



BENEFITS AT A GLANCE

STUDENT HEALTH INSURANCE PLAN | PLAN YEAR 2021/2022



DESIGNED EXCLUSIVELY FOR THE STUDENTS OF:

CARLETON COLLEGE

Northfield, MN

("the Policyholder")

Policy Number: W12122MNSHIP30

Group Number: ST1268SH

Effective: 8/15/2021 - 8/14/2022

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 at www.wellfleetstudent.com. For questions about enrollment, medical benefits or claims, please call Wellfleet Student at (877) 657-5030, TTY 711.

PENDING STATE APPROVAL

The Plan described in document is awaiting approval by the MN 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.

Where to Find Help

For Questions About:	Please Contact:
Insurance Benefits Claims Processing Enrollment ID Cards Preferred Provider Listings Waiver	Wellfleet Group, LLC PO Box 15369 Springfield, Massachusetts 01115-5369 (877) 657-5030, TTY 711 www.wellfleetstudent.com
Preferred PPO Provider Listings Cigna claim forms	Wellfleet Student www.wellfleetstudent.com or Cigna www.cigna.com Send Cigna claims to: CIGNA PO Box 188061 Chattanooga, TN 37422 – 8061 Electronic Payor ID: 62308
Prescription Drug Provider	Wellfleet Rx/ESI 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.

Am I Eligible?

All registered full-time Undergraduate Domestic and International students taking 6 or more credits are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in the Student Health Insurance Plan at registration and the premium is added to the student's tuition fees unless proof of comparable coverage is provided by completing the waiver.

Insured Students who are enrolled in the Student Health Insurance Plan may also enroll their eligible dependents.

How Do I Waive/Enroll?

If You are eligible to be covered under this Program, You are automatically enrolled and charged premium for the coverage, unless You waive coverage. To document proof of comparable coverage, students need to complete the online Waiver Form and submit it prior to the waiver deadline date. The deadline to waive for the annual coverage is 8/15/21. To submit the online Waiver Form:

1. Go to www.wellfleetstudent.com, select your school from the drop-down box;
 2. Click on the Waiver link; and
 3. Complete all of the required information as directed.
- **ANNUAL WAIVER DEADLINE – 8/15/21**

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/Waiver Deadline
Annual	8/15/2021	8/14/2022	8/15/2021

Plan Costs for Full-time Undergraduate Domestic and International Students and their Dependents

	Annual
Student*	\$2,296
Spouse*	\$2,296
Each Child*	\$2,296
3 or more Children*	\$6,888

*The above plan costs include an administrative service fee.
The plan costs for Dependents are in addition to the plan costs for student.

Preferred Provider Organization (PPO) Network

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

By enrolling in this 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, or contact Wellfleet Student toll-free at (877) 657-5030, TTY 711, or www.wellfleetstudent.com for assistance.

Carleton College Schedule of Benefits

This is only a brief description of coverage available under Certificate form MN SHIP CERT (2020). 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

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: Deductible, Coinsurance, and any Copayment are applicable to Preventive Services provided through an Out-of-Network Provider. Benefits are paid at 60% of the Usual and Customary Charge.

Medical Deductible

Combined In-Network Provider and Out-of-Network Provider	Individual:	\$200
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Cost sharing the Insured Person incurs for Covered Medical Expenses that is applied to the Out-of-Network Deductible will be applied to satisfy the In-Network Deductible. Cost sharing the Insured Person incurs for Covered Medical Expenses that is applied to the In-Network Deductible will be applied to satisfy the Out-of-Network Provider Deductible.

Out-of-Pocket Maximum:

*Combined In-Network Provider and Out-of-Network Provider	Individual:	\$7,900
	Family:	\$15,800

Cost sharing the Insured Person incurs 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 the Insured Person incurs 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: 60% of the Usual and Customary Charge (U&C) for Covered Medical Expenses unless otherwise stated below.

