

# BENEFITS AT A GLANCE

STUDENT HEALTH INSURANCE PLAN | PLAN YEAR 2021/2022

DESIGNED EXCLUSIVELY FOR THE STUDENTS OF:

## COLBY COLLEGE

Waterville, ME  
("the Policyholder")

Policy Number: W12122MESHIP60

Group Number: ST1481SH

Effective: 8/1/2021 – 7/31/2022

## UNDERWRITTEN BY:

Wellfleet Insurance Company | Fort Wayne, IN  
("the Company")

## ADMINISTERED BY:

Wellfleet Group, LLC



**WELLFLEET**  
STUDENT

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**Welcome Students...**



We are pleased to provide you with this summary of the 2021 – 2022 Student Health Insurance Plan (“Plan”), which is fully compliant with the Affordable Care Act. “Benefits at a Glance” includes effective dates and costs of coverage, as well as other helpful information. For additional details about the Plan, please consult the Plan Certificate and other materials at [www.wellfleetstudent.com](http://www.wellfleetstudent.com). If you have questions about Enrollment into the Plan, please call Cross Benefit Solutions at (800) 537-6444. For questions about medical benefits or claims, please call Wellfleet Student at (877) 657-5030, TTY 711.

## Colby College Health and Counseling Services

Confidential, on-campus medical and counseling services are available at no additional cost to every Colby student. Health and Counseling services at Garrison-Foster are here to provide care when you are ailing, as well as education and preventative services to help you get the most out of your Colby education and build strong habits for a healthy life.

The Colby Student Health Insurance Plan (SHIP) is designed to align with services available through Colby Health Services and Counseling Services. While visits to both departments are offered at no cost, your treating providers may order additional lab tests, x-rays or refer you outside of Colby for care. These services will have fees associated with them, so please familiarize yourself with the plan summary, provider network, exclusions, and summary of benefits. Please refer to the Health and Counseling Services website for further details on all services provided.

## Where to Find Help

For Questions About:	Please Contact:
Servicing Agent 	<b>Cross Benefit Solutions</b> 150 Mill Street, Suite 4 Lewiston, ME 04240 <a href="http://www.crossagency.com/colby">www.crossagency.com/colby</a> (800) 537-6444
Enrollment Insurance Benefits Claims Processing ID Cards Preferred Provider Listings	<b>Wellfleet Group, LLC</b> PO Box 15369 Springfield, Massachusetts 01115-5369 (877) 657-5030, TTY 711 <a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a>
Preferred PPO Provider Listings  Cigna Claims 	<b>Wellfleet Student</b> <a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a> or <a href="http://www.cigna.com">www.cigna.com</a> (click on "Find a Doctor or Facility")  <b>Send Cigna claims to:</b> CIGNA PO Box 188061 Chattanooga, TN 37422 – 8061 Electronic Payor ID: 62308
Prescription Drug Provider	For information about the Wellfleet Rx/ESI Prescription Drug Program, please visit <a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a>  Your plan includes Wellfleet Rx – offering over 40 generics at a \$0 copay. Please ask your health care provider to review our <u>formulary</u> to see if these medications are right for you. Click here <a href="http://wellfleetrx.com/students/formularies/">http://wellfleetrx.com/students/formularies/</a> for more information.

<p><b>Colby College Health Center</b> Garrison-Foster Building, 2nd Floor 4460 Mayflower Hill Waterville, ME 04901</p>	<p><b>Office hours</b> Monday – Friday, 8:00 a.m. – 4:30 p.m. Saturday – Sunday, Noon – 5:00 p.m. <b>Contact Us:</b> P: 207-859-4460 F: 207-859-4475 <a href="mailto:www.healthservices@colby.edu">www.healthservices@colby.edu</a></p>
<p><b>Colby College Counseling Center</b> Garrison-Foster Building, Room 205 4490 Mayflower Hill Waterville, ME 04901</p>	<p><b>Office hours</b> Monday-Friday, 8:30 a.m. - 12:00 p.m. and 1:00 p.m. – 5:00 p.m. <b>Contact us</b> P: 207-859-4490 F: 207-859-4495 <a href="mailto:www.counseling@colby.edu">www.counseling@colby.edu</a></p>
<p><b>Pediatric Dental and Vision Benefits Accidental Dental Benefit</b></p>	<p><b>Note:</b> This plan includes Pediatric Dental and Vision Benefits (for those under age 19), and Accidental Dental Benefits for those 19 and older. This plan does not include full dental insurance for those 19 and older. This plan does not include Vision benefits for those 19 and older.</p>

## Am I Eligible?

Colby College requires all registered full-time students to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is provided by completing the online waiver.

