



UNIVERSITY OF  
NORTHERN  
COLORADO

# BENEFITS AT A GLANCE

STUDENT HEALTH INSURANCE PLAN | PLAN YEAR 2021/2022

DESIGNED EXCLUSIVELY FOR THE STUDENTS

**UNIVERSITY OF  
NORTHERN COLORADO**

Greeley, CO

("the Policyholder")

Policy Number: W12122COSHIP03

Group Number: ST1554SH

Effective: 8/17/2021 – 8/16/2022

**UNDERWRITTEN BY:**

Wellfleet Insurance Company | Fort Wayne, IN

("the Company")

**ADMINISTERED BY:**

Wellfleet Group, LLC



**WELLFLEET**  
STUDENT

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**Welcome Students...**

We are pleased to provide you with this summary of the 2021 – 2022 Student Health Insurance Plan (“Plan”), which is fully compliant with the Affordable Care Act. “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 along with Enrollment details, at [unco.myahpcare.com](http://unco.myahpcare.com). For questions about medical benefits or claims, please call Wellfleet Student at (877) 657-5030, TTY 711.

## Where to Find Help

For Questions About:	Please Contact:
Servicing Agent Enrollment Waivers	Academic HealthPlans <a href="http://unco.myahpcare.com">unco.myahpcare.com</a>
Insurance Benefits Claims Processing ID Cards Preferred Provider Listings	Wellfleet Group, LLC PO Box 15369 Springfield, Massachusetts 01115-5369 (877) 657-5030, TTY 711 <a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a>
Preferred PPO Provider Listings   Cigna Claims	<a href="http://unco.myahpcare.com">unco.myahpcare.com</a> or <a href="http://www.cigna.com">www.cigna.com</a>  Send Cigna claims to: CIGNA PO Box 188061 Chattanooga, TN 37422 – 8061 Electronic Payor ID: 62308
Prescription Drug Provider	For information about the Wellfleet Rx/ESI Prescription Drug Program, please visit <a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a>  Your plan includes Wellfleet Rx – offering over 40 generics at a \$0 copay. Please ask your health care provider to review our <u>formulary</u> to see if these medications are right for you. Click here <a href="http://wellfleetrx.com/students/formularies/">http://wellfleetrx.com/students/formularies/</a> for more information.

## Am I Eligible?

- All degree seeking undergraduate students taking nine (9) or more credit hours REGARDLESS of the type of class (on campus, off campus or online) and all degree seeking graduate students taking six (6) or more credit hours REGARDLESS of the type of class (on campus, off campus or online) are required to have health insurance and are automatically enrolled. These students have the option to waive the insurance if they complete an on-line waiver in URSA by the 10th day of classes.

All international students with one (1) or more credit hours will be automatically enrolled in the Student Health Insurance Plan without the option to waive unless they are currently enrolled in a government sponsored US accepted insurance plan.

If you discover after the 10th day that you are not being billed for the insurance, you can complete an enrollment form. No back-dating of the coverage will be done. Coverage will begin on the date the insurance company receives the enrollment.

- Students who waived the student insurance in a previous semester but want to be on the insurance for the current semester may complete a request for re-enrollment. If you request the re-enrollment during the open enrollment period at the start of the semester (no later than the 10th class day), you will be insured with the student insurance beginning on the effective date of coverage for that semester. You must meet the other enrollment criteria as stated in this document.

If you want to enroll in the student insurance after the open enrollment period, you must show proof of your other coverage. Coverage will begin on the date the insurance company receives the enrollment form. Coverage will not be back-dated or pro-rated.

- Undergraduate students taking less than nine (9) credit hours and graduate students taking less than six (6) credit hours and graduate students that are not in a degree seeking program are not eligible to participate in the UNC Student Health Insurance Plan. They may, however contact Academic HealthPlans at (855) 825-3985, who will assist then in finding individual coverage.
- Summer Enrollment: Students enrolling for summer classes may purchase the Student Health Insurance, provided you meet the above criteria. Students need to complete an enrollment form during the open enrollment period. No back dating or pro-rating of the coverage will be done. Coverage will begin on the date the insurance company approves the enrollment.

