Compliance office indicating when the ARMS systems is available. New student-athletes should refer to the "New Student-Athlete Guide" for instructions. See Section II - Insurance Verification for more information on the verification process.

D. Participating in the clinical portion of a Health Science program

1. *Requirement*: Students participating in the clinical portion of Athletic Training, Nursing, Physician Assistant, Physical Therapy programs are required to submit proof of active insurance that permits access and utilization of health services in Buffalo, New York or enroll in the



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Daemen College Student Health Insurance Plan prior to each clinical experience.

2. *Proof of Insurance:* Health Services will be in contact with students the semester prior to each clinical experience to collect required paperwork for students to be deemed clinically compliant. Students must submit a photo or copy of the front and back of their insurance card:
 - a) Online - daemen.edu/healthupload
 - b) In Person: Wick 116, The CHIP Center
 - c) Fax: 716-839-8230
3. *Insurance Verification:* Following the deadline for students to submit clinical health paperwork, CHIP Center staff will send a record of student insurance cards to be verified by Haylor, Freyer & Coon Inc. Students who do not have active coverage in the area will be notified by Health Services. Clinical coordinators of the respective programs will also be notified if necessary.

II. Insurance Verification

- A. Submit proof of active insurance to waive the Daemen College Student Health Insurance Plan: Go to www.haylor.com/daemen. For assistance, please review and utilize the [Step by Step Waiver Guide](#).
- B. Enroll in the Daemen College Student Health Insurance Plan:
Go to www.haylor.com/daemen. For assistance, please review and utilize the [Step by Step Enrollment Guide](#).
- C. Failure to Take Action
 1. If a student fails to submit proof of active health insurance that permits access and utilization of health services in Buffalo, New York or enroll in the Daemen College Student Health Insurance plan by the deadline(s) and method(s) outlined above, the student will be **automatically enrolled** into the Daemen College Student Health Insurance plan and the premium (annual cost) will be added to the student's bill.



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III. Student Health Insurance Plan

Daemen College offers a Student Health Insurance Plan through United Healthcare. The plan is compliant with the Affordable Care Act and provides affordable, comprehensive insurance benefits with low prescription costs, telehealth & telecounseling services. Any student taking 6 credits or more is eligible to enroll and eligible students who do enroll may also insure their dependents. For information on deadlines, coverage, benefits & rates: www.haylor.com/daemen.

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