## How Do I Waive?

Students who wish to have the expense for this coverage removed from the College charges may do so by providing other insurance information online. Students must verify that they have other adequate insurance coverage in order to waive automatic enrollment in the Student Health Insurance Plan. The deadline to waive coverage is **August 1, 2021**. For those students beginning in the Spring Term, the deadline to waive coverage is **January 1, 2022**. Students who complete the waiver by August 1, 2021 do not need to complete the waiver again for January. **No waivers will be accepted after the deadline.**

## Effective Dates & Costs

All time periods begin at 12:00 A.M. local time and end at 11:59 P.M. local time at the Policyholder's address.

Coverage Period	Coverage Start Date	Coverage End Date	Enrollment/Waiver Deadline
Annual	8/1/2021	7/31/2022	8/1/2021
Spring/Summer (New Students Only)	1/1/2022	7/31/2022	1/1/2022

### Plan Costs for Full-time Students

	Annual	Spring/Summer (New Students Only)
Student*	\$1,999	\$1,161

\*The above plan costs include an administrative service fee.

## Preferred Provider Organization (PPO) Network

...providing access to quality health care at discounted costs!

By enrolling in this Student Health Plan, you have the Cigna PPO Network of participating Providers. To find a complete listing of the Network's participating Providers, go to [www.cigna.com](http://www.cigna.com) and click on "Find a Doctor or Facility", or contact Wellfleet Student toll-free at (877) 657-5030, TTY 711, or [www.wellfleetstudent.com](http://www.wellfleetstudent.com) for assistance.

## Colby College Schedule of Benefits

This is only a brief description of coverage available under Certificate form ME SHIP CERT (2019). The Certificate will contain full details of coverage, coinsurance, limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Certificate, the Certificate governs in all cases.

UNLESS OTHERWISE SPECIFIED BELOW THE MEDICAL PLAN DEDUCTIBLE (IF APPLICABLE) WILL ALWAYS APPLY.

### SCHEDULE OF BENEFITS

#### Preventive Services:

In-Network Provider: The Deductible, Coinsurance, and any Copayment are not applicable to Preventive Services. Benefits are paid at 100% of the Negotiated Charge when services are provided through an In-Network Provider.

Out-of-Network Provider: Deductible, Coinsurance, and any Copayment are applicable to Preventive Services provided through an Out-of-Network Provider. Benefits are paid at 80% of the Usual and Customary Charge

<b>Medical Deductible</b>	In-Network Provider	Individual:	\$0
	Out-of-Network Provider	Individual:	\$0
<b>Out-of-Pocket Maximum:</b>	In-Network Provider	Individual	\$2,350
	Out-of-Network Provider	Individual	\$5,000

Cost sharing You incur for Covered Medical Expenses that is applied to the Out-of-Network Provider Out-of-Pocket Maximum will not be applied to satisfy the In-Network Provider Out-of-Pocket Maximum and cost sharing You incur for Covered Medical expenses that is applied to the In-Network Provider Out-of-Pocket Maximum will not be applied to satisfy the Out-of-Network Provider Out-of-Pocket Maximum.

**Coinsurance Amounts:**

In-Network Provider: 80% of the Negotiated Charge for Covered Medical Expenses unless otherwise stated below.

Out-of-Network Provider: 60% of the Usual and Customary Charge (U&C) for Covered Medical Expenses unless otherwise stated below.

**Medical Benefit Payments for In-Network Providers and Out-of-Network Providers**

This Certificate provides benefits based on the type of health care provider You select. This Certificate provides access to both In-Network Providers and Out-of-Network Providers. Different benefits may be payable for Covered Medical Expenses rendered by In-Network Providers versus Out-of-Network Providers, as shown in the Schedule of Benefits.

**How You Can Request an Estimate for Proposed Covered Services**

You may request an estimate of the costs you will have to pay when your health care provider proposes an inpatient admission, procedure, or other covered service. You can request this cost estimate by logging on to the [www.wellfleetstudent.com](http://www.wellfleetstudent.com) website. Just follow the steps to request a cost estimate for health care services you are planning to receive. To request an estimate by phone, call the toll-free phone number shown on your ID card.

