



Student Health Insurance

University of Memphis



Agenda

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About Wellfleet, Value Plan

2. Insurance Terminology

What do these terms mean?

3. Your Share of the Cost

What the plan covers

4. Cigna Network

What Doctors take my plan?

5. How to Obtain ID Cards

6. Student Experience

7. What to do when you get Medical Bills?

8. Q & A

About Wellfleet



- Wellfleet Student Health has served the student insurance market for 25 years and today we proudly serve over 200 Colleges and Universities and 150,000 students.
- We provide ACA-compliant plans offering unlimited medical coverage and access to a national network of providers provided by Cigna.
- Below is a sample of client schools

What do These Terms Mean?



Coinsurance means the percentage of Covered Medical Expenses that We pay. The Coinsurance is separate and not part of the Deductible and Copayment.

Copayment means a specified dollar amount You must pay for specified Covered Expenses.

Deductible means the dollar amount of Covered Medical Expenses which must be paid by each Insured Person before benefits are payable by the plan.

Preferred Allowance means the amount a Preferred Provider will accept as payment in full or Covered Medical Expenses.

Usual & Customary Charge means the average charge, in the absence of insurance, of the provider for a service or supply, but not more than the prevailing charge in the area.

What do These Terms Mean?



Non-Participating Providers are Physicians, Hospitals and other healthcare providers who have not agreed to any pre-arranged fee schedules.

Participating Providers are Physicians, Hospitals and other healthcare providers who have contracted with Us to provide specific medical care at negotiated prices.

Out-of-Pocket Maximum: means the most You will pay during a Policy Year before Your Coverage begins to pay 100% of the allowed amount. This limit will never include Premium, balance-billed charges or health care the Certificate does not cover. Your Non-Preferred Provider payments or other non-covered expenses do not count toward this limit.

Plan Design - ACA Compliant Plan



International - Hard Waiver \$1,582 Spring/Summer 1/1/24 - 7/31/24
International Dependents - Voluntary \$1,582 Spring/Summer 1/1/24 - 7/31/24

****Students may not waive with non-ACA plans with Pre-Existing Condition Exclusions or Wellness Benefit Limits**

Plan Comparison



BENEFIT	Wellfleet Student Health	Non-ACA Student Health Plan
Medical Maximums	Unlimited Medical Maximums	\$500,000 and \$600,00 Maximum limits
Pre-existing Conditions	Coverage For All Pre/Existing Conditions	6 month waiting period
Wellness Benefit	Unlimited	Limited to \$250 per policy year
Accidental Death & Dismemberment	\$10,000	\$5,000
Plan Design	80% In Network/60% Out Of Network	80% In Network/60% Out Of Network
Network	Cigna Open Access Plan	First Health
Travel Assistance	Travel Guard 24/7	Assist America
Medical Evacuation	100% Up To Maximum	100% Up To Maximum
Repatriation	100% Up To Maximum	100% Up To Maximum

