
 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 www.wellfleetstudent.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 ?	In- Network Provider : \$50/individual Out-of- Network Provider : \$300/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. In- Network Preventive Care , Zero Cost Generics and In- Network Prescription Drugs services 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 ?	For In- Network Providers \$5,000/Individual; \$10,000/family; for Out-of-Network Providers \$7,000/individual; \$14,000/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, health care this plan doesn't cover payments.	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 www.cigna.com or call 1-877-657-5030 for a list of In-Network 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 out-of-network 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 network provider might use an out-of-network 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
		In-Network Provider (You will pay the least)	Out-of-Network 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	\$20 copay /visit, 10% coinsurance	30% coinsurance	Limited to one visit per day.
	Specialist visit	\$20 copay /visit, 10% coinsurance Chiropractic: 10% coinsurance	30% coinsurance Chiropractic: 30% coinsurance	When requested by the attending physician. Limited to 1 visit per day Chiropractic: Pre-Certification required
	Preventive care/screening/immunization	No Charge	50% coinsurance	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)	10% coinsurance	30% coinsurance	When prescribed by a physician. Pre-Certification is required.
	Imaging (CT/PET scans, MRIs)	10% coinsurance	30% coinsurance	When prescribed by a physician. Pre-Certification is required.
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)	\$15 copay /prescription Deductible Waived	Not Covered	No cost-sharing applies to ACA Preventive Care medications filled at a participating network pharmacy. In-Network: Deductible waived. For 30-day supply.
	Tier 2 (Preferred brand drugs)	\$30 copay /prescription Deductible Waived	Not Covered	
	Tier 3 (Non-preferred drugs)	\$50 copay /prescription Deductible Waived	Not Covered	
	Specialty drugs	\$50 copay /prescription Deductible Waived	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% coinsurance	30% coinsurance	—————none—————
	Physician/surgeon fees	10% coinsurance	30% coinsurance	Physicians: limited to one visit per day. Pre-Certification required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need immediate medical attention	Emergency room care	\$150 <u>copay</u> /visit, 10% <u>coinsurance</u>	\$150 <u>copay</u> /visit, 10% <u>coinsurance</u>	<u>Copayment</u> waived if admitted. Emergency treatment received at a hospital's emergency room or at an <u>Urgent Care Facility</u> .
	Emergency medical transportation	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Including ground and/or air, water transportation.
	Urgent care	\$50 <u>copay</u> /visit, 10% <u>coinsurance</u>	\$50 <u>copay</u> /visit, 30% <u>coinsurance</u>	Treatment for non-life-threatening conditions.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Subject to Semi-Private room rate unless intensive care unit is required. <u>Pre-Certification</u> required.
	Physician/surgeon fees	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Physician: Limit of one visit per day. <u>Pre-Certification</u> required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visits: \$20 <u>copay</u> /visit, 10% <u>coinsurance</u> All other services: 10% <u>coinsurance</u>	Office visits: 30% <u>coinsurance</u> All other services: 30% <u>coinsurance</u>	<u>Pre-Certification</u> required except for office visits
	Inpatient services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	<u>Pre-Certification</u> required.
If you are pregnant	Office visits	\$20 <u>copay</u> /visit, 10% <u>coinsurance</u>	30% <u>coinsurance</u>	48 hours for normal vaginal delivery and 96 hours (not including the day of surgery) for a caesarean section delivery unless the caesarean section delivery is the result of <u>Complications of Pregnancy</u> . <u>Cost-Sharing</u> does not apply for preventive services. Depending on the type of services, <u>coinsurance</u> may apply. Maternity care may include tests and services described elsewhere in SBC (i.e. ultrasound).
	Childbirth/delivery professional services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	
	Childbirth/delivery facility services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	30 maximum visits per Policy Year. Pre-Certification is required.
	Rehabilitation services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Inpatient: includes Rehabilitation Facility with Pre-Certification required, and Physical Therapy while Confined. Outpatient: Includes cardiac and pulmonary therapies, and Pre-Certification required for physical, occupational, and speech therapies. When prescribed by the attending physician. Limited to one visit per day.
	Habilitation services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Includes cardiac and pulmonary therapies, and Pre-Certification required for physical, occupational, and speech therapies. When prescribed by the attending physician. Covered to the extent that they are <u>Medically Necessary</u> . Limited to one visit per day.
	Skilled nursing care	10% <u>coinsurance</u>	30% <u>coinsurance</u>	Covered to the extent of Medical Necessity. Pre-Certification required.
	Durable medical equipment	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Pre-Certification required for over \$500.
	Hospice services	10% <u>coinsurance</u>	30% <u>coinsurance</u>	5 maximum Group Therapy Bereavement visits.
	If your child needs dental or eye care	Children's eye exam	\$20 <u>copay/visit</u> , 0% <u>coinsurance</u>	\$20 <u>copay/visit</u> , 0% <u>coinsurance</u>
Children's glasses		\$20 <u>copay/visit</u> , 0% <u>coinsurance</u>	\$20 <u>copay/visit</u> , 0% <u>coinsurance</u>	To the end of the month when the insured turns age 19. Limited to 1 pair of prescribed lenses and frames or contact lenses (in lieu of eyeglasses) per Policy Year.
Children's dental check-up		0% <u>coinsurance</u>	0% <u>coinsurance</u>	Limited to 2 exams every 12 months To the end of the month in which the Insured Person turns age 19. For Preventive.