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

The Certificate provides benefits based on the type of health care provider the Insured Student and the Insured Student’s Covered Dependent selects. 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, the Insured Person 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 the Insured Person’s area, the Insured Person should consult his or her Provider Directory or call toll free (877) 657-5030 or visit Our website 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
Inpatient Benefits		
<p>Hospital Care Includes hospital room & board expenses and miscellaneous services and supplies. Subject to Semi-Private room rate unless intensive care unit is required.</p> <p>Room and Board includes intensive care.</p> <p>Pre-Certification Required</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Preadmission Testing</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Physician's Visits while Confined: Limited to 1 visit per day of Confinement per provider</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Inpatient Surgery: Pre-Certification Required</p> <p style="padding-left: 40px;">Surgeon Services</p> <p style="padding-left: 40px;">Anesthetist</p> <p style="padding-left: 40px;">Assistant Surgeon</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p> <p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p> <p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p> <p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p> <p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>

Physical Therapy while Confined (inpatient)	80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
Skilled Nursing Facility Benefit Pre-Certification required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
Skilled Nursing Facility Benefit Maximum days per episode per Policy Year	120	120
Inpatient Rehabilitation Facility Expense Benefit Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
INPATIENT MENTAL HEALTH DISORDER AND SUBSTANCE USE DISORDER		
Mental Health Disorder and Substance Use Disorder Benefit Pre-Certification Required 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.	80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred

Outpatient Benefits		
<p>Outpatient Surgery: Pre-Certification required</p> <p style="padding-left: 40px;">Surgeon Services</p> <p style="padding-left: 40px;">Anesthetist</p> <p style="padding-left: 40px;">Assistant Surgeon</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p> <p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p> <p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p> <p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p> <p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Outpatient Surgery Facility and Miscellaneous expenses for services & supplies, such as cost of operating room, therapeutic services, oxygen, oxygen tent, and blood & plasma</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Physician's Office Visits</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Specialist/Consultant Physician Services</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Telemedicine or Telehealth Services</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Cardiac Rehabilitation</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Pulmonary Rehabilitation</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>

<p>Rehabilitation Therapy including, Physical Therapy, and Occupational Therapy and Speech Therapy</p> <p>Pre-Certification Required</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Habilitative Services including, Physical Therapy, and Occupational Therapy and Speech Therapy</p> <p>Pre-Certification Required</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Emergency Services (includes Ambulance and urgent care for Emergency Medical Conditions)</p>	<p>\$250 Copayment per visit then the plan pays 80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Copayment waived if admitted</p>	<p>Paid the same as In-Network Provider subject to Usual and Customary Charge.</p>
<p>Urgent Care Centers for non-life-threatening conditions</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Diagnostic Imaging Services</p> <p>Pre-Certification Required</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>CT Scan, MRI and/or PET Scans</p> <p>Pre-Certification Required</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Laboratory Procedures (Outpatient)</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Chemotherapy and Radiation Therapy</p> <p>Pre-Certification Required</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Infusion Therapy</p> <p>Pre-Certification Required</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>

Home Health Care Expenses Pre-Certification Required	80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
Home Health Care Expenses Maximum visits per Policy Year	120	120
Hospice Care Coverage	80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
Outpatient Private Duty Nursing	80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
OUTPATIENT MENTAL HEALTH DISORDER AND SUBSTANCE USE DISORDER		
Mental Health Disorder and Substance Use Disorder Benefit Pre-Certification Required except for office visits Refer to the Physician/Specialist Office section for copay requirements if applicable. 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.	80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred

Prescription Drugs Retail Pharmacy No cost sharing applies to ACA Preventive Care medications filled at a participating network pharmacy.		
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.	\$20 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived	Not Covered
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 Deductible Waived	Not Covered
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 Deductible Waived	Not Covered
TIER 2 (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.	\$40 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived	Not Covered
More than a 30 day supply but less than a 61 day supply filled at a Retail pharmacy	\$80 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived	Not Covered
More than a 60 day supply filled at a Retail pharmacy	\$120 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses Deductible Waived	Not Covered