Your Share of the Cost



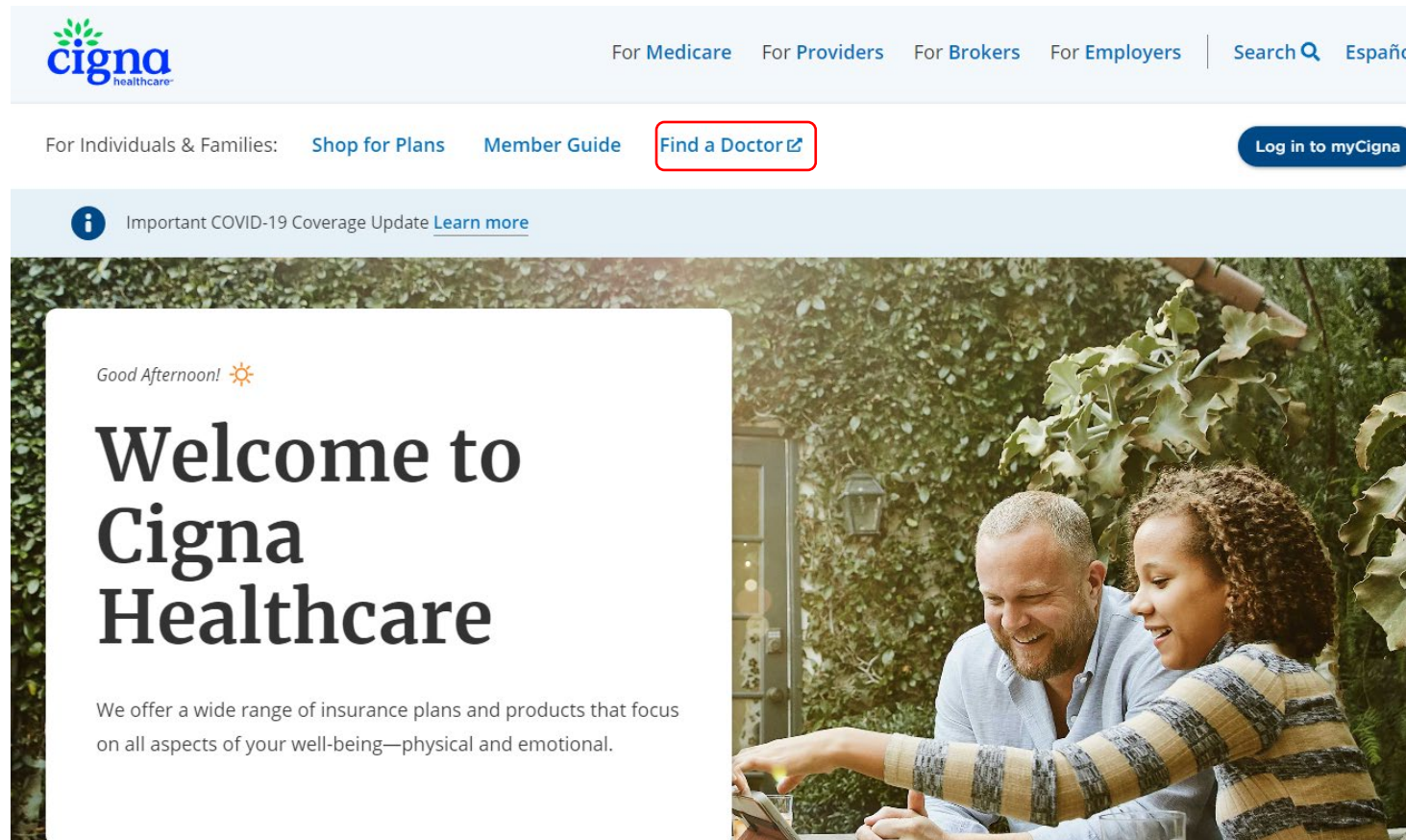
COST SHARE	Participating Provider	Non-Participating Provider
DEDUCTIBLE	\$500 Ind/\$1,000 Fam	\$1,250 Ind/\$2,500 Fam
COINSURANCE	80% of the Negotiated Fee	60% of the Usual and Customary Charge
COPAY	Rx \$25/\$75/\$100	
OUT-OF-POCKET MAX	\$8,700 Ind/\$17,400 Fam	\$22,500 Ind/\$45,000 Fam

How to Find a Cigna Provider



With a growing nationwide PPO network of quality health care professionals, Cigna offers you a range of choices to help you stay healthy. Finding a provider on **Cigna.com** is simple.

1. Go to **Cigna.com** and click “Find a Doctor.”





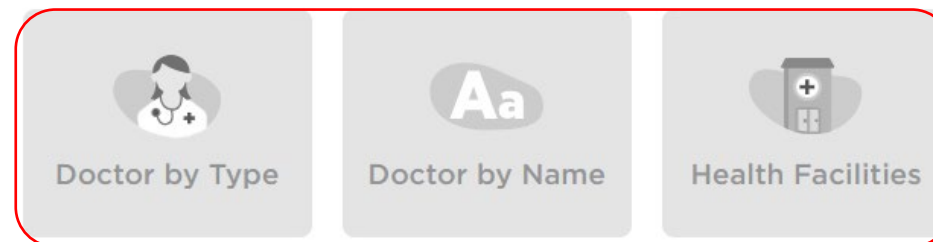
2. On the “How are you Covered” page, select “Employer or School”

How are you Covered?



3. Enter the geographic location you want to search and select the search type; Doctor by Type, Doctor by Name or Health Facilities.




Find a Doctor, Dentist, or Facility in





3a. If you select “Doctor by Type”, You have the option to select from multiple types of doctors. Once you have entered in the type of doctor, select “Search”.

Find a Doctor, Dentist, or Facility in



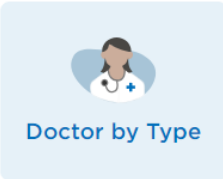


Popular Doctor Types

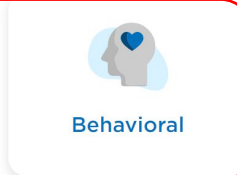
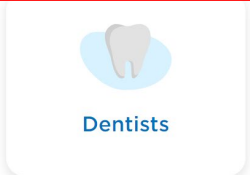

- Primary Care Provider (PCP)
- Obstetrics and Gynecology (OB-GYN)
- Pediatrician
- General Dentist
- Pediatric Dentist
- Orthodontist
- Behavioral Health Counselor
- Optometrist

3b. If you select “Doctor by Name”, Enter in the Doctors name that you are looking for, then select “Search”. Once you select “Search”, You will have the option to choose from “Doctors, Dentists of Behavioral”.

