

**Dear Louisiana Tech International Students:** We are pleased to provide you with this summary of the non-ACA Limited Medical Plan.

### Who is Eligible to Enroll?

All International students are eligible and are automatically enrolled.

Cost & Periods of Coverage	Fall (8/29/2023-11/27/2023)	Winter 2023 (11/28/2023-3/11/2024)	Spring 2024 (3/12/2024-6/2/2024)	Summer 2024 (6/3/2024-9/3/2024)
<b>Student only</b>	<b>\$304.55</b>	<b>\$304.55</b>	<b>\$304.55</b>	<b>\$304.55</b>
<b>Spouse</b>	<b>\$669.23</b>	<b>\$669.23</b>	<b>\$669.23</b>	<b>\$669.23</b>
<b>Child(ren)</b>	<b>\$669.23</b>	<b>\$669.23</b>	<b>\$669.23</b>	<b>\$669.23</b>

### HEALTH INSURANCE BENEFIT SUMMARY FOR COVERED MEDICAL EXPENSES\*

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

*The deductible is a dollar amount that a member must pay before benefits are payable under the plan*

BENEFIT	IN-NETWORK	OUT OF NETWORK
Annual Plan Maximum	\$250,000	
Annual Deductible	\$200 Individual	
Out-of-Pocket Maximum	\$5,000 Individual	
Coinsurance	100% of NC**	80% of U&C**
Wellness Benefit up to \$250 Maximum per policy term	100% of NC	80% of U&C
Hospital Room & Board (Inpatient)	100% of NC after \$50 copay per admission	80% of U&C
Surgery (Inpatient or Outpatient)	100% of NC	80% of U&C
Physician Office Visits including specialists and consultant visits.	100% of NC after \$25 copay	80% of U&C
Emergency Services Expense (copay waived if admitted)	100% of NC after \$150 copay (waived if admitted)	80% of U&C
Medical Evacuation	\$100,000 Maximum per individual	
Medical Repatriation	\$25,000 per Student/\$50,000 per Dependent	
Outpatient Prescription Drugs (Copay per drug; per 30-day supply)	75% of the NC based on a 30-day supply per prescription	

Pre-Existing Conditions 6 Month Look Back, 6 month waiting period unless proof of continuous coverage

\*\*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 Policy. The Policy will contain the reductions, limitations, exclusions, and termination provisions. Full details of coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases.

### Where can I obtain more information about the plan?

**Plan Administrator and Claims Processing:**  
Wellfleet Group, LLC  
PO Box 15369 | Springfield, MA, 01115  
877.657.5030 | [www.wellfleetstudent.com](http://www.wellfleetstudent.com)  
Group No. ST2249LM

**Underwritten By:**  
Crum & Forster, SPC  
Policy No. CC008744

#### Servicing Agent

Compass Student Insurance  
116 Village Blvd. Suite 306  
Princeton, NJ 08540  
(781) 356-1999



The following Value-Added Services are not part of the Policy and are not underwritten by Crum & Forster, SPC. These services are provided by Independent vendors and are included in the limited medical insurance plan. All students enrolled under the New York Conservatory for Dramatic Arts will have access to the following Value-Added Services:

- (1) **Vision discount program** through Davis Vision
- (2) **Emergency Medical and Travel Assistance**
- (3) **24-hour Nurseline** by calling toll-free (800) 634-7629
- (4) **24-hour behavioral health hotline** through CareConnect by calling (888) 857-5462.

**Commonly used terms - What do they mean:**

1. **Coinsurance** means the percentage of Covered Expenses that will be paid by the plan. The coinsurance is separate and not part of the deductible.
2. **Copayment** means a specified dollar amount a member must pay first for a specified covered expense.
3. **Deductible** means the dollar amount of a Covered Medical Expense that must be paid by the member before benefits are payable under the plan. Unless otherwise specified, the deductible applies to all services.

For more information or a complete description of the plan, please visit: [www.wellfleetstudent.com](http://www.wellfleetstudent.com)