



Middlebury

# BENEFITS AT A GLANCE

STUDENT HEALTH INSURANCE PLAN | PLAN YEAR 2025/2026

DESIGNED EXCLUSIVELY FOR THE STUDENTS OF:

## MIDDLEBURY COLLEGE

Middlebury, VT  
("the Policyholder")

## UNDERWRITTEN BY:

Wellfleet Insurance Company | Fort Wayne, IN  
("the Company")

Policy Number: WI2526VTSHIP107

Group Number: ST1512SH

Effective: 8/15/2025 – 8/14/2026

## ADMINISTERED BY:

Wellfleet Group, LLC



**WELLFLEET**  
STUDENT

## Welcome Students...

We are pleased to provide you with this summary of the 2025 – 2026 Student Health Insurance Plan (“Plan”), which is fully compliant with the Affordable Care Act. This is only a brief description of the coverage(s) available under Certificate form VT SHIP Cert (2025). The Certificate will contain reductions, limitations, exclusions, and termination provisions. Full details of coverage are contained in the Certificate. If there are any conflicts between this document and the Certificate, the Certificate shall govern in all cases.

“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](http://www.wellfleetstudent.com).

This is not an insurance Policy and your receipt of this document does not constitute the insurance or delivery of a policy of insurance. Any provisions of the Policy, as described in this Summary, that may be in conflict with the laws of the state where the school is located will be administered to conform with the requirements of that state’s laws, including those relating to mandated benefits.

The information contained in this Summary is accurate at the time of publication, but may change in accordance with state and federal insurance regulations during the course of the Policy year. The most current version of this document will be posted online. In the case of a discrepancy between two versions of the Summary, the most recent will apply.

## Important Contact Information & Resources



### Contact Us

Wellfleet Group, LLC  
PO Box 15369  
Springfield, Massachusetts 01115-5369  
**(877) 657-5030, TTY 711**

### Plan Administration

#### Benefits, Enrollment, Eligibility, & Waivers

Gallagher Student Health  
500 Victory Road  
Quincy, MA 02171  
(800) 430-0697  
[www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury)

#### Claim Status, & ID Cards

Wellfleet Group, LLC  
PO Box 15369  
Springfield, Massachusetts 01115-5369  
**(877) 657-5030, TTY 711**  
[www.wellfleetstudent.com](http://www.wellfleetstudent.com)  
Monday–Thursday, 8:30 a.m. to 7:00 p.m.  
Eastern Time  
Friday, 9:00 a.m. to 5:00 p.m. Eastern  
Time

#### Claims

Cigna  
PO Box 188061  
Chattanooga, Tennessee 37422-8061  
Electronic Payor ID: 62380



### PPO Network



Cigna  
[www.mycigna.com](http://www.mycigna.com)



### Pharmacy Benefits Manager

For information about the Wellfleet Rx/ESI Prescription Drug Program, please visit [www.wellfleetrx.com/students](http://www.wellfleetrx.com/students)

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://www.wellfleetrx.com/students/formularies/> for more information.

#### Member Pharmacy Help

**(877) 640-7940**



### Telehealth Service

Your plan includes access to virtual healthcare advice by phone, video, or app.

- Scheduled mental health services – 7 days a week

Register at

<https://www.teladoc.com/wellfleetstudent/>

- In addition, your plan includes virtual physical therapy and other musculoskeletal services from Hinge Health
- Register at <https://hinge.health/wellfleet>



**For further information about your plan please use the QR code below.**



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# General Information

## Am I Eligible

Enrollment in a health insurance plan is required for all Full-Time Undergraduate students at Middlebury College. Only students that actively enroll in the plan will be enrolled and have their student account billed. Documentation is provided by completing an Enrollment/Waiver form identifying the in-force comparable coverage and submitting it by the posted deadline.

## Dependents

Dependents are not eligible.