Students must actively attend classes for at least the first 31 days after the date for which coverage is purchased unless he or she withdraws due to an Injury or Sickness and the absence is an approved medical leave. The Company maintains its right to investigate student status and attendance records to verify that the eligibility requirements have been met. If the Company discovers the eligibility requirements have not been met, its only obligation is refund of cost. Please contact the Student Health Insurance Office at (970) 351-1915 for additional details on eligibility.

If you no longer meet the eligibility requirements contact Academic HealthPlans at [unco.myahpcare.com](http://unco.myahpcare.com) or at [help.ahpcare.com](http://help.ahpcare.com) prior to your termination date.

## Effective Dates & Costs

**Undergraduate, Graduate, and International Students**  
**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
Fall	8/17/2021	12/31/2021
Spring/Summer	1/1/2022	8/16/2022
Summer	5/11/2022	8/16/2022

**Plan Costs for Undergraduate, Graduate, and International Students**

	Fall	Spring/Summer	Summer
Student*	\$1,495	\$1,495	\$803

\*The above plan costs include an administrative service fee.

## Student Health Center Referral

Where available, the student should first use the resources of the Student Health Center (SHC) where Treatment will be administered or a referral issued that verifies that the services were not available at the SHC. You are then free to seek services outside the SHC. Expenses incurred for medical Treatment rendered outside of the SHC for which no prior approval or referral is obtained will be subject to the Referral Penalty shown on the Schedule of Benefits. A referral issued by the SHC must accompany the claim when submitted.

A SHC referral for outside care is not necessary **ONLY** under the following conditions:

1. For an Emergency Medical Condition. The student must return to the SHC for necessary follow-up care;
2. When the SHC is closed;
3. For medical care received when the student is more than 20 miles from campus;
4. For medical care obtained when a student is no longer able to use the SHC due to a change in student status.
5. For maternity care;
6. When service is rendered at another facility during break or vacation period;

Additionally, no authorization or referral requirement will apply to obstetrical or gynecological care provided by In-Network Providers.

The applicable Deductible(s); Coinsurance and Copayment(s) shall apply to all of the exceptions to the referral requirement shown above.

## Preferred Provider Organization (PPO) Network

**...providing access to quality health care at discounted costs!**

By enrolling in this Student Health Plan, you have the Cigna PPO Network of participating Providers. To find a complete listing of the Network's participating Providers, go to [www.cigna.com](http://www.cigna.com), or contact Wellfleet Student toll-free at (877) 657-5030, TTY 711, or [www.wellfleetstudent.com](http://www.wellfleetstudent.com) for assistance.

## University of Northern Colorado Schedule of Benefits

This is only a brief description of coverage available under Certificate form CO. SHIP CERT (2019). The Certificate will contain full details of coverage, coinsurance, limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Certificate, the Certificate governs in all cases.

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

### SCHEDULE OF BENEFITS (WHO PAYS WHAT)

#### Preventive Services:

In-Network Provider: The Deductible, Coinsurance, and any Copayment are not applicable to Preventive Services. Benefits are paid at 100% of the Negotiated Charge when services are provided through an In-Network Provider.

Out-of-Network Provider: The Deductible, Coinsurance, and any Copayment are applicable to Preventive Services provided through an Out-of-Network Provider. Benefits are paid at 50% of the Usual and Customary Charge.

<b>Medical Deductible*</b>	In-Network Provider	Individual:	\$500
	Out-of-Network Provider	Individual:	\$1,000

\***Deductible** is waived if Covered Medical Expenses are incurred at the Student Health Center

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.

<b>Prescription Drug Deductible*:</b>	Combined In-network and Out of Network Provider	\$100
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\*The Prescription Drug Deductible does not apply toward the medical Deductible.

<b>Out-of-Pocket Maximum:</b>	*Combined In-Network and Out-of-Network Provider	Individual	\$8,550
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Cost sharing You incur for Covered Medical Expenses that is applied to the Out-of-Network Provider Out-of-Pocket Maximum will 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 be applied to satisfy the Out-of-Network Provider Out-of-Pocket Maximum.

\*The combined amount will never exceed the federal maximum.

**Coinsurance Amounts:**

In-Network Provider: 80% of the Negotiated Charge for Covered Medical Expenses unless otherwise stated below.

Out-of-Network Provider: 50% of the Usual and Customary Charge (U&C) for Covered Medical Expenses unless otherwise stated below.

