

Dear Students:

UMass Amherst is pleased to provide you with this summary of the Graduate Student Health Insurance Benefit Plan (SHBP) and to provide information about the annual waiver process. Please note the SHBP is fully compliant with the Affordable Care Act.

### Who Is Eligible?

UMass Amherst requires all Graduate domestic and international students taking five (5) or more credits to be covered by health insurance. All eligible domestic and international students are **automatically enrolled and billed** for the Student Health Benefit Plan (per semester).

Domestic and international Graduate students studying in person, remotely or on-line and residing on campus anywhere in the U.S. who show proof of comparable insurance coverage from a U.S. based insurance company, can waive the UMass SHBP. Insurance plans based outside of U.S., travel insurance, out-of-state Medicaid, HMO's, and EPO plan or plans that do not provide full medical care around the UMass campus, are not considered comparable coverage, and will not be accepted. Any question about your current insurance plan can be directed to UHS. When comparable coverage is confirmed, the insurance fee will be removed from their tuition bill.

Optional enrollment is available for those who are:

- Matriculated in a day academic program taking fewer than five (5) credits per semester.
- Graduate student matriculated in a day academic program who has paid the Continuous Enrollment fee for the semester.
- Matriculated into an undergraduate program through Continuing Education or University Without Walls, are legal residents of Massachusetts and are taking six or more credits per semester.
- Matriculated into a graduate program through Continuing Education, are legal residents of Massachusetts and are taking six or more credits per semester.
- Online students matriculated into a graduate program through Continuing Education, are legal residents of Massachusetts and are taking six or more credits per semester.
- Matriculated Continuing Education students participating in off-campus programs.
- Non-matriculated students are Not eligible for health plan enrollment.

Any student who meets one of these requirements and would like to enroll, please contact UHS Patient Services.

### How do I waive / enroll?

If you are taking five (5) or more credits, and want the insurance, you don't have to do anything. You will automatically be enrolled.

Students who are taking five (5) or more credits, have comparable coverage under another insurance company, and do not want the UMass Amherst (SHBP) can waive the insurance. Go to:

- [www.spire.umass.edu](http://www.spire.umass.edu)
- Select the "Health Waiver" page link to proceed to Wellfleet.


Or

- Go to directly to: <https://www.studentinsurance.com/Client/941>
- Select the Waiver tab and choose the next option that applies.
- New students must "Create a New Account". Returning students can proceed to their account by signing in.
- Once logged into your account, students can select the option to waive and proceed as directed. Please have your current insurance card available. You will need the information to enter your insurance information.
- A confirmation email will be sent within minutes of completing the waiver request. Save this confirmation as proof of your waiver.

**Note:** Waiver submission may be audited by UMass Amherst, Wellfleet, and/or their contractors or representatives. You may be required to provide, upon request, documents that demonstrate that you meet the school's requirements (out-of-state Medicaid plans, out-of-state HMO plans, EPO plans, urgent or emergency care only plans, travel insurance, or non-US based insurance plans, do not provide full coverage in Massachusetts and are not acceptable plans).

**Deadline to waive for the Annual Plan is September 8, 2022, and deadline to waive for New Spring Students is February 21, 2023.**

### Where Can I Obtain More Information About The Plan?

|   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Insurance Benefits</li> <li>• Eligibility</li> <li>• Enrollment</li> </ul>                             | UHS Patient Services<br>150 Infirmary Way<br><a href="http://www.umass.edu/uhs">www.umass.edu/uhs</a><br>413-577-5192   |
| <ul style="list-style-type: none"> <li>• Insurance Benefits</li> <li>• ID Cards</li> <li>• Claim questions</li> <li>• Waiver Process</li> </ul> | <br><a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a> |
| Find an In-Network PPO Provider   | Cigna PPO Choice Fund<br><a href="https://www.cigna.com/hcpdirectory/">https://www.cigna.com/hcpdirectory/</a>  |
| Prescription Drug Provider  | Wellfleet RX/ESI<br><a href="http://www.wellfleetrx.com">www.wellfleetrx.com</a>  |

### Where can I go for Services?

UHS, the University of Massachusetts Amherst's fully accredited campus health center. UHS offers comprehensive primary care, walk-in care, mental health services, referrals (to a provider that belongs to the Cigna PPO Network), and education services, with a special focus on the health needs and concerns of our students. UHS is located on 150 Infirmary Way, Amherst, Ma 01003.

For more information about UHS go to: <https://www.umass.edu/uhs/> or call at 413-577-5192.

### Effective Dates of Coverage

|        |                       |
|--------|-----------------------|
| Annual | 8/1/2022 to 7/31/2023 |
| Fall   | 8/1/2022 to 2/5/2023  |
| Spring | 2/6/2023 to 7/31/2023 |

**Plan Administrator:**  
 Wellfleet Group, LLC  
 PO Box 15369  
 Springfield, MA 01115  
[www.wellfleetstudent.com](http://www.wellfleetstudent.com)  
 1-877-657-5027

**UMass Amherst**  
 University Health Services  
 150 Infirmary Way  
 Amherst, MA 01003-9288  
 413-577-5192  
[www.umass.edu/uhs](http://www.umass.edu/uhs)

## Graduate Student Health Benefit Plan at a Glance

Here is a brief description of the Undergraduate Student Health Benefit Plan. Note that these are only a few of the benefits offered by UMass. To view a complete description of coverage, please visit: [www.wellfleetstudent.com](http://www.wellfleetstudent.com).