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](#).)

- Cosmetic surgery
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Acupuncture ([Medically Necessary](#) treatment only)
- Bariatric surgery ([Pre-Certification](#) required)
- Chiropractic care ([Pre-Certification](#) required)
- Dental care (Adult) (Accidental Injury)
- Hearing aids (limited to 1 pair of hearing aids/36-month period)
- Infertility treatment
- Private duty nursing (while confined)

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: Nevada Division of Insurance at 1-775-687-0700 in Carson City or 1-702-486-4009 in Las Vegas or visit <http://doi.nv.gov/>. For more information on your rights to continue coverage, contact the [plan](#) at 1-877-657-5030. 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 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: Nevada Division of Insurance at 1-775-687-0700 in Carson City or 1-702-486-4009 in Las Vegas or visit <http://doi.nv.gov/Consumers/File-A-Complaint/>

Does this plan provide Minimum Essential Coverage? **Yes**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? **Yes**

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](#).

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 in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$50
- [Specialist copayment](#) \$20
- Hospital (facility) [coinsurance](#) 10%
- 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	\$12,800
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$50
Copayments	\$100
Coinsurance	\$1,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$1,410

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$50
- [Specialist copayment](#) \$20
- Hospital (facility) [coinsurance](#) 10%
- 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	\$7,400
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$50
Copayments	\$1,100
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Joe would pay is	\$1,410

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$50
- [Specialist copayment](#) \$20
- Hospital (facility) [coinsurance](#) 10%
- 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	\$1,900
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$50
Copayments	\$60
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$310

NOTICE OF NON-DISCRIMINATION AND ACCESSIBILITY 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 Betsy M. Stevens and John Kelley Civil Rights Coordinators.

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:

Betsy M. Stevens and John Kelley Civil Rights Coordinators,
PO Box 15369, Springfield, MA 01115-5369
(413)-733-4540; (413)-733-4612
Bstevens@wellfleetinsurance.com, or Jkelley@wellfleetinsurance.com.

You can file a grievance in person, by mail, fax, or email. If you need help filing a grievance Betsy M. Stevens and John Kelley of Civil Rights Coordinators are 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
800-8681019; 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.

تَیْبِرَعْلَا شَدَحْتَت تَنَك اِذَا: مَیْبِنْت (**Arabic**)، دِل اَصْتَلَا اءَاچِر لَّا اِكَل تَحَاتَم تَیْنَاچَمَلَا تَیْوَعْلَا دَد عَاسَمَلَا تَامَدَخَن اِذَا (877) 657-5030.

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。

ی سرفا امشد نابز رگا: هجوت (Farsi) دشاد ی مامشدرایتخا رد ناگیار روط ی نابز دادما تامدخ،تسا.
تمسا بیگرید. (877) 657-5030

कृपा ध्या दाः याद आप हंद। (Hindi) भाषी ह तो आपके लए भाषा सहायता सेवाएं नः 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 yánilt'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí kohji' (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) યુ ના: જો તમે જરાતી બોલતા હો, તો િન:લુ ભાષા સહાય સેવાઓ તમારા માટ ઉપલબ્ધ છ. ફોન કરો (877) 657-5030

λληνικά (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፣ በገጸ ሊያግዝዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደው (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) ໂບດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໃດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ (877) 657-5030