

BENEFITS AT A GLANCE

STUDENT HEALTH INSURANCE PLAN | PLAN YEAR 2022/2023

DESIGNED EXCLUSIVELY FOR THE STUDENTS OF:

GONZAGA UNIVERSITY GLOBAL PROGRAM
FOR INTERNATIONAL STUDENTS

Spokane, Washington

UNDERWRITTEN BY:

Crum & Forster, SPC

If any discrepancy exists between this brochure and the Policy, the Policy will govern.

Fall Policy Term Number: CC008741
Fall Effective: 8/15/2022 – 8/14/2023
Spring Policy Term Number: CC008742
Spring Effective: 1/1/2023 – 12/31/2023
Summer Policy Term Number: CC008743
Summer Effective: 5/16/2023 – 5/15/2024
Group Number: ST2217SH

ADMINISTERED BY:

Wellfleet Group, LLC

Welcome International Students...

We are pleased to provide you with this summary of the 2022 – 2023 International Student Health Insurance Plan (“Plan”), “Benefits at a Glance” includes effective dates and costs of coverage, as well as other helpful information.

Important Contact Information & Resources



Contact Us Broker

University Health Plans
15 Pacella Park Drive, Suite 130
Randolph, MA 02368
www.universityhealthplans.com
(800) 437-6448

Plan Administration

Enrollment, Eligibility, & Waivers
Servicing Agent
University Health Plans
15 Pacella Park Drive, Suite 130
Randolph, MA 02368
www.universityhealthplans.com
(800) 437-6448

Benefits, Claim Status, & ID Cards Administration

Wellfleet Group, LLC
PO Box 15369
Springfield, Massachusetts 01115-5369
(877) 657-5030, TTY 711
www.wellfleetstudent.com
Monday–Thursday, 8:30 a.m. to 7:00 p.m.
Eastern Time
Friday, 9:00 a.m. to 5:00 p.m.
Eastern Time



PPO Network MultiPlan

MultiPlan
www.multiplan.com



Pharmacy Benefits Manager

For information about the Wellfleet Rx/ESI Prescription Drug Program, please visit www.wellfleetstudent.com.

Your plan includes Wellfleet Rx – offering over 40 generics at a \$0 co-payment. Please ask your health care provider to review our formulary to see if these medications are right for you. Click here <http://wellfleetrx.com/students/formularies/> for more information.

Member Pharmacy Help
(877) 640-7940

Table of Contents

Welcome International Students.....	2
Important Contact & Resources.....	3
General Information.....	5
Am I Eligible?	5
How Do I Enroll My Dependents?	5
Effective Dates & Costs.....	6
Plan Benefits.....	6
Exclusions and Limitations	9

General Information

Am I Eligible

International Students

All International Students (Plan Participants) of the Gonzaga University Global Program will be automatically enrolled in this International Student Health Insurance Plan. Eligible International Students do not have the option to waive coverage.

Dependents

International Students who are enrolled in this International Student Health Insurance Plan may also enroll their eligible Dependents.

How Do I Enroll My Dependents?

- Go to www.universityhealthplans.com/gonzaga
- Click the “Enroll” tab and proceed as directed to enroll in and purchase the International Student Health Insurance Plan.

Refer to the dates in the Effective Date & Costs section for the deadline dates to purchase dependent coverage.

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	Dependent Enrollment Deadline Date
Fall Annual	08/15/2022	08/14/2023	09/30/2022
Spring Annual	01/01/2023	12/31/2023	02/28/2023
Summer Annual	05/16/2023	05/15/2024	06/30/2023

Plan Costs for International Students and their eligible Dependents

	Fall Annual	Spring Annual	Summer Annual
Student*	\$1,377	\$1,377	\$1,377
Spouse*	\$1,377	\$1,377	\$1,377
Each Child*	\$1,377	\$1,377	\$1,377
3 or more Children*	\$4,131	\$4,131	\$4,131

*The above plan costs include an administrative service fee.
The plan costs for Dependents are in addition to the plan costs for student.

Plan Benefits

NOTES:

- We do not pay benefits for the amount of Eligible Expenses paid by You as Your Coinsurance or Co-payment amount.
- Eligible Expenses** will be paid under the Inpatient benefits for Surgery and under the Outpatient benefits for Surgery, but not both for the same or related procedure.

