



BENEFITS AT A GLANCE

STUDENT HEALTH PLAN | PLAN YEAR 2019/2020



DESIGNED EXCLUSIVELY FOR THE STUDENTS OF:

HOUGHTON COLLEGE
Houghton, NY
("the Policyholder")

Policy Number: AIC1920NYSHIP27
Group Number: ST0856SH
Effective: 8/13/2019 - 8/12/2020

.....

UNDERWRITTEN BY:

Wellfleet New York Insurance Company | Flushing, NY
("the Company")

ADMINISTERED BY:

Wellfleet Group, LLC



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Welcome Students...

We are pleased to provide you with this summary of the 2019 – 2020 Student Health 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 medical benefits or claims, please call Wellfleet Student at (877) 657-5030.

Where to Find Help

For Questions About:	Please Contact:
Health Services	Student Health Center One Willard Avenue Houghton, NY 14744 (585) 567-9483 x 4830
Insurance Benefits Claims Processing Enrollment Dependent Enrollment ID Cards Waiver Process	Wellfleet Group, LLC 2077 Roosevelt Avenue Springfield, Massachusetts 01104 (877) 657-5030 www.wellfleetstudent.com
Servicing Agent	Niagara National 5001 Genesee Street Buffalo, NY 14225
Preferred PPO Provider Listings	Wellfleet Student www.wellfleetstudent.com or www.cigna.com
Cigna Claims:	Send Cigna claims to: CIGNA PO Box 188061 Chattanooga, TN 37422 – 8061 Electronic Payor ID: 62308
Prescription Drug Provider	CIGNA www.wellfleetstudent.com

Am I Eligible?

All registered full-time Undergraduate and International students taking 12 or more credits are required to have health insurance coverage, either through this Student Health Plan or through another individual or family plan. Students are automatically enrolled in the Student Health 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 Plan may also enroll their eligible dependents.

How Do I Waive/Enroll?

All registered full-time Undergraduate and International Students will automatically be enrolled in the Student Health Plan unless proof of comparable medical insurance coverage can be provided and is approved.

To waive out of the Houghton College Student Health Plan, go to:

www.wellfleetstudent.com; select Houghton College from the drop-down box; click on the "Waiver" tab; and proceed as directed.

The deadline to waive out of the Student Health Plan is June 15, 2019.

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	Waiver Deadline
Annual	8/13/2019	8/12/2020	6/15/2019
Fall	8/13/2019	12/31/2019	6/15/2019
Spring	1/1/2020	8/12/2020	2/14/2020

Insurance Premiums

	Annual	Fall	Spring
Student	\$1,951	\$752	\$1,199
Spouse	\$1,951	\$752	\$1,199
Each Child	\$1,951	\$752	\$1,199
3 or more Children	\$5,853	\$2,256	\$3,597

Broker Fees

	Annual	Fall	Spring
Student*	\$70	\$27	\$43
Spouse*	\$70	\$27	\$43
Each Child*	\$70	\$27	\$43
3 or more Children*	\$210	\$81	\$129

Total Plan Costs (Premiums + Fees) for Undergraduate, International Students and their Dependents

	Annual	Fall	Spring
Student*	\$2,021	\$779	\$1,242
Spouse*	\$2,021	\$779	\$1,242
Each Child*	\$2,021	\$779	\$1,242
3 or more Children*	\$6,063	\$2,337	\$3,726

*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 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, or contact Wellfleet Student toll-free at (877) 657-5030, or www.wellfleetstudent.com for assistance.

