



BENEFITS AT A GLANCE

STUDENT HEALTH INSURANCE PLAN | PLAN YEAR 2024/2025

DESIGNED EXCLUSIVELY FOR THE STUDENTS OF:

RICE UNIVERSITY

Houston, TX

("the Policyholder")

UNDERWRITTEN BY:

Wellfleet Insurance Company | Fort Wayne, IN

("the Company")

Policy Number: WI2425TXSHIP11

Group Number: ST0895SH

Effective: 08/01/2024 – 07/31/2025

ADMINISTERED BY:

Wellfleet Group, LLC



WELLFLEET
STUDENT

Welcome Students...

We are pleased to provide you with this summary of the 2024 – 2025 Student Health Insurance Plan (“Plan”), which is fully compliant with the Affordable Care Act. This is only a brief description of the coverage(s) available under Certificate form TX SHIP Cert (2024). The Certificate will contain 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.

“Benefits at a Glance” includes effective dates and costs of coverage, as well as other helpful information. For additional details about the Plan, please consult the Plan Certificate and other materials at www.wellfleetstudent.com.

This is not an insurance Policy and your receipt of this document does not constitute the insurance or delivery of a policy of insurance. Any provisions of the Policy, as described in this Summary, that may be in conflict with the laws of the state where the school is located will be administered to conform with the requirements of that state’s laws, including those relating to mandated benefits.

The information contained in this Summary is accurate at the time of publication, but may change in accordance with state and federal insurance regulations during the course of the Policy year. The most current version of this document will be posted online. In the case of a discrepancy between two versions of the Summary, the most recent will apply.

PENDING STATE APPROVAL

The Plan described in “Benefits at a Glance” is awaiting approval by the TX Department of Insurance. If the Plan is changed during the approval process, a revision of this document will be provided. This is not an insurance policy and your receipt of this document does not constitute the issuance or delivery of a policy of insurance.

Important Contact Information & Resources



Contact Us

Wellfleet Group, LLC
PO Box 15369
Springfield, Massachusetts 01115-5369
(877) 657-5030, TTY 711

Servicing Agent

Paul Fisher
Pinnacle Student Insurance
1021 W. Highway 46, Suite 101
New Braunfels, TX 78132
(877) 626-0360
Paul@psihealthplans.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 copay. 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

Plan Administration

Enrollment, Eligibility, Benefits, Claim Status, & ID Cards

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



For further information about your plan please use the QR code below.



Claims

Cigna
PO Box 188061
Chattanooga, Tennessee 37422-8061
Electronic Payor ID: 62308



PPO Network



Cigna Open Access Plus (OAP)
www.mycigna.com

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General Information

Am I Eligible

Students

All Rice-sponsored F-1 and J-1 International students who are actively engaged in full-time education or educational activities, temporarily living outside their home country or country of regular domicile as a non-resident alien in the United States and possess a current passport and F-1 or J-1 visa are required to have health insurance coverage and may enroll in this Rice University Student Health Insurance Plan. Eligible F-1 and J-1 students can choose to enroll for fall only, spring/summer only, or the full year when enrolling online. Their enrollment will be open during standard open enrollment windows for the university.

Scholars

All Rice-sponsored J-1 scholars who are actively engaged in educational activities, temporarily living outside their home country or country of regular domicile as a non-resident alien in the United States and possess a current passport and J-1 visa are required to have health insurance coverage and may enroll in this Rice University approved Student Health Insurance Plan. Eligible J1 visiting scholars can choose the number of months they need when enrolling online. Their enrollment will stay open the entire plan year allowing them to enroll themselves and their eligible dependents for the required number of months they need while in the United States and per their Visa requirement.

Dependents

Dependents are eligible for coverage when the insured student or scholar becomes eligible.

Insured J-1 or F-1 international students or scholars who enroll their eligible dependents will have the option to have their eligible dependent's coverage start during a different month. When enrolling online, the insured J-1 or F-1 international student/scholar will have to purchase a full month's coverage regardless of their dependent's arrival date in the United States. The effective date of coverage will be the 1st of the month regardless of the date of purchase.

How Do I Enroll?