**Dental and Vision Benefit Payments**

For dental and vision benefits, You may choose any dental or vision provider.

For dental, different benefits may be payable based on the type of service, as shown in the Schedule of Benefits.

**Preferred Provider Organization:**

To locate an In-Network Provider in Your area, consult Your Provider Directory or call toll free 877-657-5030 or visit Our website at [www.wellfleetstudent.com](http://www.wellfleetstudent.com).

**THE COVERED MEDICAL EXPENSE FOR AN ISSUED CERTIFICATE WILL BE:**

1. THOSE LISTED IN THE COVERED MEDICAL EXPENSES PROVISION;
2. ACCORDING TO THE FOLLOWING SCHEDULE OF BENEFITS; AND
3. DETERMINED BY WHETHER THE SERVICE OR TREATMENT IS PROVIDED BY AN IN-NETWORK OR OUT-OF-NETWORK PROVIDER.
4. UNLESS OTHERWISE SPECIFIED BELOW THE MEDICAL PLAN DEDUCTIBLE WILL ALWAYS APPLY.

BENEFITS FOR COVERED INJURY/SICKNESS	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<b>Inpatient Benefits</b>		
<p>Hospital Care Includes hospital room &amp; board expenses and miscellaneous services and supplies. Subject to Semi-Private room rate unless intensive care unit is required.</p> <p>Room and Board includes intensive care.</p> <p>Pre-Certification Required</p>	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Preadmission Testing	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Physician's Visits while Confined: Limited to 1 visit per day of Confinement per provider	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
<p>Inpatient Surgery: Pre-Certification Required</p> <p>Surgeon Services</p> <p>Anesthetist</p> <p>Assistant Surgeon</p>	<p>80% of the Negotiated Charge for Covered Medical Expenses</p> <p>80% of the Negotiated Charge for Covered Medical Expenses</p> <p>80% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Usual and Customary Charge for Covered Medical Expenses</p> <p>60% of Usual and Customary Charge for Covered Medical Expenses</p> <p>60% of Usual and Customary Charge for Covered Medical Expenses</p>
Registered Nurse Services for private duty nursing while Confined	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Physical Therapy while Confined (inpatient)	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Skilled Nursing Facility Benefit Pre-Certification required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Inpatient Rehabilitation Facility Expense Benefit Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses

<b>INPATIENT MENTAL HEALTH DISORDER AND SUBSTANCE USE DISORDER</b>		
<p>Mental Health Disorder and Substance Use Disorder Benefit</p> <p>Pre-Certification Required</p> <p>In accordance with the federal Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA), the cost sharing requirements, day or visit limits, and any Pre-certification requirements that apply to a Mental Health Disorder and Substance Use Disorder will be no more restrictive than those that apply to medical and surgical benefits for any other Covered Sickness.</p>	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
<b>Outpatient Benefits</b>		
<p>Outpatient Surgery: Pre-Certification required</p> <p>Surgeon Services</p> <p>Anesthetist</p> <p>Assistant Surgeon</p>	<p>80% of the Negotiated Charge for Covered Medical Expenses</p> <p>80% of the Negotiated Charge for Covered Medical Expenses</p> <p>80% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Usual and Customary Charge for Covered Medical Expenses</p> <p>60% of Usual and Customary Charge for Covered Medical Expenses</p> <p>60% of Usual and Customary Charge for Covered Medical Expenses</p>
<p>Outpatient Surgery Facility and Miscellaneous expenses for services &amp; supplies, such as cost of operating room, therapeutic services, oxygen, oxygen tent, and blood &amp; plasma</p>	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
<p>Physician's Office Visits</p>	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
<p>Specialist/Consultant Physician Services</p>	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
<p>Telemedicine or Telehealth Services</p>	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
<p>Cardiac Rehabilitation</p>	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
<p>Pulmonary Rehabilitation</p>	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
<p>Rehabilitation Therapy including, Physical Therapy, and Occupational Therapy and Speech Therapy Pre-Certification Required</p>	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses



Habilitative Services including, Physical Therapy, and Occupational Therapy and Speech Therapy Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Emergency Services in an emergency department (includes Urgent Care for Emergency Medical Conditions).	80% of the Negotiated Charge for Covered Medical Expenses	Paid the same as In-Network Provider subject to Usual and Customary Charge.
Urgent Care Centers for non-life-threatening conditions	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Diagnostic Imaging Services Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
CT Scan, MRI and/or PET Scans Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Laboratory Procedures (Outpatient)	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Chemotherapy and Radiation Therapy Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Infusion Therapy Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Home Health Care Expenses Pre-Certification required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Hospice Care Coverage	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
<b>OUTPATIENT MENTAL HEALTH DISORDER AND SUBSTANCE USE DISORDER</b>		
Mental Health Disorder and Substance Use Disorder Benefit Pre-Certification Required except for office visits		
Physician’s Office Visits including, but not limited to, physician visits; individual and group therapy; medication management	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
All Other Outpatient Services including, but not limited to, Intensive Outpatient Programs (IOP); partial hospitalization; Electronic Convulsive Therapy (ECT); Repetitive Transcranial Magnetic Stimulation (rTMS); psychiatric and neuropsych testing	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
In accordance with the federal Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA), the cost sharing requirements, day or visit limits, and any Pre-Certification requirements that apply to a Mental Health Disorder and Substance Use Disorder will be no more restrictive than those that apply to medical and surgical benefits for any other Covered Sickness.		

<b>Prescription Drugs Retail Pharmacy</b>		
No cost sharing applies to ACA Preventive Care medications filled at a participating network pharmacy		
<p>TIER 1 (Including Enteral Formulas) For each fill up to a 30-day supply filled at a Retail pharmacy</p> <p>Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.</p> <p>See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy.</p>	<p>\$10 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Actual charge for Covered Medical Expenses</p>
<p>More than a 30-day supply but less than a 61 day supply filled at a Retail pharmacy</p>	<p>\$20 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Actual charge for Covered Medical Expenses</p>
<p>More than a 60-day supply filled at a Retail pharmacy</p>	<p>\$30 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Actual charge for Covered Medical Expenses</p>
<p>TIER 2 (Including Enteral Formulas) For each fill up to a 30-day supply filled at a Retail pharmacy</p> <p>Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.</p> <p>See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy.</p>	<p>\$30 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Actual charge for Covered Medical Expenses</p>
<p>More than a 30-day supply but less than a 61-day supply filled at a Retail pharmacy</p>	<p>\$60 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Actual charge for Covered Medical Expenses</p>
<p>More than a 60-day supply filled at a Retail pharmacy</p>	<p>\$90 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Actual charge for Covered Medical Expenses</p>

<p>TIER 3 (Including Enteral Formulas) For each fill up to a 30-day supply filled at a Retail Pharmacy</p> <p>Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.</p> <p>See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy.</p>	<p>\$50 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Actual charge for Covered Medical Expenses</p>
<p>More than a 30-day supply but less than a 61-day supply filled at a Retail pharmacy</p>	<p>\$100 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Actual charge for Covered Medical Expenses</p>
<p>More than a 60-day supply filled at a Retail pharmacy</p>	<p>\$150 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Actual charge for Covered Medical Expenses</p>
<p><b>Zero Cost Generic</b></p>		
<p>Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.</p>	<p>100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>100% of Actual charge for Covered Medical Expenses</p>
<p><b>Specialty Prescription Drugs</b></p>		
<p>Specialty Prescription Drugs For each fill up to a 30-day supply</p> <p>Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.</p>	<p>\$50 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Actual charge for Covered Medical Expenses</p>
<p>More than a 30-day supply but less than a 61-day supply</p>	<p>\$100 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Actual charge for Covered Medical Expenses</p>
<p>More than a 60-day supply</p>	<p>\$150 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Actual charge for Covered Medical Expenses</p>