Student Health Center 100% of Usual and Customary Charge (U&C) for Covered Medical Expenses unless otherwise stated below

**Referral Penalty:**

Unless an exception to the Student Health Center Referral applies, if an Insured Student does not obtain a Referral from the Student Health Center then, We will not pay for Covered Medical Expenses under the Certificate.

**Medical Benefit Payments for In-Network Providers and Out-of-Network Providers**

The Certificate provides benefits based on the type of health care provider You select. The Certificate provides access to both In-Network Providers and Out-of-Network Providers. Different benefits may be payable for Covered Medical Expenses rendered by In-Network Providers versus Out-of-Network Providers, as shown in the Schedule of Benefits.

**Dental and Vision Benefit Payments**

For dental and vision benefits, You may choose any dental or vision provider.

For dental, different benefits may be payable based on the type of service, as shown in the Schedule of Benefits.

**Preferred Provider Organization:**

To locate an In-Network Provider in Your area, consult Your Provider Directory or call toll free (877) 657-5030, TTY 711 or visit Our website at [www.wellfleetstudent.com](http://www.wellfleetstudent.com).

**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.**

BENEFITS FOR COVERED INJURY/SICKNESS	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<b>Inpatient Benefits</b>		
Hospital Care Includes hospital room & board expenses and miscellaneous services and supplies. Subject to Semi-Private room rate unless intensive care unit is required.  Room and Board includes intensive care.  Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Preadmission Testing	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Physician's Visits while Confined: Limited to 1 visit per day of Confinement per provider	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Inpatient Surgery: Pre-Certification Required  Surgeon Services  Anesthetist  Assistant Surgeon	80% of the Negotiated Charge after Deductible for Covered Medical Expenses  80% of the Negotiated Charge after Deductible for Covered Medical Expenses  80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses  50% of Usual and Customary Charge after Deductible for Covered Medical Expenses  50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Registered Nurse Services for private duty nursing while Confined	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Physical Therapy while Confined (inpatient)	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Skilled Nursing Facility Benefit Pre-Certification required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Skilled Nursing Facility Benefit Maximum days per Policy Year	100	100
Inpatient Rehabilitation Facility Expense Benefit Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses

<b>INPATIENT BEHAVIORAL, MENTAL HEALTH, AND SUBSTANCE USE DISORDERS</b>		
Behavioral, Mental Health, and Substance Use Disorder Benefit 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-certification 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	Refer to the Behavioral, Mental Health, or Substance Use Disorder Benefits provision under Mandated Benefits	
<b>Outpatient Benefits</b>		
Outpatient Surgery: Pre-Certification required		
Surgeon Services	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Anesthetist	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Assistant Surgeon	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Outpatient Surgery Facility and Miscellaneous expenses for services & supplies, such as cost of operating room, therapeutic services, oxygen, oxygen tent, and blood & plasma	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Physician's Office Visits	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Specialist/Consultant Physician Services	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Telemedicine or Telehealth Services	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Cardiac Rehabilitation	80% of the Negotiated Charge after Deductible for Covered Medical Expense	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Pulmonary Rehabilitation	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses



Rehabilitation Therapy including, Physical Therapy, and Occupational Therapy and Speech Therapy  Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Maximum Visits for each therapy per Policy Year for Physical Therapy, Occupational Therapy and Speech Therapy	30	30
Habilitative Services including, Physical Therapy, and Occupational Therapy and Speech Therapy Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Maximum Visits per Policy Year for Physical Therapy, Occupational Therapy and Speech Therapy combined.	60	60
Emergency Services in an emergency department (includes Urgent Care for Emergency Medical Conditions).	\$150 Copayment per visit then the plan pays 80% of the Negotiated Charge after Deductible for Covered Medical Expenses	Paid the same as In-Network Provider subject to Usual and Customary Charge.
Urgent Care Centers for non-life-threatening conditions	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Diagnostic Imaging Services Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
CT Scan, MRI and/or PET Scans Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Laboratory Procedures (Outpatient)	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Chemotherapy and Radiation Therapy Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Infusion Therapy Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Home Health Care Expenses Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Home Health Care Expenses Maximum hours per week	28	28