To Purchase coverage and Enroll yourself or dependents:

- Go to www.wellfleetstudent.com.
- Search Rice University
- Click the "Enroll" tab and proceed as directed to enroll in and purchase the student health insurance plan.

The deadline to enroll and purchase coverage is:

- Annual/Fall - 08/31/2024
- Spring - 01/15/2025
- Monthly - N/A

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 | Enrollment Deadline Date |
|-----------------|---------------------|-------------------|--------------------------|
| Annual | 08/01/2024 | 07/31/2025 | 08/31/2024 |
| Fall | 08/01/2024 | 12/31/2024 | 08/31/2024 |
| Spring | 01/01/2025 | 07/31/2025 | 01/15/2025 |

Plan Costs for International Students and their Dependents

| | Annual | Fall | Spring |
|---------------------|---------|---------|---------|
| Student* | \$1,831 | \$767 | \$1,064 |
| Spouse* | \$1,831 | \$767 | \$1,064 |
| Each Child* | \$1,831 | \$767 | \$1,064 |
| 3 or more Children* | \$5,493 | \$2,301 | \$3,192 |

| J1 Visiting Scholar Monthly Costs | | Deadline enrollment date |
|-----------------------------------|-----------------|--------------------------|
| Scholar* | \$153 per month | Not Applicable |
| Spouse* | \$153 per month | Not Applicable |
| Each Child* | \$153 per month | Not Applicable |
| 3 or More Children* | \$459 per month | Not Applicable |

***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

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

Pre-Authorization is Required for Inpatient Services Care, selected Outpatient Services, and Outpatient Surgery. For a complete list of these services, see the Plan Certificate.

When You receive Emergency Services, or Out-of-Network air Ambulance Services, or certain non-emergency Treatment by an Out-of-Network Provider at an In-Network Hospital or Ambulatory Surgical Center, You are protected from Surprise Billing. Refer to the Preferred Provider Organization provision in the How The Plan Works And Description Of Benefits section for additional information.

Key Plan Benefits

| BENEFIT | IN-NETWORK PROVIDER | OUT-OF-NETWORK PROVIDER |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Policy Year Deductible* Individual (*The Deductible is waived if Covered Medical Expenses are incurred at the Student Health Center.) | \$100 | \$100 |
| Cost sharing You incur for Covered Medical Expenses that is applied to the Out-of-Network Deductible will not be applied to satisfy the In-Network Deductible. Cost sharing You incur for Covered Medical Expenses that is applied to the In-Network Deductible will not be applied to satisfy the Out-of-Network Provider Deductible. | | |
| Out-of-Pocket Maximum Individual Family | \$2,500 \$5,000 | \$3,500 No Maximum |
| Cost sharing You incur for Covered Medical Expenses that is applied to the Out-of-Network Provider Out-of-Pocket Maximum will not be applied to satisfy the In-Network Provider Out-of-Pocket Maximum and cost sharing You incur for Covered Medical expenses that is applied to the In-Network Provider Out-of-Pocket Maximum will not be applied to satisfy the Out-of-Network Provider Out-of-Pocket Maximum. | | |
| Coinsurance* (*When Treatment is rendered at the Student Health Center, benefits will be paid at 100% of billed charges.) | 90% of the Negotiated Charge (NC) | 70% of Usual & Customary Rate (U&C) |
| Preventive Services | 100% of the (NC) Deductible Waived | 70% of (U&C) Rate The Deductible, Coinsurance, and any Copayment are applicable. Immunizations required under Federal and State Law are paid at no charge to the Insured Person. |
| Physician's Office Visits including Specialists/Consultants | 90% of the (NC) after Deductible for Covered Medical Expenses | 70% of (U&C) Rate after Deductible for Covered Medical Expenses |
| Emergency Services in an emergency department for Emergency Medical Conditions. | 90% of the (NC) after Deductible for Covered Medical Expenses | Paid the same as In-Network Provider subject to (U&C) Rate |
| Urgent Care Centers for non-life-threatening conditions | 90% of the (NC) after Deductible for Covered Medical Expenses | 70% of (U&C) Rate after Deductible for Covered Medical Expenses |

Schedule of Benefits

THE COVERED MEDICAL EXPENSE FOR AN ISSUED CERTIFICATE WILL BE:

1. THOSE LISTED IN THE COVERED MEDICAL EXPENSES PROVISION;
2. ACCORDING TO THE FOLLOWING SCHEDULE OF BENEFITS; AND
3. DETERMINED BY WHETHER THE SERVICE OR TREATMENT IS PROVIDED BY AN IN-NETWORK OR OUT-OF-NETWORK PROVIDER.
4. UNLESS OTHERWISE SPECIFIED BELOW THE MEDICAL PLAN DEDUCTIBLE WILL ALWAYS APPLY.
5. UNLESS SPECIFIED BELOW, ANY APPLICABLE COPAYMENTS ARE APPLIED AFTER DEDUCTIBLE IS MET.
6. UNLESS OTHERWISE SPECIFIED BELOW ANY DAY OR VISIT LIMITS WILL BE APPLIED TO IN-NETWORK AND OUT-OF-NETWORK COMBINED.

| BENEFITS FOR COVERED INJURY/SICKNESS | IN-NETWORK | OUT-OF-NETWORK |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| INPATIENT SERVICES | | |
| Hospital Care Includes Hospital Room & Board Expenses and Hospital Miscellaneous Expenses. Subject to Semi-Private room rate unless intensive care unit is required. Room and Board includes intensive care. Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Preadmission Testing | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Physician's Visits while Confined | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Skilled Nursing Facility Benefit Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Inpatient Rehabilitation Facility Expense Benefit Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Registered Nurse Services for private duty nursing while Confined Up to \$500 maximum per Policy Year | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Physical Therapy while Confined (inpatient) | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| MENTAL HEALTH DISORDER AND SUBSTANCE USE DISORDER BENEFITS In accordance with the federal Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA), the cost sharing requirements, day or visit limits, and any Pre-Authorization requirements that apply to a Mental Health Disorder and Substance Use Disorder will be no more restrictive than those that apply to medical and surgical benefits for any other Covered Sickness. | | |
| Inpatient Mental Health Disorder and Substance Use Disorder Benefit Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Outpatient Mental Health Disorder and Substance Use Disorder Benefit Physician's Office Visits | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |

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| All Other Outpatient Services except Emergency Services and Prescription Drugs | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| PROFESSIONAL AND OUTPATIENT SERVICES | | |
| <i>Surgical Expenses</i> | | |
| Inpatient and Outpatient Surgery includes: Pre-Authorization Required Surgeon Services Anesthetist Assistant Surgeon | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Outpatient Surgical Facility and Miscellaneous expenses for services & supplies, such as cost of operating room, therapeutic services, oxygen, oxygen tent, and blood & plasma | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Organ Transplant Surgery travel and lodging expenses a maximum of \$2,000 per Policy Year or \$250 per day, whichever is less while at the transplant facility. Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Reconstructive Surgery Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| <i>Other Professional Services</i> | | |
| Gender Affirming Treatment Benefit Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Home Health Care Expenses Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Hospice Care Coverage | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Office Visits | | |
| Physician's Office Visits including Specialists/Consultants | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Telemedicine, Teledentistry, and Telehealth Services | Payable the same as any other Physician or Specialist Office Visit | |

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| Telemedicine or Telehealth Services by a contracted Provider (Behavioral Health) | \$0 Copayment per visit then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived | |
| Allergy Testing and Treatment, including injections | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Chiropractic Care Benefit | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Chiropractic Care Benefit Maximum visits per Policy Year | 35 | 35 |
| Shots and Injections unless considered Preventive Services | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Tuberculosis screening (TB), Titers, QuantiFERON B tests including shots (other than covered under Preventive Services) | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| EMERGENCY SERVICES, AMBULANCE AND NON-EMERGENCY SERVICES | | |
| Emergency Services in an emergency department for Emergency Medical Conditions. | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | Paid the same as In-Network Provider subject to Usual and Customary Rate. |
| Urgent Care Centers for non-life-threatening conditions | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Emergency Ambulance Service ground and/or air, water transportation | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | Paid the same as In-Network Provider subject to Usual and Customary Rate. |
| Non-Emergency Ambulance Expenses ground and/or air, (fixed wing) transportation Pre-Authorization Required for non-emergency air Ambulance (fixed wing) | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | Ground Ambulance Transportation: 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses Air Ambulance transportation: Paid the same as In-Network Provider subject to Usual and Customary Rate |
| DIAGNOSTIC LABORATORY, TESTING AND IMAGING SERVICES | | |
| Diagnostic Imaging Services Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |

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| CT Scan, MRI and/or PET Scans | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Laboratory Procedures (Outpatient) | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Chemotherapy and Radiation Therapy Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Infusion Therapy Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| REHABILITATION AND HABILITATION THERAPIES | | |
| Cardiac Rehabilitation | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Cardiac Rehabilitation Maximum Visits per Policy Year | 35 | 35 |
| Pulmonary Rehabilitation | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Pulmonary Rehabilitation Maximum Visits per Policy Year | 35 | 35 |
| Rehabilitation Therapy including, Physical Therapy, and Occupational Therapy and Speech Therapy | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Rehabilitation Therapy Maximum Visits for each therapy per Policy Year for Physical Therapy, Occupational Therapy and Speech Therapy The Maximum Visits do not apply to Rehabilitation Therapy for a Mental Health Disorder or Substance Use Disorder. | 35 | 35 |
| Habilitation Services including, Physical Therapy, and Occupational Therapy and Speech Therapy | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Habilitation Services Maximum Visits for each therapy per Policy Year for | 35 | 35 |

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| Physical Therapy, Occupational Therapy and Speech Therapy The Maximum Visits do not apply to Habilitation Services for a Mental Health Disorder or Substance Use Disorder. | | |
| OTHER SERVICES AND SUPPLIES | | |
| Covered Clinical Trials | Same as any other Covered Sickness | |
| Diabetic Services and Supplies (including equipment and training) Refer to the Prescription Drug provision for diabetic supplies covered under the Prescription Drug benefit. | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Dialysis Treatment | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Durable Medical Equipment Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Enteral Formulas and Nutritional Supplements See the Prescription Drug section of this Schedule when purchased at a pharmacy. | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Hearing Aids and Cochlear Implants Limited to 1 hearing aid per ear per 3-year period; and one cochlear implant in each ear with internal replacement as medically or audiological necessary | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Maternity Benefit | Same as any other Covered Sickness | |
| Prosthetic and Orthotic Devices Pre-Authorization Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Student Health Center/Infirmary Expense Benefit | 100% of the billed charge for Covered Medical Expenses Deductible Waived | |
| Sports Accident Expense Benefit - incurred as the result of the play or practice of Intercollegiate sports or club sports Pre-Authorization Not Required | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |

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| Non-emergency Care While Traveling Outside of the United States | 70% of Actual Charge after Deductible for Covered Medical Expenses |
| Medical Evacuation Expense (International Students and their Dependents) | 100% of Actual Charge for Covered Medical Expenses Deductible Waived Subject to \$50,000 maximum per Policy Year |
| Repatriation Expense (International Students and their Dependents) | 100% of Actual Charge for Covered Medical Expenses Deductible Waived Subject to \$25,000 maximum per Policy Year |
| PEDIATRIC DENTAL AND VISION CARE | |
| Pediatric Dental Care Benefit (to the end of the month in which the Insured Person turns age 19) | See the Pediatric Dental Care Benefit description in the Certificate for further information. |
| Type A – Basic Services Preventive Dental Care Limited to 1 dental exam every 6 months | 100% of Usual and Customary Rate for Covered Medical Expenses |
| The benefit payable amount for the following services is different from the benefit payable amount for Preventive Dental Care: | |
| Type B – Intermediate Services | 50% of Usual and Customary Rate for Covered Medical Expenses |
| Type C – Major Services | 50% of Usual and Customary Rate for Covered Medical Expenses |
| Type D: | |
| • Medically Necessary Orthodontic Services | 50% of Usual and Customary Rate for Covered Medical Expenses |
| • General Services | 50% of Usual and Customary Rate for Covered Medical Expenses |
| Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions. | Deductible Waived |
| Pediatric Vision Care Benefit (including low vision services) (to the end of the month in which the Insured Person turns age 19) | 90% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Limited to 1 vision examination per Policy Year and 1 pair of prescribed lenses and frames or contact lenses (in lieu of eyeglasses) per Policy Year | |
| Claim forms must be submitted to Us as soon as reasonably possible. Refer | |