Schedule of Benefits

This is only a brief description of coverage available under Certificate form NY 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

**Houghton College SCHEDULE OF BENEFITS
Platinum Metal Level
Houghton College**

Policy Number: AIC1920NYSHIP27
Group/Plan Number: ST0856SH
Policyholder Effective Date: August 13, 2019
Policyholder Termination Date: August 12, 2020

COST-SHARING	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	
Medical Deductible <ul style="list-style-type: none"> • Individual 	\$450	\$450	
Out-of-Pocket Limit <ul style="list-style-type: none"> • Individual • Family 	\$6,850 \$13,700	\$20,000 None	
Accidental Death and Dismemberment Benefits \$10,000 Annual Maximum		See the Cost-Sharing Expenses and Allowed Amount section of this Certificate for a description of how We calculate the Allowed Amount. Any charges of a Non-Participating Provider that are in excess of the Allowed Amount do not apply towards the Deductible or Out-of-Pocket Limit. You must pay the amount of the Non-Participating Provider’s charge that exceeds Our Allowed Amount.	

OFFICE VISITS	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Primary Care Office Visits (or Home Visits)	\$20 Copayment 0% Coinsurance after Deductible	\$20 Copayment 20% Coinsurance after Deductible	See benefit for description
Specialist Office Visits (or Home Visits)	\$20 Copayment 0% Coinsurance after Deductible	\$20 Copayment 20% Coinsurance after Deductible	See benefit for description
PREVENTIVE CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
<ul style="list-style-type: none"> • Well Child Visits and Immunizations* • Adult Annual Physical Examinations* • Adult Immunizations* • Routine Gynecological Services/Well Woman Exams* • Mammograms, Screening and Diagnostic Imaging for the Detection of Breast Cancer • Sterilization Procedures for Women* • Vasectomy • Bone Density Testing* • Screening for Prostate Cancer <ul style="list-style-type: none"> • Performed in PCP Office • Performed in Specialist Office • All other preventive services required by USPSTF and HRSA. 	<p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>Covered in full</p> <p>Covered in Full</p>	<p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p>	<p>See benefit for description</p>

*When preventive services are not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA.	Use Cost-Sharing for appropriate service (Primary Care Office Visit Specialist Office Visit Diagnostic Radiology Services Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit Specialist Office Visit Diagnostic Radiology Services Laboratory Procedures and Diagnostic Testing)	
EMERGENCY CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Pre-Hospital Emergency Medical Services (Ambulance Services)	0% Coinsurance after Deductible	0% Coinsurance after Deductible	See benefit for description
Non-Emergency Ambulance Services	0% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Emergency Department	0% Coinsurance after Deductible Health care forensic examinations performed under Public Health Law § 2805-l are not subject to Cost-Sharing	0% Coinsurance after Deductible	See benefit for description
Urgent Care Center	\$20 Copayment 0% Coinsurance after Deductible	\$20 Copayment 20% Coinsurance after Deductible	See benefit for description
PROFESSIONAL SERVICES and OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Acupuncture	0% Coinsurance after Deductible	20% Coinsurance after Deductible	
Advanced Imaging Services <ul style="list-style-type: none"> • Performed in a Specialist Office • Performed in a Freestanding Radiology Facility • Performed as Outpatient Hospital Services 	\$20 Copayment 0% Coinsurance after Deductible \$20 Copayment 0% Coinsurance after Deductible 0% Coinsurance after Deductible	\$20 Copayment 20% Coinsurance after Deductible \$20 Copayment 20% Coinsurance after Deductible 20% Coinsurance after Deductible	See benefit for description

Allergy Testing and Treatment			See benefit for description
<ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office 	0% Coinsurance after Deductible	20% Coinsurance after Deductible	
Ambulatory Surgical Center Facility Fee	0% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Anesthesia Services (all settings)	0% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Autologous Blood Banking	0% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefits for description
Cardiac and Pulmonary Rehabilitation			See benefits for description
<ul style="list-style-type: none"> Performed in a Specialist Office Performed as Outpatient Hospital Services Performed as Inpatient Hospital Services 	\$20 Copayment 0% Coinsurance after Deductible 0% Coinsurance after Deductible Included as part of inpatient Hospital service Cost-Sharing	\$20 Copayment 20% Coinsurance after Deductible 20% Coinsurance after Deductible Included as part of inpatient Hospital service Cost-Sharing	
Chemotherapy			See benefit for description
<ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed as Outpatient Hospital Services 	\$20 Copayment 0% Coinsurance after Deductible \$20 Copayment 0% Coinsurance after Deductible 0% Coinsurance after Deductible	\$20 Copayment 20% Coinsurance after Deductible \$20 Copayment 20% Coinsurance after Deductible 20% Coinsurance after Deductible	
Chiropractic Services Preauthorization Required	\$20 Copayment 0% Coinsurance after Deductible	\$20 Copayment 20% Coinsurance after Deductible	See benefit for description

