Coverage Period: 07/01/2022 – 06/30/2023 Coverage for: Individual | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to <u>www.wellfleetstudent.com</u> or call toll free 1-877-657-5030. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In- <u>Network Provider</u> : \$100/ individual Out-of-Network Provider: \$100/ individual	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. In-Network Preventive care, In-Network Urgent Care, In-Network Outpatient Mental Health Office Visits, In-Network Physician's Visits including Specialists/Consultants, In-Network Telemedicine, Zero Cost Medications and In-Network Prescription Drugs, Diagnostic and Preventive Pediatric Dental, expenses are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-Network Provider: \$7,900/ individual Out-of-Network Provider: \$15,800/ individual	The out-of-pocket limit is the most you could pay in a year for covered services.
What is not included in the <u>out-of-pocket limit?</u>	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See <a href="www.cigna.com">www.cigna.com</a> or call 1-877-657-5030 for a list of <a href="network providers">network providers</a> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

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	Services You May	What You Will Pay		Limitations Exceptions & Other Important
Common Medical Event	Need Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$30 <u>copay</u> /visit, <u>Deductible</u> does not apply	20% coinsurance	none
If you visit a bootb save		\$30 <u>copay</u> /visit, <u>Deductible</u> does not apply	20% coinsurance	none
If you visit a health care provider's office or clinic	Specialist visit	Chiropractic Care: 20% coinsurance	Chiropractic Care: 40% coinsurance	Chiropractic Care: Pre-Certification required.
	Preventive care/screening/immunization	No charge	20% coinsurance	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	Pre-Certification required but not for Laboratory Procedures.
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Pre-Certification required.
	Tier 1 (Generic drugs)	\$15 <u>copay</u> /prescription, <u>Deductible</u> does not apply	Not Covered	Your benefit is limited to a 30 day supply. For package
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at www.wellfleetstudent.com	Tier 2 (Preferred brand drugs)	\$45 <u>copay</u> /prescription, <u>Deductible</u> does not apply	Not Covered	sizes that exceed a 30-day supply, see the "Retail Pharmacy Supply Limits" section in the Certificate.  No cost sharing applies to ACA Preventive Care medications filled at a participating network pharmacy
	Tier 3 (Non- preferred brand drugs)	\$75 <u>copay</u> /prescription, <u>Deductible</u> does not apply	Not Covered	and Zero Cost Medications.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.wellfleetstudent.com</u>.

Common Medical Event	Services You May Need	What You In-Network Provider (You will pay the least)	Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Specialty drugs	\$75 <u>copay</u> /prescription, <u>Deductible</u> does not apply	Not Covered	Your benefit is limited to a 30 day supply. For package sizes that exceed a 30-day supply, see the "Retail Pharmacy Supply Limits" section in the Certificate.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	none
surgery	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Pre-Certification Required.
	Emergency room care	20% coinsurance	Paid the same as In-Network Provider subject to Usual and Customary Charge.	Benefits will be payable for services received in a hospital emergency department or independent freestanding emergency department.
If you need immediate medical attention	Emergency medical transportation	20% <u>coinsurance</u>	Paid the same as In-Network Provider subject to Usual and Customary Charge.	Including ground and/or air, water transportation.
	Urgent care	\$30 <u>copay</u> /visit, <u>Deductible</u> does not apply	20% coinsurance	Treatment for non-life-threatening conditions.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Subject to Semi-Private room rate unless intensive care unit is required. <a href="Pre-Certification">Pre-Certification</a> required.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% coinsurance	Pre-Certification required.

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\text{plan}}$  or policy document at  $\underline{\text{www.wellfleetstudent.com}}$ .

	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Common Medical Event	Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visits: \$30 copay/visit, Deductible does not apply Outpatient Services, other than office visits: 20% coinsurance	Office visits: 20% coinsurance  Outpatient Services, other than office visits: 40% coinsurance	Office Visits include but are not limited to: physician visits, individual and group therapy, medication management.  Outpatient Services, other than office visits, include but are not limited to the following: Intensive Outpatient Programs(IOP); Partial Hospitalization, Electronic Convulsive Therapy(ECT), Repetitive Transcranial Magnetic Stimulation (rTMS); Psychiatric and Neuro Psychiatric testing.  Pre-Certification required except for office visits	
	Inpatient services	20% coinsurance	40% coinsurance	Pre-certification required.	
	Office visits	\$30 <u>copay</u> /visit, <u>Deductible</u> does not apply	20% coinsurance	Cost sharing does not apply to certain preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	Up to 48 hours for normal vaginal delivery and 96 hours (not including the day of surgery) for a caesarean section delivery unless the caesarean	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	section delivery is the result of <u>Complications of</u> <u>Pregnancy</u> . <u>Pre-Certification</u> required for all inpatient maternity care after the initial 48/96 hours.	
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	Pre-Certification required.	

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\text{plan}}$  or policy document at  $\underline{\text{www.wellfleetstudent.com}}$ .

Common Medical Event	Services You May Need	What You In-Network Provider (You will pay the least)	ı Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Rehabilitation services	Inpatient Facility: 20% coinsurance  Outpatient: 20% coinsurance	Inpatient Facility: 40% coinsurance  Outpatient: 40% coinsurance	Inpatient Rehabilitation Facility: <a href="Pre-Certification">Pre-Certification</a> is required.  Outpatient Includes Physical, Occupational, and Speech therapies. <a href="Pre-Certification">Pre-Certification</a> required
	Habilitation services	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Includes Physical, Occupational and Speech Therapies. Pre-Certification required.
	Skilled nursing care	20% coinsurance	40% coinsurance	Pre-Certification required.
	Durable medical equipment	20% coinsurance	40% coinsurance	Pre-Certification is required for over \$500.
	Hospice services	20% coinsurance	40% coinsurance	none
	Children's eye exam	0% coinsurance	0% <u>coinsurance</u>	To the end of the month when the Insured Person turns age 19. Limited to 1 visit per Policy Year.
If your child needs dental or eye care	Children's glasses	0% coinsurance	0% coinsurance	To the end of the month when the Insured Person turns age 19. Limited to 1 pair of prescribed lenses and frames or contact lenses (in lieu of eyeglasses) per Policy Year.
	Children's dental check-up	No charge	No charge	Limited to 2 exams every 12 months to the end of the month in which the Insured Person turns age 19. For Preventive.

