The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to Wellfleet Student - Manhattan University (studentinsurance.com) or call toll free 1-877-657-5030. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Participating Provider: $250 / individual Non-Participating Provider: $500 / individual	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay.
Are there services covered before you meet your deductible?	Yes. Preventive care, Primary Care and Specialist Office Visits, Prescription Drugs, and Pediatric Preventive Dental Care expenses are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Participating Provider: $7,900 / individual Non-Participating Provider: $15,800 / individual	The out-of-pocket limit is the most you could pay in a year for covered services.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider?	Yes. See Cigna PPO at Cigna Health Care Provider Directory or call 1-877-657-5030 for a list of participating providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an Non-Participating Provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your Participating Provider might use an Non-Participating Provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

⚠ All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25 copay/visit Deductible does not apply	30% coinsurance Deductible does not apply	——————none——————
	Specialist visit	$25 copay/visit Deductible does not apply	30% coinsurance Deductible does not apply	——————none——————
	Preventive care/screening/ immunization	No charge	30% coinsurance Deductible does not apply	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	PCP/Specialist Office: $25 copay/visit Deductible does not apply Freestanding Facility/Outpatient Hospital: 30% coinsurance	PCP/Specialist Office: 30% coinsurance Deductible does not apply Freestanding Facility/Outpatient Hospital: 40% coinsurance	Preauthorization required but not for Laboratory Procedures.
	Imaging (CT/PET scans, MRIs)	PCP/Specialist Office: $25 copay/visit Deductible does not apply Freestanding Facility/Outpatient Hospital: 30% coinsurance	PCP/Specialist Office: 30% coinsurance Deductible does not apply Freestanding Facility/Outpatient Hospital: 40% coinsurance	Preauthorization required.

Common Medical Event	Services You May Need	What You Will Pay Participating Provider (You will pay the least)	What You Will Pay Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.wellfleetstudent.com	Tier 1 (Generic drugs)	$20 copay/prescription Deductible does not apply	$20 copay/prescription Deductible does not apply	Certain Prescription Drugs are not subject to cost sharing when provided in accordance with the comprehensive guidelines supported by HRSA or if the item or service has an "A" or "B" rating. Preauthorization is not required for a Covered Prescription Drugs used to treat a substance disorder, including Prescription Drugs to manage opioid withdrawal and/or stabilization and for opioid overdose reversal. Non-Participating Provider benefits are provided on a reimbursement basis. For 30-day Supply.
	Tier 2 (Preferred brand drugs)	$50 copay/prescription Deductible does not apply	$50 copay/prescription Deductible does not apply	
	Tier 3 (Non-preferred brand drugs)	$100 copay/prescription Deductible does not apply	$100 copay/prescription Deductible does not apply	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% coinsurance	40% coinsurance	——————none——————
	Physician/surgeon fees	PCP/Specialist Office: $25 copay/visit Deductible does not apply All Other Facilities: 30% coinsurance	PCP/Specialist Office: 30% coinsurance Deductible does not apply All Other Facilities: 40% coinsurance	Preauthorization Required.
If you need immediate medical attention	Emergency room care	30% coinsurance	30% coinsurance	Benefits will be payable for services received in a hospital emergency department or independent freestanding emergency department. Health care forensic examinations performed under Public Health Law § 2805-l are not subject to cost sharing. Copayment waived if admitted to hospital.
	Emergency medical transportation	30% coinsurance	30% coinsurance	Including ground and/or air, water transportation.
	Urgent care	30% coinsurance	30% coinsurance	Treatment for non-life-threatening conditions.

Common Medical Event	Services You May Need	What You Will Pay Participating Provider (You will pay the least)	What You Will Pay Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	30% coinsurance	40% coinsurance	Continuous confinement including an Inpatient Stay for Mastectomy Care, Cardiac and Pulmonary Rehabilitation, and End of Life Care. Preauthorization required. However, Preauthorization is not required for emergency admissions or services provided in a neonatal intensive care unit of a Hospital certified pursuant to Article 28 of the Public Health Law.
	Physician/surgeon fees	30% coinsurance	40% coinsurance	Including Oral Surgery, Reconstructive Breast Surgery, Other Reconstructive and corrective surgery; and transplants. Preauthorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visits: $25 copay/visit Deductible does not apply Outpatient Services, other than office visits: 0% coinsurance Opioid Treatment Programs: No charge	Office visits: 30% coinsurance Deductible does not apply Outpatient Services, other than office visits: 30% coinsurance Opioid Treatment Programs: 30% coinsurance	Mental Health Care: Including Partial Hospitalization and Intensive Outpatient Program Services. Preauthorization required for surgical services. Substance Use Services: Including Partial Hospitalization and Intensive Outpatient Program Services and Medication Assisted Treatment.
	Inpatient services	30% coinsurance	40% coinsurance	Mental Health Care and Substance Use Services for a continuous confinement when in a Hospital (including Residential Treatment). Preauthorization required. However, Preauthorization is not required for emergency admissions; or for Mental Health Care admissions at Participating OMH-licensed Facilities for Members under 18. Also for Substance Use, Preauthorization not required for participating OASAS-certified Facilities.