## How Do I Waive/Enroll?

### To Waive:

- Go to [www.gallagherstudent.com/Middlebury](http://www.gallagherstudent.com/Middlebury)
- Log in (if you haven't already) by following the instructions on the website.
- Click "WAIVER" or "ENROLL" on the Plan Summary tile.
- Follow the instructions to complete the form.
- Save a copy of your reference number.

**The deadline to waive for Annual coverage is 10/02/2025.**

## 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 Date
Annual	08/15/2025	08/14/2026	10/02/2025
Spring/Summer	02/01/2026	08/14/2026	03/11/2026

### Plan Costs for Full-time Undergraduate Students

	Annual	Fall	Spring/Summer (New Student Only)
Student*	\$3,438	\$1,601	\$1,837

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

## Plan Benefits

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

When You receive Emergency Services, or Out-of-Network air Ambulance Services, or certain non-emergency Treatment by an Out-of-Network Provider at an In-Network Hospital or Ambulatory Surgical Center, You are protected from Surprise Billing. Refer to the Preferred Provider Organization provision in the How The Plan Works And Description Of Benefits section for additional information.

### Pre-Certification Requirement:

What types of Inpatient and Outpatient services or supplies require Pre-Certification?

Pre-Certification is required for the following:

1. All Inpatient admissions, including length of stay, to a Hospital, Skilled Nursing Facility, a facility established primarily for the Treatment of a Substance Use Disorder, or a residential Treatment facility, surgical procedures;
2. All Inpatient maternity care after the initial 48/96 hours;
3. Home Health Care;
4. Durable Medical Equipment over \$500 per item;
5. Outpatient Surgical Procedures;
6. Transplant Services;
7. Diagnostic Testing and Radiology services listed at [www.wellfleetstudent.com/providers/](http://www.wellfleetstudent.com/providers/). See Prior Authorization Requirements section;
8. Complex Imaging;
9. Biomarker Testing;
10. Fertility Preservation;
11. Infusions/Injectables (Infusion Therapy when administered in the home as part of Home Health Care only);
12. Botox Injections;
13. Genetic Testing, except for BRCA;
14. Orthotics/Prosthetics over \$500 per item;

15. Non-emergency air Ambulance (fixed wing)
16. Outpatient Private Duty Nursing;
17. Chiropractic Services (Outpatient) Pre-Certification required after the 24<sup>th</sup> visit.

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.

Pre-Certification is not a guarantee that benefits will be paid.

## Key Plan Benefits

BENEFIT	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<b>Policy Year Deductible Individual</b>	\$0	\$0
<b>Out-of-Pocket Maximum Individual</b>	\$5,550	\$6,850
<b>Prescription Drug Out-of-Pocket Maximum* Individual</b>	\$1,300	No Maximum
Cost sharing You incur for Covered Medical Expenses that is applied to the Out-of-Network Provider Out-of-Pocket Maximum will not 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 not be applied to satisfy the Out-of-Network Provider Out-of-Pocket Maximum.		
*The Prescription Drug Out-of-Pocket Maximum counts toward the overall Out-of-Pocket Maximum.		
<b>Coinsurance</b>	90% of the Negotiated Charge (NC)	80% of Usual & Customary (U&C) Charge
<b>Preventive Services</b>	100% of the (NC) for Covered Medical Expenses	80% of (U&C) Charge for Covered Medical Expenses Coinsurance and any Copayments are applicable
<b>Physician Office Visits including Specialists/Consultants</b> *Check below for additional copayments if applicable	90% of the (NC) for Covered Medical Expenses	80% of (U&C) Charge for Covered Medical Expenses
<b>Emergency Services in an emergency department for Emergency Medical Conditions.</b>	90% of the (NC) for Covered Medical Expenses	Paid the same as In-Network Provider subject to (U&C) Charge.
<b>Urgent Care Centers for non-life-threatening conditions</b>	90% of the (NC) for Covered Medical Expenses	90% of (U&C) Charge for Covered Medical Expenses

## Schedule of Benefits

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.
5. UNLESS SPECIFIED BELOW, ANY APPLICABLE COPAYMENTS ARE APPLIED AFTER DEDUCTIBLE IS MET.
6. UNLESS OTHERWISE SPECIFIED BELOW, ANY DAY OR VISIT LIMITS WILL BE APPLIED TO IN-NETWORK AND OUT-OF-NETWORK COMBINED.