Clinical Trials	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	See benefit for description
Diagnostic Testing <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed as Outpatient Hospital Services 	<p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p>	<p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p>	See benefit for description
Dialysis <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed in a Freestanding Center Performed as Outpatient Hospital Services 	<p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p>	<p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p>	See benefit for description
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) Preauthorization Required	0% Coinsurance after Deductible	20% Coinsurance after Deductible	Unlimited visits
Home Health Care	0% Coinsurance after Deductible	20% Coinsurance after Deductible	40 visits per Plan Year
Infertility Services Preauthorization Required	Use Cost-Sharing for appropriate service (Office Visit Diagnostic Radiology Services Surgery Laboratory & Diagnostic Procedures)	Use Cost-Sharing for appropriate service (Office Visit Diagnostic Radiology Services Surgery Laboratory & Diagnostic Procedures)	See benefit for description

<p>Infusion Therapy</p> <ul style="list-style-type: none"> Performed in a PCP Office Performed in Specialist Office Performed as Outpatient Hospital Services Home Infusion Therapy <p>Preauthorization Required</p>	<p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p>	<p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p>	<p>See benefit for description</p> <p>Home infusion counts toward home health care visit limits</p>
<p>Inpatient Medical Visits</p>	<p>0% Coinsurance after Deductible</p>	<p>20% Coinsurance after Deductible</p>	<p>See benefit for description</p>
<p>Interruption of Pregnancy</p> <ul style="list-style-type: none"> Medically Necessary Abortions Elective Abortions 	<p>Covered in full</p> <p>0% Coinsurance after Deductible</p>	<p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p>	<p>Unlimited</p> <p>One (1) procedure per Plan Year</p>
<p>Laboratory Procedures</p> <ul style="list-style-type: none"> Performed in a PCP Office Performed in a Specialist Office Performed in a Freestanding Laboratory Facility Performed as Outpatient Hospital Services 	<p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p>	<p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p>	<p>See benefit for description</p>

<p>Maternity and Newborn Care</p> <ul style="list-style-type: none"> • Prenatal Care provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA • Prenatal Care that is not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA • Inpatient Hospital Services and Birthing Center • Physician and Midwife Services for Delivery • Breastfeeding Support, Counseling and Supplies, Including Breast Pumps • Postnatal Care 	<p>Covered in full</p> <p>Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)</p> <p>0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p> <p>Covered in full</p> <p>0% Coinsurance after Deductible</p>	<p>20% Coinsurance after Deductible</p> <p>Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p>	<p>See benefit for description</p> <p>One (1) home care visit is covered at no Cost-Sharing if mother is discharged from Hospital early</p> <p>Covered for duration of breast feeding</p>
<p>Outpatient Hospital Surgery Facility Charge</p>	<p>0% Coinsurance after Deductible</p>	<p>20% Coinsurance after Deductible</p>	<p>See benefit for description</p>
<p>Preadmission Testing</p>	<p>0% Coinsurance after Deductible</p>	<p>20% Coinsurance after Deductible</p>	<p>See benefit for description</p>
<p>Prescription Drugs Administered in Office or Outpatient Facilities</p> <ul style="list-style-type: none"> • Performed in a PCP Office • Performed in Specialist Office • Performed in Outpatient Facilities 	<p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p>	<p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p>	<p>See benefit for description</p>