<b>Orally administered anti-cancer prescription drugs (including specialty drugs)</b>		
Benefit	Greater of: <ul style="list-style-type: none"> <li>• Chemotherapy Benefit; or</li> <li>• Infusion Therapy Benefit</li> </ul>	
<b>Diabetic Supplies (for Prescription supplies purchased at a pharmacy)</b>		
Benefit	Paid the same as any other Retail Pharmacy Prescription Drug Fill except, that the Insured Person's out-of-pocket costs for covered prescription insulin drugs will not exceed \$35 per 30-day supply regardless of the amount or type of insulin that is needed to fill the Insured Person's prescription.	
<b>Other Benefits</b>		
Allergy Testing	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Allergy Injections/Treatment	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Emergency Ambulance Service ground and/or air, water transportation	80% of the Negotiated Charge for Covered Medical Expenses	Paid the same as In-Network Provider subject to Usual and Customary Charge
Non-Emergency Ambulance Service ground and/or air, water transportation	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Bariatric Surgery Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Covered Clinical Trials	Same as any other Covered Sickness	
Durable Medical Equipment Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Diabetic services and supplies (including equipment and training)  Refer to the Prescription Drug provision for diabetic supplies covered under the Prescription Drug benefit.	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Dialysis Treatment	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses

Hearing Aids One hearing aid per affected ear every 36 months for an Insured age 18 years or under.	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Maternity Benefit	Same as any other Covered Sickness	
Enteral Formulas and Nutritional Supplements  See the Prescription Drug section of this Schedule when purchased at a pharmacy.	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Prosthetic and Orthotic Devices  Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Prosthetic Devices (Arm and Leg)  Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
Reconstructive Surgery  Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	60% of Usual and Customary Charge for Covered Medical Expenses
<b>Pediatric Dental and Vision Services – Refer to the Pediatric Vision Services and Pediatric Dental Services</b>		
Pediatric Dental – preventive & diagnostic services, for Insured Persons (to the end of the month in which they turn age 19); limited to 1 exam / prophylaxis every 6 month  Includes: <ul style="list-style-type: none"> <li>• Topical fluoride treatment – 2 per 12 months</li> <li>• x-rays – bitewing – 1 set per 6 months</li> <li>• x-rays - full-mouth and panoramic – 1 per 60 months</li> <li>• sealants (as needed for permanent 1<sup>st</sup> and 2<sup>nd</sup> molars only, 1 per tooth every 36 months)</li> <li>• space maintainers</li> <li>• emergency palliative treatment of pain</li> </ul> Claim forms must be submitted to us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.	See the Pediatric Dental Care Benefit description in the Certificate for further information.  100% of Usual and Customary Charge	

<p>Pediatric Dental – basic restorative services, for Insured Persons (to the end of the month in which they turn age 19) Includes:</p> <ul style="list-style-type: none"> <li>• fillings (amalgam, resin-based composite)</li> <li>• prefabricated stainless-steel crown – 1 per tooth per 60 months</li> <li>• endodontics - therapeutic pulpotomy</li> <li>• periodontics - scaling and root planning, limited to 1 every 24 months</li> <li>• prosthodontics – denture repair, denture rebase/reline (1 per 36 months; 6 months after initial installation)</li> <li>• oral surgery</li> </ul>	<p>50% of Usual and Customary Charge</p>
<p>Pediatric Dental – major and general services, for Covered Persons (to the end of the month in which the Insured Person turns age 19);</p> <p>Includes:</p> <ul style="list-style-type: none"> <li>• prosthodontics - crowns, bridges, and dentures - 1 per tooth/arch every 60 months</li> <li>• endodontics (root canals on permanent teeth limited to one per tooth per lifetime)</li> <li>• periodontics – gingivectomy or gingivoplasty, limited to 1 every 36 months for 4 or more teeth</li> <li>• occlusal guard – 1 in 12 months for ages 13 and older</li> <li>• general anesthesia and IV sedation* – in conjunction with complex oral surgery</li> <li>• consultations, therapeutic drug injection, and treatment of post-surgical complications, except as Covered elsewhere in the Policy</li> </ul>	<p>50% of Usual and Customary Charge</p>
<p>Pediatric Dental – Medically Necessary orthodontia services *, for Covered Persons up to age nineteen (19) with severe and handicapping malocclusion *Requires pre-authorization</p>	<p>50% of Usual and Customary Charge</p>