BENEFIT	NETWORK PROVIDER	OUT OF NETWORK PROVIDER
Policy Maximum for all Injury and Sickness Medical Expenses	\$500,000	
Policy Term Deductible Per Individual	\$100	\$200
Initial Treatment Period	30 Days from the date of Injury or Sickness	
Out-of-Pocket Maximum Per Policy Term:		
Individual	\$2,500	\$5,000
Family	\$5,000	\$10,000
Coinsurance	100% of the Preferred Allowance	80% of Usual, Reasonable & Customary (URC) Charges

Schedule of Benefits

UNLESS OTHERWISE SPECIFIED BELOW, THE POLICY TERM DEDUCTIBLE WILL ALWAYS APPLY

BENEFITS FOR COVERED INJURY/SICKNESS	NETWORK PROVIDER	OUT OF NETWORK PROVIDER
Hospital Room & Board Benefit	100% of the Preferred Allowance	80% of URC
Intensive Care/Cardiac Care Unit Benefit	100% of the Preferred Allowance	80% of URC
Hospital Miscellaneous Expense Benefit	100% of the Preferred Allowance, subject to a \$50 co-payment per Confinement	80% of URC
Surgeon (In or Outpatient) Benefits	100% of the Preferred Allowance	80% of URC
Assistant Surgeon Benefit	100% of the Preferred Allowance	80% of URC
Pre-Admission Testing Benefit	100% of the Preferred Allowance	80% of URC
Anesthesia Benefit	100% of the Preferred Allowance	80% of URC
Day Surgery Miscellaneous Benefit	100% of the Preferred Allowance	80% of URC
Diagnostic X-Ray and Lab Benefit	100% of the Preferred Allowance	80% of URC
Ambulance Benefit	100% of the Preferred Allowance	80% of actual charges
Physician Visit Benefit (Inpatient)	100% of the Preferred Allowance	80% of URC
Physician Visit Benefit (Outpatient)	100% of the Preferred Allowance, subject to a \$10 co-payment per visit	80% of URC
Consultant Physician Benefit	100% of the Preferred Allowance, subject to a \$10 co-payment per visit	80% of URC
Student Health Center Expense Benefit	100% of billed charges	
Radiation/Chemotherapy Benefit	100% of the Preferred Allowance	80% of URC
Emergency Room Benefit	100% of the Preferred Allowance, subject to a \$50 co-payment per visit	100% of URC, subject to a \$50 co-payment per visit
Wellness Medical Benefit (Up to a maximum of \$2,500 per Policy Term)	100% of the Preferred Allowance	80% of URC
Maternity and Pre-Natal Care Expense Benefit (Conception must occur while covered under the Policy)	100% of the Preferred Allowance	80% of URC
MENTAL & NERVOUS CONDITIONS EXPENSE BENEFIT AND ALCOHOL & DRUG ABUSE EXPENSE BENEFIT		
In-Patient Expense (Up to 30 days maximum per Policy Term)	100% of the Preferred Allowance	80% of URC
Out-Patient Expense	100% of the Preferred Allowance, subject to a \$10 co-payment per visit	80% of URC

BENEFITS FOR COVERED INJURY/SICKNESS	NETWORK PROVIDER	OUT OF NETWORK PROVIDER
Emergency Dental Expense Benefit (Up to \$500 maximum per Policy Term)	100% of the Preferred Allowance	100% of URC
Physiotherapy Expense Benefit – Inpatient	100% of the Preferred Allowance	80% of URC
Physiotherapy Expense Benefit – Outpatient	100% of the Preferred Allowance, subject to a \$10 co-payment per visit	80% of URC
Durable Medical Equipment Expense Benefit	100% of the Preferred Allowance	80% of URC
Skilled Nursing Facility Benefit (Up to 50 days maximum per Policy Term)	100% of the Preferred Allowance	80% of URC
Emergency Medical Evacuation Expense Benefit	100% of actual expense, up to \$50,000 Deductible Waived	
Emergency Medical Repatriation Expense Benefit	100% of actual expense, up to \$50,000 Deductible Waived	
Return of Mortal Remains Expense Benefit	100% of actual expense, up to \$50,000 Deductible Waived	
Family Assistance Benefit	100% of actual expense, up to \$5,000 for room & board and round-trip economy air fare Deductible Waived	
PRESCRIPTION DRUG EXPENSE BENEFIT		
Co-payment Generic:	\$10 per prescription based on a 30-day supply per prescription. Deductible Waived	\$10 per prescription based on a 30-day supply per prescription.
Co-payment Brand Name Preferred:	\$20 per prescription based on a 30-day supply per prescription. Deductible Waived	\$20 per prescription based on a 30-day supply per prescription.
Co-payment Brand Name Non-Preferred:	\$40 per prescription based on a 30-day supply per prescription. Deductible Waived	\$40 per prescription based on a 30-day supply per prescription.
Contraceptive Drugs	Covered per co-payments above (For FDA-approved preventive contraceptives obtained at a Network pharmacy: \$0 per prescription based on 30-day supply per prescription, Deductible Waived)	
ACCIDENTAL DEATH AND DISMEMBERMENT		
Principal Sum	\$10,000	
Aggregate Limit	\$1,000,000	
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.		