<p>Diagnostic Radiology Services</p> <ul style="list-style-type: none"> • Performed in a PCP Office • Performed in a Specialist Office • Performed in a Freestanding Radiology Facility • Performed as Outpatient Hospital Services 	<p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p>	<p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p>	<p>See benefit for description</p>
<p>Therapeutic Radiology Services</p> <ul style="list-style-type: none"> • Performed in a Specialist Office • Performed in a Freestanding Radiology Facility • Performed as Outpatient Hospital Services 	<p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>\$20 Copayment 0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p>	<p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>\$20 Copayment 20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p>	<p>See benefit for description</p>
<p>Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)</p> <p>Preauthorization Required</p>	<p>0% Coinsurance after Deductible</p>	<p>20% Coinsurance after Deductible</p>	<p>Unlimited visits</p>
<p>Second Opinions on the Diagnosis of Cancer, Surgery and Other</p>	<p>0% Coinsurance after Deductible</p>	<p>20% Coinsurance after Deductible</p> <p>Second opinions on diagnosis of cancer are Covered at participating Cost-Sharing for non-participating Specialist when a Referral is obtained.</p>	<p>See benefit for description</p>

Surgical Services (including Oral Surgery Reconstructive Breast Surgery Other Reconstructive and Corrective Surgery; and Transplants			See benefit for description
<ul style="list-style-type: none"> Inpatient Hospital Surgery Outpatient Hospital Surgery Surgery Performed at an Ambulatory Surgical Center Office Surgery 	0% Coinsurance after Deductible	20% Coinsurance after Deductible	
Preauthorization Required			
ADDITIONAL SERVICES, EQUIPMENT and DEVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
ABA Treatment for Autism Spectrum Disorder	0% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit description
Assistive Communication Devices for Autism Spectrum Disorder	0% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Diabetic Equipment, Supplies and Self-Management Education			See benefit for description
<ul style="list-style-type: none"> Diabetic Equipment, Supplies and Insulin (up to a 90-day supply) Diabetic Education 	See the Prescription Drug Cost-Sharing	See the Prescription Drug Cost-Sharing	See Prescription Drug benefit
	0% Coinsurance not subject to Deductible	20% Coinsurance after Deductible	
Durable Medical Equipment and Braces	0% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Preauthorization Required			
External Hearing Aids	0% Coinsurance after Deductible	20% Coinsurance after Deductible	Single purchase once every 3 years
Cochlear Implants	0% Coinsurance after Deductible	20% Coinsurance after Deductible	One per ear per time Covered

Hospice Care			
<ul style="list-style-type: none"> Inpatient Outpatient 	0% Coinsurance after Deductible 0% Coinsurance after Deductible	20% Coinsurance after Deductible 20% Coinsurance after Deductible	Unlimited visits Five (5) visits for family bereavement counseling
Medical Supplies	0% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Prosthetic Devices <ul style="list-style-type: none"> External Internal Preauthorization Required	0% Coinsurance after Deductible 0% Coinsurance after Deductible	20% Coinsurance after Deductible 20% Coinsurance after Deductible	One (1) prosthetic device, per limb, per lifetime Unlimited See benefit for description
INPATIENT SERVICES and FACILITIES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Inpatient Hospital for a Continuous Confinement (including an Inpatient Stay for Mastectomy Care, Cardiac and Pulmonary Rehabilitation, and End of Life Care) Preauthorization Required. However, Preauthorization is not required for emergency admissions or services provided in a neonatal intensive care unit of a Hospital certified pursuant to Article 28 of the Public Health Law.	0% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Observation Stay	0% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Skilled Nursing Facility (including Cardiac and Pulmonary Rehabilitation) Preauthorization Required	0% Coinsurance after Deductible	20% Coinsurance after Deductible	Unlimited days See benefit for description