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|--|--|--|
| <b>Policy Year deductible</b>  | \$200 per Individual<br>\$600 per Family   |  |
| <b>Out-of-Pocket Maximum</b>   | \$1,300 per Individual<br>\$2,500 per Family   |  |
| <b>UHS Services</b>  | Covered at 100%<br>(deductible does not apply)<br><b>Note:</b> MOST services at UHS are provided at no additional cost. Students will be responsible for RX co-payments at UHS Pharmacy  |  |
|  | <b>In-Network benefits</b>   | <b>Out-of-Network Benefits</b>   |
| <b>Coinsurance</b>   | 95% of PA  | 80% of R&C   |
| <b>Wellness/Preventative and Immunization Expenses</b>   | 100% of PA<br>(deductible does not apply)  | 80% of R&C   |
| <b>Physician Office Visits/ Primary Care Visits</b><br>(includes Pediatricians and Telemedicine visits)  | 100% of PA after<br>\$10 copay per visit<br>(deductible does not apply)  | 80% of R&C   |
| <b>Consultants/Specialist visits, including Telemedicine visits.</b>   | 100% of PA after<br>\$20 copay per visit<br>(deductible does not apply)  | 80% of R&C   |
| <b>Mental Health Disorders and Substance Abuse Outpatient visits</b>   | 100% of PA after<br>\$20 copay per visit<br>(deductible does not apply)  | 80% of R&C   |
| <b>Impacted Wisdom Teeth Expense</b> , for the removal of one or more impacted wisdom teeth.   | 95% of Actual or Negotiated fee  |  |
| <b>Laboratory and X-ray Expense.</b> Includes diagnostic services, laboratory, & x-ray examinations.   | 95% of PA  | 80% of R&C   |
| <b>High-Cost Procedures Expense.</b> Services include, but not limited to, CAT Scans, MRI, and Laser Treatments.   | 95% of PA  | 80% of R&C   |
| <b>Emergency Room Expenses</b><br>(copay waived if admitted)   | 100% of PA after<br>\$100 copayment per visit<br>(deductible does not apply)   | 100% of R&C after<br>\$100 copayment per visit (deductible does not apply) |
| <b>Urgent Care Expense</b>   | 95% of PA  | 80% of R&C   |
| <b>Surgical Expense Benefit</b>  | 95% of PA  | 80% of R&C   |
| <b>Inpatient Hospital Expenses</b><br>Requires Pre-certification   | 95% of PA  | 80% of R&C   |
| <b>Prescription Drug benefit.</b> Prescriptions are not subject to the policy year deductible and should be purchased at UHS Pharmacy or through a participating pharmacy. | Plan pays 100% of the negotiated rate after:<br>\$10 copay for a 30-day supply of a generic drug<br>\$10 copay for a 30-day supply of a brand name drug<br>\$0 copay for a 30-day supply of a generic contraceptive<br>(deductible does not apply) |  |

**NOTE:** The UMass Amherst Student Health Benefit Plan may not cover all your healthcare expenses. The plan excludes coverage for certain services and contains limitations on the amounts it will pay. This document tells you about some important features of the Student Health Benefit Plan; however other features may be important to you. To view the full Summary Plan description, go to: [www.wellfleetstudent.com](http://www.wellfleetstudent.com).

## Glossary of Terms

**Deductible** means a dollar amount that a Covered person must pay as an out-of-pocket expense each Policy year before benefits are payable under this Plan. The deductible amount is shown in the above schedule. The deductible is included in the Out-of-Pocket Maximum. Note: The deductible applies to all services unless the benefit specifies, "deductible does not apply."

**Coinsurance** means the percentage of the covered medical expense that is reimbursed by the Plan and by the member. The Plans coinsurance is listed in the above schedule.

**Co-payment** means a set dollar amount that You must pay at the point services are rendered. The co-payment is separate from the deductible and is calculated towards the Out-of-Pocket Maximum.

**Out-of-Pocket Maximum** means the most You will pay during a Policy Year before the coverage Coinsurance pays at 100%. This included deductibles, copayments (medical and prescriptions) and any Coinsurance paid by you. This does not include non-covered medical expenses and elective services.

**In-Network** means a Hospitals, Physicians, Facilities, Practitioners, or other treating Providers that agree to Participate in a Preferred Provider Organization (PPO) Network and accept a negotiated fee for their services. In-Network Providers are not allowed to bill above the negotiated fee. Any balance remaining after the negotiated fee, not paid by the Plan, is the member's responsibility (deductible and coinsurance).

**Out-of-Network** means a Hospitals, Physicians, Facilities, Practitioners, or other treating Providers that DO NOT agree to Participate in a Preferred Provider Organization (PPO). The Coinsurance paid to an Out-of-Network is at a less coinsurance than an In-Network providers.

**Pre-certification of Care** means contacting the Claims Administrator, Wellfleet, prior to Inpatient treatment to obtain approval. This may be done by your doctor or hospital administrator. If you do not secure pre-certification for a non-emergency admission within one (1) business day, You will be subject to a charge of \$200 per admission. This charge cannot be used to satisfy copayments, deductibles, or out-of-pocket maximum.