Find a Doctor, Dentist, or Facility in






What type of provider are you looking for?



3c. If you select “Health Facilities”, You have the option to select from multiple types of facilities.

Find a Doctor, Dentist, or Facility in



Common Facilities

- Hospitals and Medical Centers
- Urgent Care Facility
- Lab Testing Facility
- Imaging Facilities: Low Tech (X-ray, Ultrasound)
- Advanced Imaging Services (CT Scan, MRI, PET and/or SPECT)
- Behavioral Health Facility
- Physical Therapy Facility
- Outpatient Surgery Facility

4. Members will then be prompted to select "Continue as guest."

Login/Register



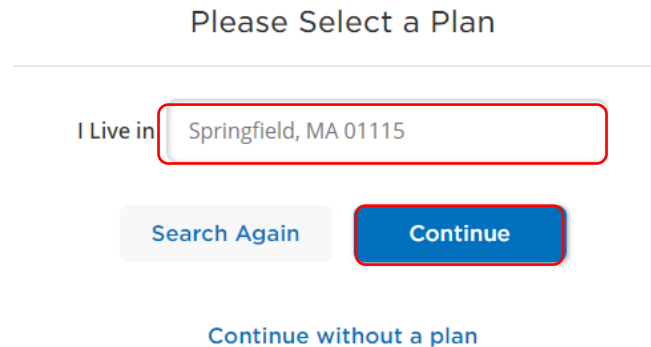
Log In

Register

Not a customer?
Shopping for a new plan?

Continue as guest

5. Fill in the "I Live in" field and click "Continue."



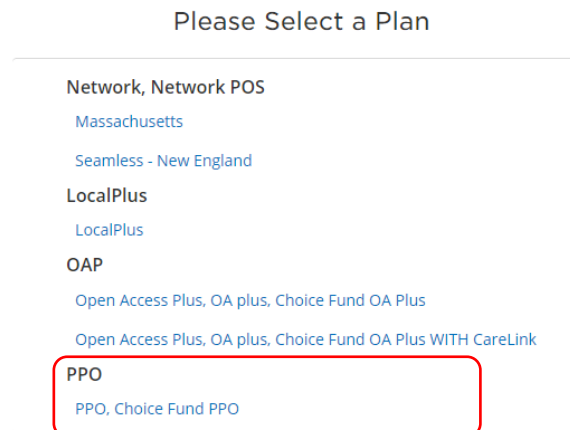
Please Select a Plan

I Live in Springfield, MA 01115

Search Again Continue

Continue without a plan

6. Under "Please Select a Plan," select "PPO Choice Fund PPO."



Please Select a Plan

Network, Network POS

Massachusetts

Seamless - New England

LocalPlus

LocalPlus

OAP

Open Access Plus, OA plus, Choice Fund OA Plus

Open Access Plus, OA plus, Choice Fund OA Plus WITH CareLink

PPO

PPO, Choice Fund PPO



Wellfleet Rx Pharmacies



The following pharmacies are available as part of Wellfleet Rx network:

Plaza Pharmacy
CVS Pharmacy
Germantown Pharmacy
Memphis VMAC Pharmacy
Costco Pharmacy
Walnut Grove Plaza Pharmacy
The RX shoppe
West Clinic Pharmacy
AHS Whitney Pharmacy
The medicine Shoppe #1072
AHS Douglass Pharmacy
St Jude hospital Pharmacy
BMG Wolf River Pharmacy
Guardian Midsouth
Regional One Health East
Harbor Town Pharmacy
Walgreens Pharmacy
Walmart Pharmacy

Student Portal



University of Memphis

Login

Username - (Email Address) *

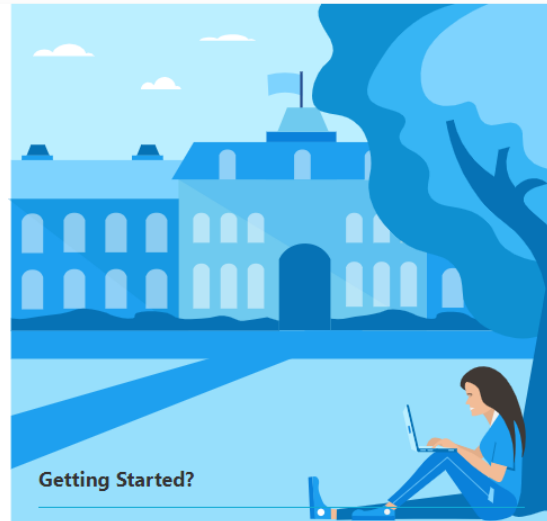
Password *

Log in

[Forgot Password](#)

Wellfleet partners with external PBMs to deliver our student-focused Rx solution. Please click below to log in to your pharmacy benefits.