<p>Pediatric Vision Care Benefit (to the end of the month in which the Insured Person turns age 19)</p> <p>Limited to 1 visit(s) per Policy Year and 1 pair of prescribed lenses and frames or contact lenses (in lieu of eyeglasses) per Policy Year</p> <p>Claim forms must be submitted to us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.</p>	<p>100% of Usual and Customary Charge for Covered Medical Expenses per Policy Year</p>	
<p>Abortion Expense</p>	<p>80% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Usual and Customary Charge for Covered Medical Expenses</p>
<p>Acupuncture Expense Benefit (Medically Necessary Treatment only)</p>	<p>80% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Usual and Customary Charge for Covered Medical Expenses</p>
<p>Accidental Injury Dental Treatment for Insured Person's over age 18</p>	<p>80% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Usual and Customary Charge for Covered Medical Expenses</p>
<p>Chiropractic Care Benefit Pre-Certification Required</p>	<p>80% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Usual and Customary Charge for Covered Medical Expenses</p>
<p>Gender Reassignment Benefit Pre-Certification Required</p>	<p>80% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Usual and Customary Charge for Covered Medical Expenses</p>
<p>Organ Transplant Surgery travel and lodging expenses a maximum of \$2,000 per Policy year or \$250 per day, whichever is less while at the transplant facility</p> <p>Pre-Certification Required</p>	<p>80% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Usual and Customary Charge for Covered Medical Expenses</p>
<p>Tuberculosis screening, Titers, Quantiferon B tests including shots (other than covered under preventive services)</p>	<p>80% of the Negotiated Charge for Covered Medical Expenses</p>	<p>60% of Usual and Customary Charge for Covered Medical Expenses</p>
<p>Bedside Visits (International Students and Domestic Students)</p>	<p>100% of Actual Charge for Covered Medical Expenses</p> <p>Subject to \$5,000 maximum per Policy Year</p>	
<p>Non-emergency Care While Traveling Outside of the United States</p>	<p>60% of Actual Charge for Covered Medical Expenses</p> <p>Subject to \$10,000 maximum per Policy Year</p>	
<p>Medical Evacuation Expense (International Students, and Domestic Students)</p>	<p>100% of Actual Charge for Covered Medical Expenses</p> <p>Subject to \$100,000 maximum per Policy Year</p>	
<p>Repatriation Expense (International Students, and Domestic Students)</p>	<p>100% of Actual Charge for Covered Medical Expenses</p> <p>Subject to \$100,000 maximum per Policy Year</p>	

Mandated Benefits		
Anesthesia and Facility Charges for Dental Procedures	80% of Preferred Allowance for Covered Medical Expenses	60% of Usual and Reasonable Charge for Covered Medical Expenses
Autism Spectrum Disorders	Same as any other Covered Sickness	
Breast Cancer Treatment	Same as any other Covered Sickness	
Breast Reduction/Varicose Vein Surgery	Same as any other Covered Sickness	
Colorectal Cancer Screening	Same as any other Preventive Service	
Gynecological and Obstetrical Services	Same as any other Preventive Service	
Leukocyte Antigen Testing	Same as any other Preventive Service, subject to a maximum of \$150 per lifetime lab fee and may not be applied to any deductible.	
Pap Tests	Same as any other Preventive Service	
Prostate Cancer Screening	Same as any other Preventive Service	
Screening Mammogram	Same as any other Preventive Service	

**ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT**

Principal Sum .....\$10,000

Loss must occur within 365 days of the date of a covered Accident.

Only one benefit will be payable under this provision, that providing the largest benefit, when more than one (1) loss occurs as the result of any-one (1) Accident. This benefit is payable in addition to any other benefits payable under this Certificate.

**Pre-Certification**

Pre-Certification is required for inpatient hospital, surgery and selected outpatient services. Pre-Certification is not required for an Emergency Medical Condition or for a Life-Threatening Condition or Urgent Care or Hospital Confinement for the initial 48/96 hours of maternity care. Additionally, no authorization requirement will apply to obstetrical or gynecological care provided by In-Network Providers.

**Exclusions and Limitations**

**Exclusion Disclaimer:** Any exclusion in conflict with the Patient Protection and Affordable Care Act will be administered to comply with the requirements of the Act.

The Certificate does not cover loss nor provide benefits for any of the following, except as otherwise provided by the benefits of the Certificate and as shown in the Schedule of Benefits.

1. **International Students Only** - Eligible expenses within Your Home Country or country of origin that would be payable or medical Treatment that is available under any governmental or national health plan for which You could be eligible.
2. Treatment, service or supply which is not Medically Necessary for the diagnosis, care or treatment of the Sickness or Injury involved. This applies even if they are prescribed, recommended or approved by Your attending Physician or dentist.
3. Medical services rendered by a provider employed for or contracted with the Policyholder, including team physicians or trainers, except as specifically provided in the Schedule of Benefits. .
4. Professional services rendered by an Immediate Family Member or anyone who lives with You.
5. Routine foot care, including the paring or removing of corns and calluses, or trimming of nails, unless these services are determined to be Medically Necessary because of Injury, infection or disease.