Inpatient Habilitation Services (Physical Speech and Occupational Therapy) Preauthorization Required	0% Coinsurance after Deductible	20% Coinsurance after Deductible	Unlimited days See benefit for description
Inpatient Rehabilitation Services (Physical Speech and Occupational Therapy) Preauthorization Required	0% Coinsurance after Deductible	20% Coinsurance after Deductible	Unlimited days
MENTAL HEALTH and SUBSTANCE USE DISORDER SERVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Inpatient Mental Health Care including Residential Treatment (for a continuous confinement when in a Hospital) Preauthorization Required. However, Preauthorization is Not Required for emergency admissions.	0% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Outpatient Mental Health Care (including Partial Hospitalization and Intensive Outpatient Program Services) <ul style="list-style-type: none"> • Office Visits • All Other Outpatient Services 	0% Coinsurance after Deductible 0% Coinsurance after Deductible	20% Coinsurance after Deductible 20% Coinsurance after Deductible	See benefit for description
Inpatient Substance Use Services including Residential Treatment (for a continuous confinement when in a Hospital) Preauthorization Required. However, Preauthorization is Not Required for Emergency Admissions or for Participating OASAS-certified Facilities.	0% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description

<p>Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment)</p> <ul style="list-style-type: none"> • Office Visits • All Other Outpatient Services 	<p>0% Coinsurance after Deductible</p> <p>0% Coinsurance after Deductible</p>	<p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p>	<p>Up to 20 visits per Plan Year may be used for family counseling</p> <p>See benefit for description</p>
<p>PRESCRIPTION DRUGS</p> <p>*Certain Prescription Drugs are not subject to Cost-Sharing when provided in accordance with the comprehensive guidelines supported by HRSA or if the item or service has an “A” or “B” rating from the USPSTF and obtained at a participating pharmacy</p>	<p>Participating Provider Member Responsibility for Cost-Sharing</p>	<p>Non-Participating Provider Member Responsibility for Cost-Sharing</p>	<p>Limits</p>
<p>Retail Pharmacy</p>			
<p>30-day supply</p> <p>Tier 1</p> <p>Tier 2</p> <p>Tier 3</p> <p>If You have an Emergency Condition, Preauthorization is not required for a five (5) day emergency supply of a Covered Prescription Drug used to treat a substance use disorder, including a Prescription Drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal.</p>	<p>\$10 Copayment 0% Coinsurance not subject to Deductible</p> <p>\$20 Copayment 0% Coinsurance not subject to Deductible</p> <p>\$30 Copayment 0% Coinsurance not subject to Deductible</p>	<p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p> <p>20% Coinsurance after Deductible</p>	<p>See benefit for description</p>

Up to a 90-day supply for Maintenance Drugs			See benefit for description
Tier 1	\$30 Copayment 0% Coinsurance not subject to Deductible	20% Coinsurance after Deductible	
Tier 2	\$60 Copayment 0% Coinsurance not subject to Deductible	20% Coinsurance after Deductible	
Tier 3	\$90 Copayment 0% Coinsurance not subject to Deductible	20% Coinsurance after Deductible	
Enteral Formulas			See benefit for description
Tier 1	0% Coinsurance not subject to Deductible	20% Coinsurance after Deductible	
Tier 2	0% Coinsurance not subject to Deductible	20% Coinsurance after Deductible	
Tier 3	0% Coinsurance not subject to Deductible	20% Coinsurance after Deductible	
WELLNESS BENEFITS	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	
Exercise Facility Reimbursement	Up to \$200 per six (6) month period up to an additional \$100 per six (6) month period for Covered Dependents	Up to \$200 per six (6) month period up to an additional \$100 per six (6) month period for Covered Dependents	See Benefit description
PEDIATRIC DENTAL and VISION CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Pediatric Dental Care <ul style="list-style-type: none"> • Preventive Dental Care • Routine Dental Care • Major Dental (Endodontics, Periodontics, Oral Surgery and Prosthodontics) • Orthodontics Orthodontics and Major Dental Require Preauthorization	0% Coinsurance not subject to Deductible 30% Coinsurance after Deductible 50% Coinsurance after Deductible 50% Coinsurance after Deductible	0% Coinsurance not subject to Deductible 30% Coinsurance after Deductible 50% Coinsurance after Deductible 50% Coinsurance after Deductible	One (1) dental exam and cleaning per six (6)-month period Full mouth x-rays or panoramic x-rays at 36 month intervals and bitewing x-rays at six (6) month intervals