Hospice Care Coverage	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
<b>OUTPATIENT BEHAVIORAL, MENTAL HEALTH, AND SUBSTANCE USE DISORDERS</b>		
Behavioral, Mental Health, and Substance Use Disorder Benefit  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-certification 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.	Refer to the Behavioral, Mental Health, or Substance Use Disorder Benefits provision under Mandated Benefits	
<b>Prescription Drugs Retail Pharmacy</b> No cost sharing applies to ACA Preventive Care medications filled at a participating network pharmacy or Student Health Center.		
TIER 1 (Including Enteral Formulas) For each fill up to a 30- day supply filled at a Retail pharmacy See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a 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.	\$20 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	\$20 Copayment then the plan pays 50% of Actual charge after Deductible for Covered Medical Expenses
More than a 30-day supply but less than a 61- day supply filled at a Retail pharmacy	\$40 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	\$40 Copayment then the plan pays 50% of Actual charge after Deductible for Covered Medical Expenses
More than a 60- day supply filled at a Retail pharmacy	\$60 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	\$60 Copayment then the plan pays 50% of Actual charge after Deductible for Covered Medical Expenses

<p>TIER 2 (Including Enteral Formulas) For each fill up to a 30- day supply filled at a Retail pharmacy</p> <p>See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a 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>\$50 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>\$50 Copayment then the plan pays 50% of Actual charge after Deductible for Covered Medical Expenses</p>
<p>More than a 30- day supply but less than a 61- day supply filled at a Retail pharmacy</p>	<p>\$100 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>\$100 Copayment then the plan pays 50% of Actual charge after Deductible for Covered Medical Expenses</p>
<p>More than a 60- day supply filled at a Retail pharmacy</p>	<p>\$150 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>\$150 Copayment then the plan pays 50% of Actual charge after Deductible for Covered Medical Expenses</p>
<p>TIER 3 (Including Enteral Formulas) For each fill up to a 30- day supply filled at a Retail Pharmacy</p> <p>See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a 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>\$70 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	<p>\$70 Copayment then the plan pays 50% of Actual charge after Deductible for Covered Medical Expenses</p>
<p>More than a 30- day supply but less than a 61- day supply filled at a Retail pharmacy</p>	<p>\$140 Copayment then the plan pays 100% of the Negotiated Charge after Deductible for Covered Medical Expense</p>	<p>\$140 Copayment then the plan pays 50% of Actual charge after Deductible for Covered Medical Expenses</p>
<p>More than a 60- day supply filled at a Retail pharmacy</p>	<p>\$210 Copayment then the plan pays 100% of the Negotiated Charge after Deductible for Covered Medical Expenses</p>	<p>\$210 Copayment then the plan pays 50% of Actual charge after Deductible for Covered Medical Expenses</p>

<b>Zero Cost Generics</b>		
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	100% of Actual charge for Covered Medical Expenses
<b>Specialty Prescription Drugs</b>		
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.	\$70 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	\$70 Copayment then the plan pays 50% of Actual charge after Deductible for Covered Medical Expenses
More than a 30- day supply but less than a 61-day supply	\$140 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	\$140 Copayment then the plan pays 50% of Actual charge after Deductible for Covered Medical Expenses
More than a 60- day supply	\$210 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	\$210 Copayment then the plan pays 50% of Actual charge after Deductible for Covered Medical Expenses
<b>Orally administered anti-cancer prescription drugs (including specialty drugs)</b>		
Benefit	Greater of: <ul style="list-style-type: none"> <li>• Chemotherapy Benefit; or Infusion Therapy Benefit</li> </ul>	
<b>Diabetic Supplies (for Prescription supplies purchased at a pharmacy)</b>		
Benefit	<ul style="list-style-type: none"> <li>• Paid the same as any other Retail Pharmacy Prescription Drug Fill</li> </ul>	
<b>Prescription eye drops</b>		
Benefit	Paid the same as any other Retail Pharmacy Prescription Drug Fill	