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| to Proof of Loss provision contained in the General Provisions. | | |
| MISCELLANEOUS DENTAL SERVICES | | |
| Accidental Injury Dental Treatment | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Sickness Dental Expense Benefit | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Treatment for Temporomandibular Joint (TMJ) Disorders | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| Anesthesia and related facility charges for oral surgery and/or dental procedure | 90% of the Negotiated Charge after Deductible for Covered Medical Expenses | 70% of Usual and Customary Rate after Deductible for Covered Medical Expenses |
| PRESCRIPTION DRUGS | | |
| <p>Prescription Drugs Retail Pharmacy No cost sharing applies to ACA Preventive Care medications filled at a participating network pharmacy.</p> <p>When You get a Prescription Drug from a pharmacy, the pharmacy will only require You at that time to pay the lesser of (1) the applicable Copayment; (2) the allowable claim amount for the Prescription Drug; or the amount You would pay for the Prescription Drug if You purchased the drug without using health benefits or discounts. You may later have to pay additional cost sharing for these Prescription Drugs. For example, if You have not met Your Deductible, if applicable, You may owe additional cost sharing.</p> <p>Your benefit is limited to a 30 day supply. Coverage for more than a 30 day supply only applies if the smallest package size exceeds a 30 day supply. See “Retail Pharmacy Supply Limits” section for more information.</p> | | |
| <p>TIER 1 (Including Enteral Formulas) For each fill up to a 30 day supply filled at a Retail pharmacy</p> <p>Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.</p> <p>See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy.</p> | <p>\$10 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived</p> | <p>\$10 Copayment then the plan pays 70% of Actual charge for Covered Medical Expenses Deductible Waived</p> |
| <p>More than a 30 day supply but less than a 61 day supply filled at a Retail pharmacy</p> | <p>\$20 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived</p> | <p>\$20 Copayment then the plan pays 70% of Actual charge for Covered Medical Expenses Deductible Waived</p> |

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| More than a 60 day supply filled at a Retail pharmacy | \$30 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived | \$30 Copayment then the plan pays 70% of Actual charge for Covered Medical Expenses Deductible Waived |
| TIER 2 (Including Enteral Formulas) For each fill up to a 30 day supply filled at a Retail pharmacy Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions. See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy. | \$25 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived | \$25 Copayment then the plan pays 70% of Actual charge for Covered Medical Expenses Deductible Waived |
| More than a 30 day supply but less than a 61 day supply filled at a Retail pharmacy | \$50 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived | \$50 Copayment then the plan pays 70% of Actual charge for Covered Medical Expenses Deductible Waived |
| More than a 60 day supply filled at a Retail pharmacy | \$75 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived | \$75 Copayment then the plan pays 70% of Actual charge for Covered Medical Expenses Deductible Waived |
| TIER 3 (Including Enteral Formulas) For each fill up to a 30 day supply filled at a Retail Pharmacy Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions. See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy. | \$50 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived | \$50 Copayment then the plan pays 70% of Actual charge for Covered Medical Expenses Deductible Waived |
| More than a 30 day supply but less than a 61 day supply filled at a Retail pharmacy | \$100 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived | \$100 Copayment then the plan pays 70% of Actual charge for Covered Medical Expenses Deductible Waived |