[Login to Pharmacy Benefits](#)



Getting Started?

Don't have an account? Get started below using the information on file with your school. Note: If you've enrolled in or waived off a plan with us in the past, you already have an account. [Contact us](#) with any issues or questions.

[Create a New Account](#)

Communications ▾ Benefits ▾ Claims ▾ Student Options ▾ Contact Us ▾ Admins ▾ Spartacus ▾

< BACK LOGOUT

Current Record: Annual History: Annual SHIP - 2023/2024 active ▾

ACCOUNT INFORMATION

Name:	EMAILTEST KATIE	Insurance ID:	002539076
DOB:	8/3/2001	Gender:	F
Email:	[change]	Password:	***** [change]
Confirmation #:		Record Created By:	RAMATYS
Last Login:	8/7/2023	Record Created On:	8/2/2023
Enroll Status / Plan Type:	Active - MAN	School ID:	00022266

ID Card(s)

POLICY INFORMATION

Coverage Period:	Annual	Record Year:	23/24
Coverage Dates:	8/1/2023 - 7/31/2024	Coverage:	SHIP
Class:	Undergraduate	Citizenship:	Domestic
Coverage Type:	S	Plan Number:	ST2224SH232224
Designation:	None		

University of Memphis
Memphis, TN 38152

Student Portal



Communications will show in the Communication tab as a reference. Each Communication will provide the date and time, and the exact email/text and will enable it to be resent as needed.

The screenshot shows the 'Communications' tab selected in the navigation bar. The main content area features a 'SECURE COMMUNICATIONS' section with a link to 'Securely send us an email message...'. Below it is a 'NEED HELP? CLICK HERE TO CONTACT US' button. To the right, there are sections for 'Messaging Options' (with a link to 'My Messages (emails sent to you)'), 'Business Hours' (listing 'Mon - Thursday: 8:30 AM - 7:00 PM EST' and 'Friday - 9:00 AM - 5:00 PM EST' with a link to 'Holiday Schedule'), and a close button 'X' in the bottom right corner.

Brochure, Plan Summary, Policy, PPO Provider, PBM, and Travel Guard links are all shown under this tab.

The screenshot shows the 'Benefits' tab selected in the navigation bar. The main content area features a 'BENEFITS' section with a description: 'This section includes the information you will need for your benefits, including the PPO providers.' Below it is a 'NEED HELP? CLICK HERE TO CONTACT US' button. To the right, there are sections for 'Your Benefits' (with links to '2023/2024 ID Card(s)' and 'View my 2023-24 benefits at a glance'), 'Travel Assistance' (with a link to 'Travel Guard'), 'Primary PPO' (with a link to 'CIGNA PPO'), 'Primary PBM' (with links to 'Express Scripts/Wellfleet Rx' and 'Travel Override FAQs'), and a close button 'X' in the bottom right corner.

Student Portal



- Students are able to track the process of their claim and view EOBs
- Students are able to make an inquiry to any claim.
- Any forms needed to process a claim are provided to the student to submit electronically.

Communications ▾ Benefits ▾ **Claims ▾** Student Options ▾ Contact Us ▾ Admins ▾ Spartacus ▾

CLAIMS

NEED HELP?
CLICK HERE TO CONTACT US

Your Claims:

- » View Claims/EOBs
- » View Ledger

Notification Forms:

- » Accident Form
- » Other Insurance Form
- » Authorization Form
- » Submit Claim Related Documents

Notification Forms History

Students can update their personal information, print, email, and/or request an ID card.

Communications ▾ Benefits ▾ Claims ▾ **Student Options ▾** Contact Us ▾ Admins ▾ Spartacus ▾

YOUR STUDENT OPTIONS
Find all your student options here. During open enrollment you can renew, update your information, and print documentation.