6. Infertility treatment (male or female)-this includes but is not limited to:
  - Procreative counseling;
  - Premarital examinations;
  - Genetic counseling and genetic testing;
  - Impotence, organic or otherwise;
  - Injectable infertility medication, including but not limited to menotropins, hCG and GnRH agonists;
  - In vitro fertilization, gamete intrafallopian tube transfers or zygote intrafallopian tube transfers;
  - Costs for an ovum donor or donor sperm;
  - Sperm storage costs;
  - Cryopreservation and storage of embryos;
  - Ovulation induction and monitoring;
  - Artificial insemination;
  - Hysteroscopy;
  - Laparoscopy;
  - Laparotomy;
  - Ovulation predictor kits;
  - Reversal of tubal ligations;
  - Reversal of vasectomies;
  - Costs for and relating to surrogate motherhood (maternity services are Covered for Members acting as surrogate mothers);
  - Cloning; or
  - Medical and surgical procedures that are experimental or investigational, unless Our denial is overturned by an External Appeal Agent.
- 7 Expenses covered under any Workers' Compensation, occupational benefits plan, mandatory automobile no-fault plan, public assistance program or government plan, except Medicaid.
8. Charges of an institution, health service or infirmary for whose services payment is not required in the absence of insurance or services covered by Student Health Fees.
9. Any expenses in excess of Usual and Customary Charges except as provided in the Certificate.
10. Loss incurred as the result of riding as a passenger or otherwise (including skydiving) in a vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a scheduled airline maintaining regular published schedules on a regularly established route anywhere in the world.
11. Loss resulting from war or any act of war, whether declared or not, or loss sustained while in the armed forces of any country or international authority.
12. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any Intercollegiate or club sports for which benefits are paid under another Sports Accident policy issued to the Policyholder; or for which coverage is provided by the National Collegiate Athletic Association (NCAA), National Association of Intercollegiate Athletic (NAIA) or any other sports association.
13. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport.
14. Treatment, services, supplies or facilities in a Hospital owned or operated by the Veterans Administration or a national government or any of its agencies, except when a charge is made which You are required to pay.
15. Services that are duplicated when provided by both a certified Nurse-midwife and a Physician.
16. Expenses payable under any prior policy which was in force for the person making the claim.
17. Injury sustained as the result of Your operation of a motor vehicle while not properly licensed to do so in the jurisdiction in which the motor vehicle accident takes place.
18. Expenses incurred after:
  - The date insurance terminates as to an Insured Person, except as specified in the extension of benefits provision; and
  - The end of the Policy Year specified in the Policy.
19. Elective Surgery or Elective Treatment unless such coverage is otherwise specifically covered under the Certificate.
20. Weight management. Weight reduction. Nutrition programs. This does not apply to nutritional counseling or any screening or assessment specifically provided under the Preventive Services benefit, or otherwise specifically covered under the Certificate.