Common Medical Event	Services You May Need	What You Will Pay Participating Provider (You will pay the least)	What You Will Pay Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you are pregnant	Office visits	$25 copay/visit Deductible does not apply	30% coinsurance Deductible does not apply	Cost sharing does not apply for Preventive care received at a Participating Provider. Depending on the type of services, copay, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	30% coinsurance	40% coinsurance	
	Childbirth/delivery facility services	30% coinsurance	40% coinsurance	
If you need help recovering or have other special health needs	Home health care	30% coinsurance	40% coinsurance	Preauthorization required.
	Rehabilitation services	Inpatient Facility: 30% coinsurance Outpatient: 30% coinsurance	Inpatient Facility: 40% coinsurance Outpatient: 40% coinsurance	Inpatient Rehabilitation Services (Physical, Occupational, and Speech therapies). Limited to 60 days per Plan Year for all therapies combined. Preauthorization is required. Outpatient Includes Physical, Occupational, and Speech therapies. Limited to 60 visits per condition per Plan Year (combined therapies).
	Habilitation services	Inpatient Facility: 30% coinsurance Outpatient: 30% coinsurance	Inpatient Facility: 40% coinsurance Outpatient: 40% coinsurance	Inpatient Habilitation Services (Physical, Occupational, and Speech therapies). Limited to 60 days per Plan Year for all therapies combined. Preauthorization is required. Outpatient Includes Physical, Occupational and Speech Therapies. Limited to 60 visits per condition per Plan Year (combined therapies).

Common Medical Event	Services You May Need	What You Will Pay Participating Provider (You will pay the least)	What You Will Pay Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Skilled nursing care	30% coinsurance	40% coinsurance	Including Cardiac and Pulmonary Rehabilitation. Preauthorization required
	Durable medical equipment	30% coinsurance	40% coinsurance	Includes braces. Preauthorization is required.
	Hospice services	30% coinsurance	40% coinsurance	Limited to 210 days/Plan Year. Unlimited visits for family bereavement counseling
If your child needs dental or eye care	Children's eye exam	30% coinsurance	40% coinsurance	To the end of the month when the Insured Person turns age 19. Limited to 1 exam per Plan Year.
	Children's glasses	30% coinsurance	30% coinsurance	To the end of the month when the Insured Person turns age 19. Limited to 1 pair of prescribed lenses and frames or contact lenses (in lieu of eyeglasses) per Plan Year.
	Children's dental check-up	No charge	No charge	Limited to 2 exams and cleanings per Plan Year to the end of the month in which the Insured Person turns age 19.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
• Acupuncture	• Dental care (Adult)	• Routine eye care (Adult)
• Bariatric surgery	• Long-term care	• Routine foot care
• Cosmetic surgery	• Private-duty nursing	• Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Chiropractic care	• Hearing aids (single purchase once every 3 years) • Infertility treatment (Preauthorization required)	• Non-emergency care when traveling outside the U.S. ($10,000 maximum per Plan Year)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: https://dfs.ny.gov/consumers/health_insurance/new_york_health_insurance_policies__programs. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: http://dfs.ny.gov/consumer/fileacomplaint.htm.

Does this plan provide Minimum Essential Coverage? Yes.
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable.
If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al (877) 657-5030.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (877) 657-5030.
Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (877) 657-5030.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' (877) 657-5030.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of Participating Provider pre-natal care and a hospital delivery)

The plan's overall deductible	$250
Specialist copayment	$25
Hospital (facility) coinsurance	30%
Other coinsurance	0%

This EXAMPLE event includes services like:
Specialist office visits *(prenatal care)*
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests *(ultrasounds and blood work)*
Specialist visit *(anesthesia)*

Total Example Cost	**$12,700**
In this example, Peg would pay:	
Cost Sharing	
Deductibles	$250
Copayments	$40
Coinsurance	$2,900
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$3,250**

Managing Joe's Type 2 Diabetes
(a year of routine Participating Provider care of a well- controlled condition)

The plan's overall deductible	$250
Specialist copayment	$25
Hospital (facility) coinsurance	30%
Other coinsurance	0%