Pediatric Vision Care			
• Exams	0% Coinsurance after Deductible	0% Coinsurance after Deductible	One (1) exam per Plan Year
• Lenses and Frames	0% Coinsurance after Deductible	0% Coinsurance after Deductible	One (1) prescribed lenses and frames per Plan Year
• Contact Lenses	0% Coinsurance after Deductible	0% Coinsurance after Deductible	
Non-emergency Care While Traveling Outside of the United States	20% coinsurance of - Actual Cost after; Deductible		Unlimited
Emergency Medical Evacuation	0% coinsurance of - Actual Cost not subject to Deductible		Unlimited Combined with Repatriation Benefit.
Repatriation of Remains	0% coinsurance of - Actual Cost not subject to Deductible		Unlimited Combined with Medical Evacuation Benefit.
Accidental Death and Dismemberment Benefits	N/A	N/A	\$10,000 Annual Maximum

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

If, as the result of a covered Accident, You sustain any of the following losses, We will pay the benefit shown. The loss must occur within 90 days of the Accident.

	Percentage of Maximum Amount
Loss of Life100%
Loss of Hand.....	.50%
Loss of Foot.....	.50%
Loss of either one hand, one foot or sight of one eye50%
Loss of more than one of the above losses due to one Accident100%

Accident means a sudden, unforeseeable external event which directly and from no other cause, results in loss of life, hand, foot or sight.

Loss of hand or foot means the complete severance through or above the wrist or ankle joint. Loss of eye means the total permanent loss of sight in the eye. The maximum amount is the largest amount payable under this benefit for all losses resulting from any one Accident.

Preauthorization

Preauthorization is required for inpatient hospital, surgery and selected outpatient services. For inpatient hospital, preauthorization is not required for emergency admissions or services provided in a neonatal intensive care unit of a hospital certified pursuant to Article 28 of the Public Health Law.

Exclusions and Limitations

No coverage is available under this Certificate for the following:

A. Aviation.

We do not Cover services arising out of aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.

B. Convalescent and Custodial Care.

We do not Cover services related to rest cures, custodial care or transportation. "Custodial care" means help in transferring, eating, dressing, bathing, toileting and other such related activities. Custodial care does not include Covered Services determined to be Medically Necessary.

C. Conversion Therapy.

We do not Cover conversion therapy. Conversion therapy is any practice by a mental health professional that seeks to change the sexual orientation or gender identity of a Member under 18 years of age, including efforts to change behaviors, gender expressions, or to eliminate or reduce sexual or romantic attractions or feelings toward individuals of the same sex. Conversion therapy does not include counseling or therapy for any individual who is seeking to undergo a gender transition or who is in the process of undergoing a gender transition, that provides acceptance, support and understanding of an individual or the facilitation of an individual's coping, social support, and identity exploration and development, including sexual orientation-neutral interventions to prevent or address unlawful conduct or unsafe sexual practices, provided that the counseling or therapy does not seek to change sexual orientation or gender identity.

D. Cosmetic Services.

We do not Cover cosmetic services, Prescription Drugs, or surgery, unless otherwise specified, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered Child which has resulted in a functional defect. We also Cover services in connection with reconstructive surgery following a mastectomy, as provided elsewhere in this Certificate. Cosmetic surgery does not include surgery determined to be Medically Necessary. If a claim for a procedure listed in 11 NYCRR 56 (e.g., certain plastic surgery and dermatology procedures) is submitted retrospectively and without medical information, any denial will not be subject to the Utilization Review process in the Utilization Review and External Appeal sections of this Certificate unless medical information is submitted.