<p>TIER 3 (Including Enteral Formulas)</p> <p>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>\$60 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p> <p>Deductible Waived</p>	<p>Not Covered</p>
<p>More than a 30 day supply but less than a 61 day supply filled at a Retail pharmacy</p>	<p>\$120 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p> <p>Deductible Waived</p>	<p>Not Covered</p>
<p>More than a 60 day supply filled at a Retail pharmacy</p>	<p>\$180 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p> <p>Deductible Waived</p>	<p>Not Covered</p>
<p>Zero Cost Generics</p>		
	<p>100% of the Negotiated Charge for Covered Medical Expenses</p> <p>Deductible Waived</p>	<p>Not Covered</p>
<p>Specialty Prescription Drugs</p>		
<p>Specialty Prescription Drugs For each fill up to a 30 day supply</p>	<p>\$60 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p> <p>Deductible Waived</p>	<p>Not Covered</p>
<p>More than a 30 day supply but less than a 61 day supply</p>	<p>\$120 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p> <p>Deductible Waived</p>	<p>Not Covered</p>
<p>More than a 60 day supply</p>	<p>\$180 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p> <p>Deductible Waived</p>	<p>Not Covered</p>

Orally administered anti-cancer prescription drugs (including specialty drugs)		
Benefit	The Certificate covers the greater of: <ul style="list-style-type: none"> • Chemotherapy Benefit; or • Infusion Therapy Benefit The Insured Person's responsibility will not exceed the Prescription Drug Benefit.	
Diabetic Supplies (for Prescription supplies purchased at a pharmacy)		
Benefit	Paid the same as any other Retail Pharmacy Prescription Drug Fill The Insured Person's responsibility for a prescription insulin drug will not exceed the Net Price of the prescription insulin drug.	
Other Benefits		
Allergy Testing	80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
Allergy Injections/Treatment	80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
Emergency Ambulance Service ground and/or air, water transportation	100% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	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 Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
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 Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
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 Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
Dialysis Treatment	80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred

<p>Hearing Aids Limited to 1 hearing aid for each ear every three (3) years</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred</p>
<p>Maternity Benefit</p>	<p>Same as any other Covered Sickness</p>	
<p>Enteral Formulas and Nutritional Supplements See the Prescription Drug section of this Schedule when purchased at a pharmacy.</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred</p>
<p>Prosthetic Devices Pre-Certification Required</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred</p>
<p>Reconstructive Surgery Pre-Certification Required</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred</p>
<p>Pediatric Dental Care Benefit (to the end of the month in which the Insured Person turns age 19) Preventive Dental Care Limited to 2 dental exams every 12 months The benefit payable amount for the following services is different from the benefit payable amount for Preventive Dental Care:</p> <ul style="list-style-type: none"> Emergency Dental Routine Dental Care Endodontic Services Prosthodontic Services Periodontic Services Medically Necessary Orthodontic Care 	<p>See the Pediatric Dental Care Benefit description in the plan documents for further information.</p> <p>100% of Usual and Customary Charge</p> <ul style="list-style-type: none"> 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>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>Pediatric Vision Care Benefit (to the end of the month in which the Insured Person turns age 19)</p> <p>Limited to 1 visit(s) per Policy Year and 1 pair of prescribed lenses and frames or contact lenses (in lieu of eyeglasses) per Policy Year</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>100% of Usual and Customary Charge for Covered Medical Expenses</p> <p>Deductible Waived</p>	
<p>Adult Vision Care (age 19 and older)</p> <p>Routine Eye Exam once every 12 months</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>80% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p>	
<p>Accidental Injury Dental Treatment</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Chiropractic Care Benefit Pre-Certification Required</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>
<p>Infertility Treatment Pre-Certification Required</p>	<p>80% of the Negotiated Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>	<p>60% of Usual and Customary Charge after Deductible for Covered Medical Expenses</p> <p>Deductible Waived if Student Health Center Referred</p>