21. Treatment for obesity except surgery for morbid obesity (bariatric surgery). Surgery for removal of excess skin or fat.
22. Charges for hair growth or removal unless otherwise specifically covered under the Certificate.
23. Expenses for radial keratotomy.
24. Adult Vision unless specifically provided in the Certificate.
25. Charges for office visit exam for the fitting of prescription contact lenses, duplicate spare eyeglasses, lenses or frames, non-prescription lenses or contact lenses that are for cosmetic purposes.
26. Charges for hearing exams, hearing screening, or cochlear implants except as specifically provided in the Certificate.
27. Racing or speed contests, skin diving or sky diving, ultra-light aircraft, parasailing, sail planing, hang gliding, bungee jumping, travel in or on ATV's (all terrain or similar type vehicles) or other hazardous sport or hobby.
28. Surgery or related services for cosmetic purposes to improve appearance, except to restore bodily function or correct deformity resulting from disease, or trauma.
29. Treatment to the teeth, including orthodontic braces and orthodontic appliances, unless otherwise covered under the Pediatric Dental Care Benefit.
30. Extraction of impacted wisdom teeth or dental abscesses.
31. Treatment of Temporomandibular Joint Dysfunction (TMJ) other than a surgical procedure for those covered conditions affecting the upper or lower jawbone or associated bone joints. Such a procedure must be considered Medically Necessary based on the Certificate definition of same.
32. You are:
  - committing or attempting to commit a felony,
  - engaged in an illegal occupation, or
  - participating in a riot.
33. Custodial Care service and supplies.
34. Charges for hot or cold packs for personal use.
35. Braces and appliances used as protective devices during a student's participation in sports. Replacement braces and appliances are not covered.
36. Services of private duty Nurse except as provided in the Certificate.
37. Expenses that are not recommended and approved by a Physician.
38. Routine harvesting and storage of stem cells from newborn cord blood, the purchase price of any organ or tissue, donor services if the recipient is not an Insured Person under this plan, or services for or related to the transplantation of animal or artificial organs or tissues.
39. Cosmetic procedures related to Gender Reassignment including but not limited to rhinoplasty, face lift, facial bone reduction, lip enhancement or reduction, blepharoplasty, body contouring, reduction thyroid chondroplasty, hair removal, voice modification surgery, skin resurfacing, chin implants, nose implants.
40. Sleep Disorders, except for the diagnosis and treatment of obstructive sleep apnea.
41. Treatment of Acne unless Medically Necessary.
42. Experimental or Investigational drugs, devices, treatments or procedures unless otherwise covered under Covered Clinical Trials or covered under clinical trials (routine patient costs). See the Other Benefits section for more information.
43. Under the Prescription Drug Benefit shown in the Schedule of Benefits:
  - any drug or medicine which does not, by federal or state law, require a prescription order, i.e. over-the-counter drugs, even if a prescription is written, except as specifically provided under Preventive Services or in the Prescription Drug Benefit section of this Certificate. Insulin and OTC preventive medications required under ACA are exempt from this exclusion;
  - drugs with over-the-counter equivalents except as specifically provided under Preventive Services;
  - allergy sera and extracts administered via injection;
  - any drug or medicine for the purpose of weight control;
  - fertility drugs;
  - sexual enhancements drugs;
  - vitamins, and minerals, except as specifically provided under Preventive Services;
  - food supplements, dietary supplements; except as specifically provided in the Certificate;
  - cosmetic drugs or medicines, including but not limited to, products that improve the appearance of wrinkles or other skin blemishes;

- refills in excess of the number specified or dispensed after 1 year of date of the prescription;
  - drugs labeled, "Caution – limited by federal law to Investigational use" or Experimental Drugs;
  - any drug or medicine purchased after coverage under the Certificate terminates;
  - any drug or medicine consumed or administered at the place where it is dispensed;
  - if the FDA determines that the drug is: contraindicated for the Treatment of the condition for which the drug was prescribed; or Experimental for any reason;
  - bulk chemicals;
  - non-insulin syringes, surgical supplies, durable medical equipment/medical devices, except as specifically provided in the Prescription Drug Benefit section of the Certificate;
  - repackaged products;
  - blood components except factors;
  - immunology products.
44. Non-chemical addictions.
  45. Non-physical, occupational, speech therapies (such as art, dance, drama, horticulture, music, writing, etc.).
  46. Modifications made to dwellings.
  47. General fitness, exercise programs.
  48. Hypnosis.
  49. Rolfing.
  50. Biofeedback.

## Value Added Services

The following are not affiliated with Wellfleet Insurance Company and the services are not part of the Plan Underwritten by Wellfleet Insurance Company. These value-added options are provided by Wellfleet Student.

### **VISION DISCOUNT PROGRAM**

For Vision Discount Benefits please go to:

[www.wellfleetstudent.com](http://www.wellfleetstudent.com)

### **EMERGENCY MEDICAL AND TRAVEL ASSISTANCE**

Wellfleet Student provides access to a comprehensive program that will arrange emergency medical and travel assistance services, repatriation services and other travel assistance services when you are traveling. For general inquiries regarding the travel access assistance services coverage, please call Wellfleet Student at (877) 657-5030, TTY 711. **If you are traveling and need assistance in North America, call the Assistance Center toll-free at: (877) 305-1966 or if you are in a foreign country, call collect at: (715) 295-9311.** When you call, please provide your name, school name, the group number shown on your ID card, and a description of your situation. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Assistance Center.