



Washburn University

2022-2023 Domestic Student Health Plan

Group No: ST0970SH

Policy No: WI2223KSSHIP154

Dear Students:

We are pleased to provide you with this summary of the Student Health Plan for Washburn University. This plan is fully compliant with the Affordable Care Act.

Who is Eligible to Enroll

Domestic Washburn University and Washburn Institute of Technology registered full-time undergraduate students taking at least 5 or more credit hours, and graduate students pursuing a graduate degree are eligible to enroll in this insurance plan. Dependents of the student are also eligible to enroll.

How Do I Enroll

Domestic students may enroll on a voluntary basis on the website www.wellfleetstudent.com. Search for your school's webpage and select the option to enroll online. Students and their dependents must enroll by the enrollment deadline dates. Credit card payment is required.

Enrollment Period Deadlines Dates

Annual/Fall Semester	September 25, 2022
Spring/Summer	February 19, 2023
Summer	June 23, 2023

Student Cost and Periods of Coverage*

	Annual 8/1/22 to 7/31/23	Fall 8/1/22 to 1/9/23	Spring/ Summer 1/10/23 to 7/31/23	Summer 5/31/23 to 7/31/23
Student	\$2,262	\$1,004	\$1,258	\$384
Spouse	\$2,262	\$1,004	\$1,258	\$384
Each Child	\$2,262	\$1,004	\$1,258	\$384
3 or More Children	\$6,786	\$3,012	\$3,774	\$1,152

*The above rates include an administrative fee
Dependent rates are in addition to the student rate

Where Can I Obtain more Information about the Plan?

Enroll in the Student Plan	Wellfleet Student www.wellfleetstudent.com
Insurance Benefits Claim Processing ID Cards	Wellfleet Group, LLC www.wellfleetstudent.com
Find Network Provider	Wellfleet Student or Cigna PPO www.cigna.com

HEALTH INSURANCE BENEFIT SUMMARY FOR COVERED MEDICAL EXPENSES*

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

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Policy Year Deductible	\$500 Individual	\$1,500 Individual
Out-of-Pocket Maximum	\$6,600 Individual \$13,200 Family	6,600 Individual \$13,200 Family
Coinsurance	70% of NC**	50% of U&C**
Preventive Care	100% of NC (Deductible Waived)	70% of U&C
Hospital Room & Board (Inpatient)	70% of NC	50% of U&C
Surgery (Inpatient or Outpatient)	70% of NC	50% of U&C
Physician's Office Visits OR Consultant/Specialist	70% of NC	50% of U&C
Emergency Services Expense (copay waived if admitted)	\$100 copay per visit then the plan pays 70% of NC	Paid the same as In-Network Provider subject to U&C
Urgent Care	\$75 copay per visit then the plan pays 70% of NC	\$75 copay per visit then the plan pays 50% of U&C
Imaging Services and Laboratory Procedures (Outpatient)	70% of NC	50% of U&C
Sport Accident Expense for Intercollegiate or Club Sports	70% of NC	50% of U&C
Outpatient Prescription Drugs (Copay per 30-day supply; Paid on a reimbursement basis)	Generic: \$25 copay per Drug Preferred Brand: \$50 copay per Drug Non-Preferred Brand: \$50 copay per Drug Specialty: \$50 copay per Drug then the plan pays 80% of Actual Charge; after the deductible	

**NC= Negotiated Charge for Covered Medical Expenses

**U&C=Usual and Customary for Covered Medical Expenses

*This is only a brief description of the coverage(s) available under the Plan. The Certificate will contain the reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the Certificate. If there are any conflicts between this document and the Certificate, the Certificate shall govern in all cases.

Pre-certification is required for inpatient hospital, surgery and selected outpatient services. Pre-certification is not required for an Emergency Medical Condition or Urgent Care or Hospital Confinement for the initial 48/96 hours of maternity care.

The following Value-Added Services are not part of the Policy and are not underwritten by Wellfleet Insurance Company. The services are provided by Independent vendors and are included if the student participates in the student health plan.

- Vision discount program through Davis Vision
- Medical travel assistance through Assist America
- 24-hour nurse hotline
- 24/7 Behavioral Health Hotline/CareConnect

Underwritten By:
Wellfleet Insurance Company.

Plan Administrator:
Wellfleet Group, LLC
P.O. Box 15369
Springfield, MA 01115
www.wellfleetstudent.com
(877) 657-5030

Servicing Agent:
Dissinger Reed
8700 Indian Creek Pkwy, Suite 320
Overland, KS 66210
(800) 386-9183
www.dissingerreed.com

Exclusions and Limitations

Exclusion Disclaimer: Any exclusion in conflict with the Patient Protection and Affordable Care Act or any state-imposed requirements will be administered to comply with the requirements of the federal or state guideline, whichever is more favorable to You.

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.

- 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.
- Medical services rendered by a provider employed for or contracted with the Policyholder, including team Physicians or trainers
- Professional services rendered by an Immediate Family Member or anyone who lives with You.
- 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.
- Any expenses in excess of Usual and Customary Charges except as provided in the Certificate.
- 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.
- Services that are duplicated when provided by both a certified Nurse midwife and a Physician.
- Expenses payable under any prior policy which was in force for the person making the claim.
- 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.
- 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.
- Expenses covered under any Workers' Compensation, occupational benefits plan, mandatory automobile no-fault plan, public assistance program or government plan, except Medicaid.
- 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.
- Elective Surgery or Elective Treatment unless such coverage is otherwise specifically covered under the Certificate.
You are:
 - committing or attempting to commit a felony,
 - engaged in an illegal occupation, or
 - participating in a riot.
- Custodial Care service and supplies.
- Charges for hot or cold packs for personal use.
- Services of private duty Nurse except as provided in the Certificate.
- Expenses that are not recommended and approved by a Physician.
- Experimental or Investigative 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.
- 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.
- 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.
- Non-chemical addictions.
- Non-physical, occupational, speech therapies (art, dance, etc.).
- Modifications made to dwellings.
- General fitness, exercise programs.
- Hypnosis.
- Rolfing.
- Biofeedback.
- Braces and appliances used as protective devices during a student's participation in sports. Replacement braces and appliances are not covered.
- Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport.
- Expenses for radial keratotomy.
- Treatment of Acne unless Medically Necessary.
- Charges for hair growth or removal unless otherwise specifically covered under the Certificate.
- Surgery or related services for cosmetic purposes to improve appearance, except to restore bodily function or correct deformity resulting from disease, or trauma.

Prescription Drugs

- 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;

- 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.