<b>Other Benefits</b>		
Allergy Testing	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Emergency Ambulance Service ground and/or air, water transportation	70% of the Negotiated Charge after Deductible for Covered Medical Expenses	Paid the same as In-Network Provider subject to Usual and Customary Charge
Non-Emergency Ambulance Service ground and/or air, water transportation	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Bariatric Surgery Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Covered Clinical Trials	Same as any other Covered Sickness	
Durable Medical Equipment Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Diabetic services and supplies (including equipment and training)  Refer to the Prescription Drug provision for diabetic supplies covered under the Prescription Drug benefit.	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Dialysis Treatment	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Hearing Aids for Minors (to the end of the month in which the Insured Person turns age 18) Initial and replacement hearing aids Limited to 1 pair of hearing aids per 48- month period.  A new hearing aid will be a covered service when alterations to Your existing hearing aid cannot adequately meet Your needs or be repaired.	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Maternity Benefit	Same as any other Covered Sickness	
Enteral Formulas and Nutritional Supplements  See the Prescription Drug section of this Schedule when purchased at a pharmacy.	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Prosthetic and Orthotic Devices Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses

<p>Reconstructive Surgery Pre-Certification Required</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p>	<p>50% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p>
<p>Pediatric Dental Care Benefit (to the end of the month in which the Insured Person turns age 19)</p> <p>Preventive Dental Care Limited to 2 dental exams every 12 months</p> <p>The benefit payable amount for the following services is different from the benefit payable amount for Preventive Dental Care:</p> <p>Emergency Dental Routine Dental Care Endodontic Services Prosthodontic Services Periodontic Services Medically Necessary Orthodontic Care</p> <p>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 Pediatric Dental Care Benefit description in the Certificate for further information.</p> <p>100% of Usual and Customary Charge</p> <p>50% of Usual and Customary Charge 50% of Usual and Customary Charge 50% of Usual and Customary Charge 50% of Usual and Customary Charge 50% of Usual and Customary Charge 50% of Usual and Customary Charge</p>	
<p>Pediatric Vision Care Benefit (to the end of the month in which the Insured Person turns age 19)</p> <p>Limited to 1 visit 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 to Proof of Loss provision contained in the General Provisions.</p>	<p>100% of Usual and Customary Charge for Covered Medical Expenses per Policy Year</p> <p>Deductible Waived</p>	
<p>Adult Vision Care (age 19 and older) Routine Eye Exam once every 12 months 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>100% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p>	

Acupuncture Expense Benefit (Medically Necessary Treatment) only	80% of the Negotiated Charge after Deductible for Covered Medical Expense	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Accidental Injury Dental Treatment	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Sickness Dental Expense maximum \$500 per Policy Year	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Chiropractic Care Benefit Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Gender Reassignment Benefit Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Infertility Treatment Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge 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-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Shots and Injections unless considered Preventive Services	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Treatment for Temporomandibular Joint (TMJ) Disorders	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Tuberculosis screening, Titters, Quantiferon B tests including shots (other than covered under preventive services)	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses
Student Health Center/Infirmary Expense	\$20 Copayment per visit then the plan pays 100% of the Usual and Customary Charge for Covered Medical Expenses Deductible Waived	
Sports Accident Expense - incurred as the result of the play or practice of Intercollegiate sports Up to \$5,000 per Accident	80% of the Negotiated Charge after Deductible for Covered Medical Expenses	50% of Usual and Customary Charge after Deductible for Covered Medical Expenses

<b>Mandated Benefits</b>	
Cleft Lip and Cleft Palate	Same as any other Covered Sickness
Inherited Enzymatic Disorders Benefit	Same as any other Covered Sickness except that Medical Foods payable on the same basis as any other Prescription Drug
Medical Foods	Same as any other Covered Sickness
Behavioral, Mental Health, or 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-certification 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.	Same as any other Covered Sickness, unless considered a Preventive Service
Diabetes Benefit	Same as any other Covered Sickness
Cervical Cancer Vaccination Benefit	Same as any other Preventive Service

**Pre-Certification**

Pre-Certification is required for inpatient hospital, surgery and selected outpatient services. Pre-Certification is not required for an Emergency Medical Condition or for a Life Threatening Condition or Urgent Care or Hospital Confinement for the initial 48/96 hours of maternity care. Additionally, no authorization requirement will apply to obstetrical or gynecological care provided by In-Network Providers.

**Exclusions and Limitations**

**EXCLUSIONS (WHAT IS NOT COVERED)**

**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.

1. **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.
2. 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.