NEED HELP?
CLICK HERE TO CONTACT US

Waiver Documents:

- » View Uploaded Documents

Account Options:

- » My Account
- » Update Personal Information
- » Payment History
- » 2023/2024 ID Card(s)
- » Certificate of Coverage
- » Confirmation of Coverage

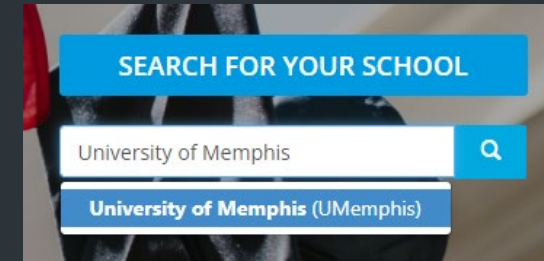
Helpful Links:

How to Obtain an ID Card



Students are able to log into their secure online account at www.wellfleetinsurance.com. In this portal, Students may view their brochure and claims, complete required claim forms where applicable, print ID cards, update personal information, update address or other personal information.

The student would first find their school in the search bar →



Once on the school landing page, members can click My Account (on the right side menu) and create an account or login if they already have an account.

How to Obtain an ID Card



Students can update their personal information, print, email, and/or request an ID card.

Communications ▾ Benefits ▾ Cost of Care Estimator Claims ▾ **Student Options ▾** Contact Us ▾ Admins ▾ Spartacus ▾

YOUR STUDENT OPTIONS
Find all your student options here. During open enrollment you can renew, update your information, and print documentation.

NEED HELP?
CLICK HERE TO CONTACT US

Waiver Documents:
▶ View Uploaded Documents

Account Options:
▶ My Account
▶ Update Personal Information
▶ Payment History
▶ **2023/2024 ID Card(s)**
▶ Certificate of Coverage
▶ Confirmation of Coverage

Helpful Links:

Last Login: 8/16/2023
Enroll Status / Plan Type: Active - MAN

Record Created On: 7/6/2023
School ID: [REDACTED]

ID Card(s)



Wellfleet Group LLC
PO BOX 15369
SPRINGFIELD MA 01115-5369

FORWARDING SERVICE REQUESTED

TEST SAMPLE
100 MAIN STREET
SPRINGFIELD MA 01115

JAD9

16-630

NOTICE:

Important Plan Information

Dear Test Sample,

Please find enclosed your Student Health Insurance identification (ID) card(s). Your ID card is the key to using your health insurance plan. The ID card may be presented at the student health center, doctor's office, pharmacy or whenever you're receiving care.

If you have questions or concerns, or the information on your card(s) is incorrect, please contact our Customer Service team by calling (877) 657-5030 or emailing customerservice@wellfleetinsurance.com

ID Card



MEMBER

Insured: Student Sample
ID: 002189599 000
ST0004SH - ABC University

S

BENEFITS

Office Visits: Primary Care: Coins \$\$\$, #% Coins; Specialist: \$\$\$, #% Coins
ER: \$\$\$, ##% Coins Urgen Care: \$\$\$, #% Coins
DED - INN - \$\$\$/### - OON - \$\$\$/###
OOP - INN - \$\$\$/### - OON - \$\$\$
Wellfleet RX/ESI - RX Copay: Tier 1: \$\$\$, Tier 2: \$\$\$, Tier 3: \$\$\$
RxGroup: WFLEET1 Pharmacist Rx Help Desk: (###) ###-####
RX Bin: ##### PCN: ## Member Pharmacy Help Desk: (###) ###-####

Eligibility/Claims: (877) 657-5030

No Referral Required

[See Reverse Side For Important Information](#)

CONTACT INFORMATION

Eligibility/Claims: (877) 657-5030

For care coordination, we recommend you seek care from your student health center, if available.

Travel Assistance Services Only:

Inside US/Canada: (###) ###-####

International Call: (###) ###-####

Pre-certification required-call Wellfleet: (###) ###-####

Pre-certification does not guarantee coverage or payment

AWAY FROM HOME CARE

BENEFITS ARE NOT INSURED BY CIGNA OR AFFILIATES. FORWARD ALL CLAIMS TO:

{Cigna PPO}
{PO Box 188061 Chattanooga, TN 37422-8061}
{EDI Payer ID: 62308}
{Cigna Providers: cigna.com or wellfleetstudent.com}

Correspondence/No PPO:
{Wellfleet Group, LLC
PO Box 15369 Springfield, MA 01115-5369 EDI
Payer ID: 87843}

**This plan is under the jurisdiction of the NH Insurance Commission pursuant RSA 400-A:15-c

Fully Insured by Wellfleet Insurance Company

Possession of card does not guarantee coverage

How to Contact Wellfleet



Claims Administrator:

Wellfleet Group, LLC

PO Box 15369

Springfield, MA 01115-5369

Toll Free (877) 657-5030

www.wellfleetstudent.com

Group Number: ST2268SH



Q & A



Thank You