This EXAMPLE event includes services like:
Primary care physician office visits *(including disease education)*
Diagnostic tests *(blood work)*
Prescription drugs
Durable medical equipment *(glucose meter)*

Total Example Cost	**$5,600**
In this example, Joe would pay:	
Cost Sharing	
Deductibles	$250
Copayments	$1,000
Coinsurance	$200
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$1,470**

Mia's Simple Fracture
(Participating Provider emergency room visit and follow up care)

The plan's overall deductible	$250
Specialist copayment	$25
Hospital (facility) coinsurance	30%
Other coinsurance	0%

This EXAMPLE event includes services like:
Emergency room care *(including medical supplies)*
Diagnostic test *(x-ray)*
Durable medical equipment *(crutches)*
Rehabilitation services *(physical therapy)*

Total Example Cost	**$2,800**
In this example, Mia would pay:	
Cost Sharing	
Deductibles	$250
Copayments	$300
Coinsurance	$600
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$1,150**

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: www.wellfleetstudent.com or toll free 1-877-657-5030.

The plan would be responsible for the other costs of these EXAMPLE covered services.

NOTICE OF NON-DISCRIMINATION AND ACCESSIBIILITY REQUIREMENTS

The Company complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Company does not exclude people or treat them worse because of their race, color, national origin, age, disability, or sex.

The Company provides free aids and services to people with disabilities to communicate effectively with us, such as:

1. Qualified sign language interpreters
2. Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose first language is not English when needed to communicate effectively with us, such as:

1. Interpreters
2. information translated into other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Wellfleet Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator
PO Box 15369
Springfield, MA 01115-5369
(413) 733-4540
civilcoordinator@wellfleetinsurance.com

You can file a grievance in person, by mail, fax, or email. If you need help filing a grievance our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:
U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F, HHH Building
Washington, DC 20201
800-868-1019; 800-537-7697 (TDD)
Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

The Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

LANGUAGE ASSISTANCE PROGRAM

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call (877) 657-5030.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al (877) 657-5030.

請注意：如果您說中文 **(Chinese)**，我們免費為您提供語言協助服務。請致電：(877) 657-5030.

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi (877) 657-5030.

알림: 한국어**(Korean)**를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다.
(877) 657-5030번으로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Mangyaring tumawag sa (877) 657-5030.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по номеру (877) 657-5030.

ملاحظة: اذا تتكلم **العربية (Arabic)**، فإن خدمات المساعدة اللغوية المجانية متاحة لك. اتصل بـ 657-5030 (877).

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nan (877) 657-5030.

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le (877) 657-5030.

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod numer (877) 657-5030.

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue para (877) 657-5030.

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Si prega di chiamare il numero (877) 657-5030.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufen Sie (877) 657-5030 an.

注意事項：日本語**(Japanese)** を話される場合、無料の言語支援サービスをご利用いただけ ます。(877) 657-5030 にお電話ください。

فارسی (Farsi) توجه: اگر زبان شما فارسی است، خدمات ترجمه به صورت رایگان در دسترس شما می باشد. تماس بگیرید (877) 657-5030.

कृपा ध्या द: यद आप हंद (Hindi) भाषी ह तो आपके लए भाषा सहायता सेवाएं न:शुल् उपलब् ह। कृपा पर काल कर (877) 657-5030

CEEB TOOM: Yog koj hais Lus **Hmoob (Hmong)**, muaj kev pab txhais lus pub dawb rau koj. Thov hu rau (877) 657-5030.

ប្រយ័ត្ន: ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ**(Khmer)** សេវាកម្មភាសាជំនួយឥតគិតថ្លៃមានសម្រាប់អ្នក។ សូមទូរស័ព្ទមកលេខ (877) 657-5030 ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti (877) 657-5030.

DÍÍ BAA'ÁKONÍNÍZIN: **Diné (Navajo)** bizaad bee yáníłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí kohjį' (877) 657-5030 hodíilnih.

OGOW: Haddii aad ku hadasho **Soomaali (Somali)**, adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac (877) 657-5030

ગુજરાતી (Gujarati) ચુ ના: જો તમે જરાતી બોલતા હો, તો ન:લ્કુ ભાષા સહાય સેવાઓ તમારા માટ ઉપલબ્ધ છ. ફોન કરો (877) 657-5030

Ελληνικά (Greek)ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε (877) 657-5030

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером (877) 657-5030

አማርኛ (Amharic) ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ(877) 657-5030

ਪੰਜਾਬੀ (Punjabi) ਧਆਨ ਦਓ: ਜੇ ਤੁਸ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤ ਭਾਸ਼ਾ ਵੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ (877) 657-5030

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ (877) 657-5030