3. 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.
4. Professional services rendered by an Immediate Family Member or anyone who lives with You.
5. 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.
6. 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 Members acting as surrogate mothers);
  - Cloning; or
  - Medical and surgical procedures that are experimental or investigational, unless Our denial is overturned by an External Appeal Agent.
7. Expenses covered under any Workers' Compensation, occupational benefits plan, mandatory automobile no-fault plan, public assistance program or government plan, except Medicaid.
8. 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.
9. Any expenses in excess of Usual and Customary Charges except as provided in the Certificate.
10. 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.
11. 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.
12. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any intercollegiate sports for which benefits are paid under another Sports Accident policy issued to the Policyholder or for which coverage is provided by the National Collegiate Athletic Association (NCAA), National Association of Intercollegiate Athletic (NAIA) or any other sports association in excess for Intercollegiate Sports of \$5000 per accident.
13. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport.
14. 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.
15. Services that are duplicated when provided by both a certified Nurse-midwife and a Physician.
16. Expenses payable under any prior policy which was in force for the person making the claim.
17. 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.
18. 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.
- 19. Elective Surgery or Elective Treatment unless such coverage is otherwise specifically covered under the Certificate.
- 20. 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.
- 21. Treatment for obesity except surgery for morbid obesity (bariatric surgery). Surgery for removal of excess skin or fat.
- 22. Charges for hair growth or removal unless otherwise specifically covered under the Certificate.
- 23. Expenses for radial keratotomy.
- 24. Adult Vision unless specifically provided in the Certificate.
- 25. Charges for office visit exam for the fitting of prescription contact lenses, duplicate spare eyeglasses, lenses or frames, non-prescription lenses or contact lenses that are for cosmetic purposes.
- 26. Charges for hearing exams, hearing screening, hearing aids for adults and the fitting or repair or replacement of hearing aids or cochlear implant except as specifically provided in the Certificate.
- 27. 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.
- 28. Surgery or related services for cosmetic purposes to improve appearance, except to restore bodily function or correct deformity resulting from disease, or trauma.
- 29. Treatment to the teeth, including orthodontic braces and orthodontic appliances, unless otherwise covered under the Pediatric Dental Care Benefit.
- 30. You are:
  - committing or attempting to commit a felony,
  - engaged in an illegal occupation, or
  - participating in a riot.
- 31. Elective abortions.
- 32. Custodial Care service and supplies.
- 33. Charges for hot or cold packs for personal use.
- 34. Braces and appliances used as protective devices during a student's participation in sports. Replacement braces and appliances are not covered.
- 35. Services of private duty Nurse except as provided in the Certificate.
- 36. Expenses that are not recommended and approved by a Physician.
- 37. 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 artificial organs or tissues.
- 38. Cosmetic procedures related to Gender Reassignment including but not limited to rhinoplasty, face lift, facial bone reduction, lip enhancement or reduction, blepharoplasty, body contouring, reduction thyroid chondroplasty, hair removal, voice modification surgery, skin resurfacing, chin implants, nose implants.
- 39. Sleep Disorders, except for the diagnosis and treatment of obstructive sleep apnea.
- 40. Treatment of Acne unless Medically Necessary.
- 41. Experimental or Investigational drugs, devices, treatments or procedures unless otherwise covered under Covered Clinical Trials or covered under clinical trials (routine patient costs). See the Other Benefits section for more information.
- 42. Under the Prescription Drug Benefit shown in the Schedule of Benefits:
  - 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 the 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;
  - any drug or medicine for the purpose of weight control;
  - sexual enhancements drugs;
  - 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;
  - 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;
  - immunology products.
43. Non-chemical addictions.
  44. Non-physical, occupational, speech therapies (art, dance, etc.).
  45. Modifications made to dwellings.
  46. General fitness, exercise programs.
  47. Hypnosis.
  48. Roling.
  49. Biofeedback.

## 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](http://www.wellfleetstudent.com)

### **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**



With CareConnect from Wellfleet Student, students have 24/7 access to professional assistance to help manage personal concerns, emotional issues, transition and adjustment concerns, academic stress, career development, and the demands of daily and family obligations.

Members in need of assistance simply call the behavioral health hotline on their ID card, **(888) 857-5462** or via the Wellfleet Student mobile app for immediate access to a masters-level mental health professional. Students are run through a clinical assessment to determine if CareConnect counseling, health center referral, or other treatment is necessary. To access mobile features, students simply download their school's app in their device's app store.