Exclusions and Limitations

The Policy does not cover any loss resulting from any of the following unless otherwise covered under the Policy by Additional Benefits:

- 1) Suicide, attempted suicide (including drug overdose) self-destruction, attempted self-destruction or intentional self-inflicted Injury while sane or insane;
- 2) War or any act of war, declared or undeclared, any Terroristic Act;
- 3) Any Covered Loss which occurs while the Plan Participant is on Active Duty Service in any Armed Forces, National Guard, military, naval or air service or organized reserve corps;
- 4) Any Covered Loss sustained while in the service of the armed forces of any country. When the Plan Participant enters the armed forces of any country, We will refund the unearned pro rata premium upon request;
- 5) Voluntary, active participation in a riot or insurrection;
- 6) Medical expenses resulting from a motor vehicle accident in excess of that which is payable under any other valid and collectible insurance;
- 7) Medical Treatment related to organ transplants, whether as donor or recipient; this includes expenses incurred for the evaluation process, the transplant surgery, post-operative treatment, and expenses incurred in obtaining, storing or transporting a donor organ. In relation to a bone marrow or stem cell transplant this exclusion would include harvesting & mobilization charges;
- 8) For any Covered Losses resulting from the Plan Participant's intoxication or use of illegal drugs or any drugs or medication that is intentionally not taken in the dosage recommended by the manufacturer or for the purpose prescribed by the Plan Participant's Physician;
- 9) Commission or attempt to commit an assault or felony, or that occurs while being engaged in an illegal occupation;
- 10) Eligible Expenses for which the Plan Participant would not be responsible in the absence of the Policy;
- 11) Treatment of acne (this does not apply to prescription);
- 12) Charges which are in excess of Usual, Reasonable and Customary charges;
- 13) Charges that are not Medically Necessary;
- 14) Charges provided at no cost to the Plan Participant;
- 15) Expenses incurred for treatment while in Your Home Country;
- 16) Expenses incurred for an Accident or Injury or Sickness after the Benefit Period shown in the Schedule of Benefits or incurred after the termination date of coverage;
- 17) Regular health checkups; routine physical, immunizations or other examination where there are no objective indications or impairment in normal health; **unless specifically covered by this Policy;**
- 18) Services or treatment rendered by a Physician, Registered Nurse or any other person who is employed or retained by the Policyholder; or an Immediate Family member of the Plan Participant;
- 19) Duplicate services actually provided by both a certified nurse-midwife and Physician;
- 20) Any Covered Loss paid under Workers' Compensation, Employer's liability laws or similar occupational benefits or while engaging in an occupation for monetary gain from sources other than the Policyholder;
- 21) Benefits for enrolling solely for the purpose of obtaining medical treatment, while on a waiting list for a specific treatment, or while traveling against the advice of a Physician;
- 22) Aggravation or re-injury of a prior Injury that the Plan Participant suffered prior to his or her coverage Effective Date, unless We receive a written medical release from the Plan Participant's Physician;

- 23) Pre-existing conditions in excess of \$5,000; however, a Pre-Existing condition will be covered after the Plan Participant has been continuously insured for 3 months under the same Participating Organization (this does not apply to prescription);
- 24) Treatment of a hernia, including sports hernia, whether or not caused by a Covered Accident;
- 25) Elective abortion; elective cesarean section; or any complications of any of these conditions;
- 26) Drug, treatment or procedure that either promotes or prevents childbirth, including but not limited to: artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof;
- 27) Charges incurred for Surgery or treatments which are, Experimental/Investigational, or for research purposes;
- 28) Expense incurred for treatment of temporomandibular joint (TMJ) disorders or craniomandibular joint dysfunction and associated myofacial pain;
- 29) Dental care or treatment other than care of sound, natural teeth and gums required on account of Injury resulting from an Accident or emergency pain relief treatment to natural teeth while the Plan Participant is covered under the Policy, and rendered within 6 months of the Accident; unless specifically covered by this Policy;
- 30) Eyeglasses, contact lenses, hearing aids braces, appliances, or examinations or prescriptions therefore; unless specifically covered by this Policy;
- 31) Weak, strained or flat feet, corns, calluses, or toenails;
- 32) Private-duty nursing services;
- 33) The cost of the Plan Participant's unused airline ticket for the transportation back to the Plan Participant's Home Country, where an Emergency Medical Evacuation or Repatriation and/or Return of Mortal Remains benefit is provided;
- 34) Expenses payable under any prior policy which was in force for the person making the claim;
- 35) Expenses incurred during a Hospital emergency room visit which is not of an emergency nature;
- 36) For the cost of a one way airplane ticket used in the transportation back to the Insured's country where an air ambulance benefit is provided and medically necessary;
- 37) Treatment paid for or furnished under any other individual or group policy, or other service or medical prepayment plan arranged through the employer to the extent so furnished or paid, or under any mandatory government program or facility set up for the treatment without cost to any individual;
- 38) Travel in or upon:
 - a) A snowmobile;
 - b) A water jet ski
 - c) Any two or three wheeled motor vehicle, other than a motorcycle registered for on-road travel;
 - d) Any off-road motorized vehicle not requiring licensing as a motor vehicle;
 when used for recreation competition.
- 39) Injury sustained while taking part in: mountaineering; hang gliding; parachuting; bungee jumping; racing by horse, motor vehicle or motorcycle; snowmobiling; motorcycle/motor scooter riding; scuba diving, involving underwater breathing apparatus, unless PADI or NAUI certified; scuba diving, involving underwater breathing apparatus; **solo diving** snorkeling; water skiing; snow skiing; spelunking; parasailing; white water rafting; surfing, unless part of a school credit course; and snow boarding;
- 40) Practice or play in any amateur, club, intramural interscholastic, intercollegiate, professional or semiprofessional sports contest or competition;
- 41) Rest cures or custodial care;
- 42) Weight reduction programs or surgical treatment of obesity treatment of venereal disease;