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| More than a 60 day supply filled at a Retail pharmacy | \$150 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived | \$150 Copayment then the plan pays 70% of Actual charge for Covered Medical Expenses Deductible Waived |
| Specialty Prescription Drugs | | |
| For each fill up to a 30 day supply Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions. | \$50 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived | \$50 Copayment then the plan pays 70% of Actual charge for Covered Medical Expenses Deductible Waived |
| More than a 30 day supply but less than a 61 day supply | \$100 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived | \$100 Copayment then the plan pays 70% of Actual charge for Covered Medical Expenses Deductible Waived |
| More than a 60 day supply | \$150 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived | \$150 Copayment then the plan pays 70% of Actual charge for Covered Medical Expenses Deductible Waived |
| Zero Cost Drugs | | |
| Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions. | 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived | 100% of Actual Charge for Covered Medical Expenses Deductible Waived |
| Orally administered anti-cancer Prescription Drugs (including Specialty Drugs) | | |
| Benefit | If the cost share for the Prescription Drug's Tier is greater than the Chemotherapy Benefit or Infusion Therapy Benefit, the cost share will be calculated as follows: Greater of: <ul style="list-style-type: none"> • Chemotherapy Benefit; or • Infusion Therapy Benefit | |
| Diabetic Supplies (for prescription supplies purchased at a pharmacy) | | |
| Benefit | Paid the same as any other Retail Pharmacy Prescription Drug Fill except, that the Insured Person's out-of-pocket costs for covered prescription insulin drugs will not exceed \$25 per 30-day supply regardless of the amount or type of insulin that is needed to fill the Insured Person's prescription. | |
| MANDATED BENEFITS | | |
| Inpatient and Outpatient Treatment of Acquired Brain Injury | Same as any other Covered Sickness | |
| Autism Spectrum Disorder | Same as any other Mental Health Disorder. | |
| Cardiovascular Disease Testing Limited to 1 screening every 5 years Limited to: | Same as any other Covered Sickness | |

| | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Men age 45 and over but less than 76 and women age 55 and over but less than 76 | |
| Cervical and Ovarian Cancer Screening | Same as any other Covered Sickness, unless considered a Preventive Service |
| Colorectal Cancer Screening | Same as any other Covered Sickness, unless considered a Preventive Service |
| Fertility Preservation Expense | Same as any other Covered Sickness |
| Mammography and Other Breast Imaging | Same as any other Covered Sickness, unless considered a Preventive Service Diagnostic imaging will be paid no less favorable than for a screening mammogram |
| Osteoporosis Detection and Prevention | Same as any other Covered Sickness, unless considered a Preventive Service |
| Prostate Cancer Screening | Same as any other Covered Sickness, unless considered a Preventive Service |
| Accidental Death and Dismemberment | |
| Principal Sum | \$10,000 |
| 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

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.

General Exclusions

- **International Students Only** - Eligible expenses within Your Home Country or country of origin that would be payable or medical Treatment that is available under any governmental or national health plan for which You could be eligible.
- 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 the Student Health Center or by Your attending Physician or dentist.
- Medical services rendered by a provider employed for or contracted with the Policyholder, including team Physicians or trainers, except as specifically provided in the Schedule of Benefits or as part of the Student Health Center benefits provided by this plan.
- Professional services rendered by an Immediate Family Member or anyone who lives with You. This exclusion does not apply to dental services.
- 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 Rates 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. 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 transplant of organs obtained or performed outside of the United States.
- 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.
- Outpatient non-physical, occupational, speech therapies (art, dance, etc.).
- Modifications made to dwellings.
- General fitness, exercise programs.
- Hypnosis.
- Rolfing.
- Biofeedback except for acquired brain related injury conditions.
- Charges incurred for acupuncture, in any form, except to the extent provided in the Schedule of Benefits.
- Sleep Disorders, except for a sleep study performed in the Insured Person's home, the diagnosis, and Treatment of obstructive sleep apnea.
- Routine foot care, including the paring or removing of corns and calluses, or trimming of nails, unless these services are determined to be Medically Necessary because of Injury, infection or disease.

Activities Related:

- 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.
- Racing or speed contests, skin diving or sky diving, mountaineering (where ropes or guides are customarily used), ultra-light aircraft, parasailing, sail planing, hang gliding, bungee jumping, travel in or on ATV's (all terrain or similar type vehicles) .

Weight Management/Reduction

- Weight management. Weight reduction. Nutrition programs. This does not apply to nutritional counseling or any screening or assessment specifically provided under the Preventive Services benefit, or otherwise specifically covered

under the Certificate.

- Treatment for obesity. Surgery for removal of excess skin or fat.