<sup>\*</sup> For more information about limitations and exceptions, see the  $\underline{\text{plan}}$  or policy document at  $\underline{\text{www.wellfleetstudent.com}}$ .

## **Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Infertility treatment

- Long-term care
- Routine eye care (Adult)

- Routine foot care
- Weight loss programs

# Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture
- Bariatric surgery (<u>Pre-Certification</u> required)
- Chiropractic care (<u>Pre-Certification</u> required)
- Dental care (Adult)(Accidental Injury)
- Hearing aids (One hearing aid per affected ear every 36 months for an Insured age 18 years or under)
- Non-emergency care when traveling outside the U. S. (\$10,000 maximum per Policy Year)
- Private-duty nursing (While confined)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: <a href="http://www.maine.gov/pfr/insurance/index.html">http://www.maine.gov/pfr/insurance/index.html</a> or contact Wellfleet Group, LLC toll free 1-877-657-5030. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="https://example.com/Health Insurance">Health Insurance</a> <a href="https://example.com/Marketplace">Marketplace</a>. For more information about the <a href="https://example.com/Marketplace">Marketplace</a>, visit <a href="https://example.com/www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: <a href="http://www.maine.gov/pfr/insurance/complaint.html">http://www.maine.gov/pfr/insurance/complaint.html</a>.

## Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

## Does this plan meet the Minimum Value Standards? Not Applicable

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

# **Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al (877) 657-5030.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (877) 657-5030.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (877) 657-5030.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' (877) 657-5030.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1146. The time required to complete this information collection is estimated to average 0.08 hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

## **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$100
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	0%

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$100	
<u>Copayments</u>	\$10	
Coinsurance	\$2,500	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2.670	

# **Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$100
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	0%

## This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$100	
Copayments	\$1,000	
Coinsurance	\$200	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,320	

# **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$100
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	0%

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

<b>Total Example Cost</b>	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$100	
Copayments	\$100	
Coinsurance	\$500	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$700	

#### NOTICE OF NON-DISCRIMINATION AND ACCESSIBILITY REQUIREMENTS

The Company complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Company does not exclude people or treat them worse because of their race, color, national origin, age, disability, or sex.

The Company provides free aids and services to people with disabilities to communicate effectively with us, such as:

- 1. Qualified sign language interpreters
- 2. Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose first language is not English when needed to communicate effectively with us, such as:

- 1. Interpreters
- 2. information translated into other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Wellfleet Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator PO Box 15369 Springfield, MA 01115-5369 (413) 733-4540 civilcoordinator@wellfleetinsurance.com

You can file a grievance in person, by mail, fax, or email. If you need help filing a grievance our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW., Room 509F, HHH Building Washington, DC 20201 800-868-1019; 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

The Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

## LANGUAGE ASSISTANCE PROGRAM

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call (877) 657-5030.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al (877) 657-5030.

請注意:如果您說中文 (Chinese), 我們免費為您提供語言協助服務。請致電:(877) 657-5030.

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi (877) 657-5030.

알림: 한국어(Korean)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다.

(877) 657-5030번으로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog** (**Tagalog**), may makukuha kang mga libreng serbisyo ng tulong sa wika. Mangyaring tumawag sa (877) 657-5030.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по номеру (877) 657-5030.

هيبنة: اذإ تنك شدحت قيبر ها (Arabic)، نإف تامدخة دعاسما الميو غلا الميناجما المحاتم كال. عاجر لا لاصتلاً الب 5030-657 (877).

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nan (877) 657-5030.

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le (877) 657-5030.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod numer (877) 657-5030.

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue para (877) 657-5030.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Si prega di chiamare il numero (877) 657-5030.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufen Sie (877) 657-5030 an.

注意事項:日本語(Japanese) を話される場合、無料の言語支援サービスをご利用いただけます。(877) 657-5030 にお電話ください。

**یسراف** امشدن ابز رگا: مجود (Farsi) دشابه یم امشدر ایتخا رد ناگیار روط مجه ینابز دادما تامدخ، تسا. 657-5030 (877) نمس ا بیگرید.

कृपा ध्या दा: याद आप **हिंदा (Hindi)** भाषी हा तो आपके ।लए भाषा सहायता सेवाएं।न:श्ल् उपलब् हा। कृपा पर काल करा (877) 657-5030

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau (877) 657-5030.

ប្រយ័ត្ន: ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ(Khmer) សេវាកម្មភាសាជំនួយឥតគិតថ្លៃមានសម្រាប់អ្នក។ សូមទូរស័ព្ទមកលេខ (877) 657-5030 ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti (877) 657-5030.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí kohjj' (877) 657-5030 hodíilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac (877) 657-5030

ગુજરાતી (Gujarati) યુ ના: જો તમે જરાતી બોલતા હો, તો િન:લ્કુ ભાષા સહાય સેવાઓ તમારા માટ ઉપલબ્ધ છ. ફોન કરો (877) 657-5030

**λληνικά (Greek)**ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε (877) 657-5030

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