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 Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
Treatment for Temporomandibular Joint (TMJ) Disorders	80% of the Negotiated Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
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 Deductible Waived if Student Health Center Referred	60% of Usual and Customary Charge after Deductible for Covered Medical Expenses Deductible Waived if Student Health Center Referred
Sports Accident Expense - incurred as the result of the play or practice of Intercollegiate or club sports Up to \$89,500 per Accident	Intercollegiate, or club sports payable at 100% of the Negotiated Charge up to \$500 then payable as any other injury.	Intercollegiate, or club sports payable at 100% of Usual and Customary Charge up to \$500 then payable as any other injury.
Non-emergency Care While Traveling Outside of the United States	60% of Actual Charge after Deductible for Covered Medical Expenses Subject to \$10,000 maximum per Policy Year	
Medical Evacuation Expense	100% of Actual Charge for Covered Medical Expenses Deductible Waived Subject to \$50,000 maximum per Policy Year	
Repatriation Expense	100% of Actual Charge for Covered Medical Expenses Deductible Waived Subject to \$50,000 maximum per Policy Year	
Mandated Benefits		
Anesthesia and Hospital Charges for Dental Care	Same as any other Covered Sickness	
Cleft Lip and Cleft Palate Benefits for Dependent Children	Same as any other Covered Sickness	
Lyme Disease	Same as any other Covered Sickness	
Port-wine Stain	Same as any other Covered Sickness	
Prostate Cancer Screening	Same as any other Preventive Service	
Routine Cancer Screenings	Same as any other Preventive Service	

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

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 the Certificate.

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 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

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 the Insured Person.

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 the Insured Person's 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 the Insured Person 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 the Insured Person's 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 the Insured Person.
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, except if the procedure is Medically Necessary for reasons other than infertility;
 - 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. 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.
 8. Any expenses in excess of Usual and Customary Charges except as provided in the Policy.
 9. 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.
 10. 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.
 11. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport for which benefits are paid under another Professional Sports Insurance Program. Any Sports insurance program will be the primary payor. We will be the secondary payor, unless otherwise specified under the Coordination of Benefits provision.
 12. 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 the Insured Person is required to pay.
 13. Services that are duplicated when provided by both a certified Nurse-midwife and a Physician.
 14. Expenses payable under any prior policy which was in force for the person making the claim.
 15. 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.
 16. Elective Surgery or Elective Treatment unless such coverage is otherwise specifically covered under the Policy.
 17. Charges incurred for acupuncture, in any form, except to the extent provided in the Schedule of Benefits.
 18. 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.
 19. Treatment for obesity. Surgery for removal of excess skin or fat.
 20. Charges for hair growth or removal unless otherwise specifically covered under the Certificate.
 21. Expenses for radial keratotomy.
 22. Adult Vision unless specifically provided in the Certificate.
 23. 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.
 24. Surgery or related services for cosmetic purposes to improve appearance, except to restore bodily function or correct deformity resulting from disease, or trauma, or for port-wine stain removal.
 25. Treatment to the teeth, including orthodontic braces and orthodontic appliances, unless otherwise covered under the Pediatric Dental Care Benefit.
 26. Extraction of impacted wisdom teeth or dental abscesses.
 27. The Insured Person is:
 - committing or attempting to commit a felony,
 - engaged in an illegal occupation.
 28. Elective abortions, except when the life of the Insured Person upon whom the abortion is performed is at

- stake. Elective abortion means an elective, non-therapeutic, abortion including those resulting from rape or incest.
29. Custodial Care service and supplies.
 30. Charges for hot or cold packs for personal use.
 31. Braces and appliances used as protective devices during a student's participation in sports. Replacement braces and appliances are not covered.
 32. Services of private duty Nurse except as provided in the Certificate.
 33. Expenses that are not recommended and approved by a Physician.
 34. 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.
 35. 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.
 36. Sleep Disorders, except for the diagnosis and treatment of obstructive sleep apnea.
 37. Treatment of Acne unless Medically Necessary.
 38. 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.
 39. 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, except as specifically provided in the Prescription Drug Benefit section of the Certificate;
 - repackaged products;
 - blood components except factors;
 - immunology products.
 40. Non-chemical addictions.
 41. Non-physical, occupational therapies (art, dance, etc.).
 42. Modifications made to dwellings.
 43. General fitness, exercise programs.
 44. Hypnosis.
 45. Rolfing.
 46. 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

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.

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, 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.