Family Planning:

- Infertility Treatment (male or female)-this includes but is not limited to:
 - Procreative counseling;
 - Premarital examinations;
 - Genetic counseling and genetic testing;
 - Impotence, organic or otherwise;
 - Injectable infertility medication, including but not limited to menotropins, hCG and GnRH agonists;
 - In vitro fertilization, gamete intrafallopian tube transfers or zygote intrafallopian tube transfers;
 - Costs for an ovum donor or donor sperm;
 - Sperm storage costs;
 - Cryopreservation and storage of embryos;
 - Ovulation induction and monitoring;
 - Artificial insemination;
 - Hysteroscopy;
 - Laparoscopy;
 - Laparotomy;
 - Ovulation predictor kits;
 - Reversal of tubal ligations;
 - Reversal of vasectomies;
 - Costs for and relating to surrogate motherhood (maternity services are covered for Insured Persons acting as surrogate mothers);
 - Cloning; or
 - Medical and surgical procedures that are Experimental or Investigative, unless Our denial is overturned by an External Appeal Agent.
- Elective abortions.

Vision

- Expenses for radial keratotomy.
- Adult Vision unless specifically provided in the Certificate.
- Charges for duplicate spare eyeglasses, lenses or frames, non-prescription lenses or contact lenses that are for cosmetic purposes.

Dental

- Treatment to the teeth, including orthodontic braces and orthodontic appliances, unless otherwise covered under the Pediatric Dental Care Benefit.

Hearing

- Charges for hearing exams, hearing screening, and the fitting or repair or replacement of hearing aids except as specifically provided in the Certificate.

Cosmetic

- 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;
- Prescription digital therapeutics;
- 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;
- Any drug or medicine for the purpose of weight control;
- Fertility drugs;
- Sexual enhancements drugs;
- Vision correction products.

VALUE ADDED SERVICES

The following are not affiliated with Wellfleet Insurance Company and the services are not part of the Plan Underwritten by Wellfleet Insurance Company. These value-added options are provided by Wellfleet Student.

VISION DISCOUNT PROGRAM

For Vision Discount Benefits please go to:

www.wellfleetstudent.com

EMERGENCY MEDICAL AND TRAVEL ASSISTANCE

Wellfleet Student provides access to a comprehensive program that will arrange emergency medical and travel assistance services, repatriation services and other travel assistance services when you are traveling. For general inquiries regarding the travel access assistance services coverage, please call Wellfleet Student at (877) 657-5030, TTY 711.

If you are traveling and need assistance in North America, call the Assistance Center toll-free at: (877) 305-1966 or if you are in a foreign country, call collect at: (715) 295-9311.

When you call, please provide your name, school name, the group number shown on your ID card, and a description of your situation. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Assistance Center.

How to Access Services

If you require medical assistance or you need assistance with a non-medical situation, such as lost luggage, lost documents or other travel issues, follow these steps:

- Inside the U.S. and Canada: Dial toll-free **(877) 305-1966**.
- Outside the U.S. and Canada:
 - a) Request an international operator.
 - b) Request the operator to place a collect call to the U.S. at **+1 (715) 295-9311**.

Please provide the following information when you call:

- Policy number or school name
- Nature of your call and/or emergency
- Current location
- Contact phone number and email address
- Secondary point of contact
- Date of birth

24 Hour Nurseline

Students who enroll and maintain medical coverage in this insurance plan have access to the 24 Hour Nurseline. This 24-Hour Nurseline program provides:

- Phone-based, reliable health information in response to health concerns and questions; and
- Assistance in decisions on the appropriate level of care for an injury or sickness.

Appropriate care may include:

- self-care at home
- a call to a physician
- or a visit to the emergency room.

Calls are answered 24 hours a day, 365 days a year by experienced registered nurses who have been specifically trained to handle telephone health inquiries.

This program is not a substitute for doctor visits or emergency response systems. The Nurseline does not answer health plan benefit questions. Health benefit questions should be referred to the Plan Administrator. The 24 Hour Nurseline toll free number will be on the ID card.
(800) 634-7629

Teladoc

By phone or internet, **Teladoc** gives you 24/7 access to board-certified physicians for Behavioral Health services. Whether you are at school, home or traveling, Teladoc can diagnose and treat most minor medical conditions wherever and whenever you need treatment.

Register your account today and request a visit at <https://www.teladoc.com/wellfleetstudent> or call (800)-Teladoc (835-2362).



24/7 Behavioral Telehealth and Nurseline Access

CareConnect is an integrated behavioral health program offering students easy access to licensed behavioral health clinicians 24/7/365 via telephone (888) 857-5462.

Connect to a registered nurse within seconds, helping students manage their health on their terms through easy access.