E. Dental Services.

We do not Cover dental services except for: care or treatment due to accidental injury to sound natural teeth within 12 months of the accident; dental care or treatment necessary due to congenital disease or anomaly; or dental care or treatment specifically stated in the Outpatient and Professional Services and Pediatric Dental Care sections of this Certificate.

F. Experimental or Investigational Treatment.

We do not Cover any health care service, procedure, treatment, device, or Prescription Drug that is experimental or investigational. However, We will Cover experimental or investigational treatments, including treatment for Your rare disease or patient costs for Your participation in a clinical trial as described in the Outpatient and Professional Services section of this Certificate, when Our denial of services is overturned by an External Appeal Agent certified by the State. However, for clinical trials, We will not Cover the costs of any investigational drugs or devices, non-health services required for You to receive the treatment, the costs of managing the research, or costs that would not be Covered under this Certificate for non-investigational treatments. See the Utilization Review and External Appeal sections of this Certificate for a further explanation of Your Appeal rights.

G. Felony Participation.

We do not Cover any illness, treatment or medical condition due Your participation in a felony, riot or insurrection. This exclusion does not apply to coverage for services involving injuries suffered by a victim of an act of domestic violence or for services as a result of Your medical condition (including both physical and mental health conditions).

H. Foot Care.

We do not Cover routine foot care in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet. However, we will Cover foot care when You have a specific medical condition or disease resulting in circulatory deficits or areas of decreased sensation Your legs or feet.

I. Government Facility.

We do not Cover care or treatment provided in a Hospital that is owned or operated by any federal, state or other governmental entity, except as otherwise required by law.

J. Medically Necessary.

In general, We will not Cover any health care service, procedure, treatment, test, device or Prescription Drug that We determine is not Medically Necessary. If an External Appeal Agent certified by the State overturns Our denial, however, We will Cover the service, procedure, treatment, test, device or Prescription Drug for which coverage has been denied, to the extent that such service, procedure, treatment, test, device or Prescription Drug is otherwise Covered under the terms of this Certificate.

K. Medicare or Other Governmental Program.

We do not Cover services if benefits are provided for such services under the federal Medicare program or other governmental program (except Medicaid).

L. Military Service.

We do not Cover an illness, treatment or medical condition due to service in the Armed Forces or auxiliary units.

M. No-Fault Automobile Insurance.

We do not Cover any benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable. This exclusion applies even if You do not make a proper or timely claim for the benefits available to You under a mandatory no-fault policy.

N. Services Not Listed.

We do not Cover services that are not listed in this Certificate as being Covered.

O. Services Provided by a Family Member.

We do not Cover services performed by You or a member of Your immediate family. "Immediate family" shall mean a child, spouse, mother, father, sister or brother of You or Your Spouse.

P. Services Separately Billed by Hospital Employees.

We do not Cover services rendered and separately billed by employees of Hospitals, laboratories or other institutions.

Q. Services with No Charge.

We do not Cover services for which no charge is normally made.

R. Vision Services.

We do not Cover the examination or fitting of eyeglasses or contact lenses, except as specifically stated in the Pediatric Vision Care section of this Certificate.

S. War.

We do not Cover an illness, treatment or medical condition due to war, declared or undeclared.

T. Workers' Compensation.

We do not Cover services if benefits for such services are provided under any state or federal Workers' Compensation, employers' liability or occupational disease law.

Value Added Services

The following are not affiliated with Wellfleet New York Insurance Company and the services are not part of the Plan Underwritten by Wellfleet New York 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. **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 (800) 634-7629

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.



Your out-of-pocket costs may be lower when you utilize Cigna PPO Providers. For a listing of Cigna PPO Providers, go to www.cigna.com or contact Wellfleet Student toll-free at (877) 657-5030, or www.wellfleetstudent.com for assistance.



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.