- 43) Elective or Cosmetic surgery and Elective Treatment or treatment for congenital anomalies (except as specifically provided), except for reconstructive surgery on a diseased or injured part of the body (Correction of a deviated nasal septum is considered cosmetic surgery unless it results from a covered Injury or Sickness);
- 44) Services rendered for detection and correction by manual or mechanical means (including x-rays incidental thereto) of structural imbalance, distortion or subluxation in the human body for purposes of removing nerve interference where such interference is the result of or related to distortion, misalignment or subluxation of or in the vertebral column;
- 45) Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from:
- a) While riding as a passenger in any Aircraft not intended or licensed for the transportation of passengers; or
 - b) While being used for any test or experimental purpose; or
 - c) While piloting, operating, learning to operate or serving as a member of the crew thereof; or
 - d) While traveling in any such Aircraft or device which is owned or leased by or on behalf of the Policyholder of any subsidiary or affiliate of the Policyholder, or by the Plan Participant or any member of his household.
 - e) A space craft or any craft designed for navigation above or beyond the earth's atmosphere; or
 - f) An ultra light, hang-gliding, parachuting or bungi-cord jumping;
- Except as a fare paying passenger on a regularly scheduled commercial airline or as a passenger in a non-scheduled, private aircraft used for business or pleasure purposes;
- 46) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly;
- 47) Plan Participant being exposed to the Utilization of nuclear, chemical or biological weapons of mass destruction;
- 48) Treatment of HIV infection, HIV related illness and AIDS (acquired immune deficiency syndrome in excess of a lifetime maximum of \$7,500 (this does not apply to prescription).

Notice: For further information on this Plan, visit <https://www.studentinsurance.com/Client/2217>

Please keep this summary as a brief description of the important features of the plan. It is not a contract of insurance. This plan includes both insurance and non-insurance benefits. The terms and conditions of coverage are set forth in the Plan issued for Gonzaga University. For a detailed plan description, exclusions, and limitations please view the plan on file with your school. The Policy contains a complete description of all of the terms, conditions, and exclusions of the insurance plan as underwritten by Crum & Forster, SPC. The Policy will prevail in the event of any discrepancy between this Brochure and the Policy.

Note: This insurance is not subject to and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether the policy meets any obligations you may have under PPACA.

Privacy Statement: We know that your privacy is important to you, and we strive to protect the confidentiality of your non-public personal information. We do not disclose any non-public personal information about our insureds or former insureds to anyone, except as permitted or required by law. We maintain appropriate physical, electronic and procedural safeguards to ensure the security of your non-public personal information. You may obtain a detailed copy of our privacy policy by calling us 877-657-5030 or by visiting us at <https://www.wellfleetstudent.com>.

Complaints: In the event you remain dissatisfied and wish to make a complaint you can do so to the Complaints team at:

Wellfleet Group, LLC
Attention: Appeals Unit
PO Box 15369
Springfield, MA 01115-5369

Data Protection: Please note that sensitive health and other information that you provide may be used by us, our representatives, the insurers and industry governing bodies and regulators to process your insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited, or no data protection laws). We have taken steps to ensure your information is held securely. Where sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use as set out above. Information we hold will not be shared with third parties for marketing purposes. You have the right to access your personal records.

By purchasing this insurance provided by Crum & Forster SPC, under the jurisdiction of the Cayman Islands, you become a member of the Fairmont Specialty Trust.