BENEFITS FOR COVERED INJURY/SICKNESS	IN-NETWORK	OUT-OF-NETWORK
<b>INPATIENT SERVICES</b>		
Hospital Care Includes Hospital Room and Board Expenses and Hospital Miscellaneous Expenses.  Subject to Semi-Private room rate unless intensive care unit is required.  Room and Board includes intensive care.  Pre-Certification Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Preadmission Testing	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Physician's Visits while Confined	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Skilled Nursing Facility Benefit  Pre-Certification Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Inpatient Rehabilitation Facility Expense Benefit  Pre-Certification Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Registered Nurse Services for private duty nursing while Confined	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Physical Therapy while Confined (inpatient)	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses



**MENTAL HEALTH DISORDER AND SUBSTANCE USE DISORDER BENEFITS**

In accordance with the federal Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA), the cost sharing requirements 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. Day or visit limits do not apply to Mental Health Disorder and Substance Use Disorder Benefits.

<b>Inpatient Mental Health Disorder and Substance Use Disorder Benefits</b> Pre-Certification Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
<b>Outpatient Mental Health Disorder and Substance Use Disorder Benefits</b>  Physician's Office Visits including, but not limited to, Physician visits; individual and group therapy; medication management  All Other Outpatient Services (All Other Outpatient Services does not include Emergency Services in an emergency department, Urgent Care Centers, and Emergency Ambulance Service and Prescription Drugs. Refer to the Emergency Services, Ambulance and Non-Emergency Services, and Prescription Drugs sections of this Schedule of Benefits for benefit information.)  Pre-Certification may be required for certain All Other Outpatient Services. To see if Pre-Certification is required, refer to the Pre-Certification Requirement listing and specific benefit listed in this Schedule of Benefits.	90% of the Negotiated Charge for Covered Medical Expenses  90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses  80% of Usual and Customary Charge for Covered Medical Expenses

**PROFESSIONAL AND OUTPATIENT SERVICES*****Surgical Expenses***

Inpatient and Outpatient Surgery includes: Pre-Certification required for Surgery only Surgeon Services Anesthetist Assistant Surgeon	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Outpatient Surgical Facility and Miscellaneous expenses for services & supplies, such as cost of operating room, therapeutic services, oxygen, oxygen tent, and blood & plasma	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses

Abortion Expense	100% of the Negotiated Charge for Covered Medical Expenses  Deductible Waived, if applicable	100% of Usual and Customary Charge for Covered Medical Expenses  Deductible Waived, if applicable
Bariatric Surgery Pre-Certification Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge 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	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Reconstructive Surgery  Pre-Certification Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
<b>Other Professional Services</b>		
Gender Affirming Services Benefit Pre-Certification Required for gender affirming surgery	Same as any other Mental Health Disorder	
Home Health Care Expenses Pre-Certification required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Hospice Care Coverage	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Maximum Bereavement visits per lifetime	2 visits	2 visits
<b>Office Visits</b>		
Physician's Office Visits including Specialists/Consultants	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Telemedicine or Telehealth Services Benefit	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Telemedicine or Telehealth Services Program		
Behavioral Health	\$0 Copayment per visit then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	
Musculoskeletal	\$0 Copayment per visit then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	
Allergy Testing and Treatment, including injections	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Chiropractic Care Benefit Pre-Certification Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses

Tuberculosis screening (TB), Titers, QuantiFERON B tests including shots (other than covered under Preventive Services)	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
<b>EMERGENCY SERVICES, AMBULANCE AND NON-EMERGENCY SERVICES</b>		
Emergency Services in an emergency department for Emergency Medical Conditions.	90% of the Negotiated Charge 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	90% of the Negotiated Charge for Covered Medical Expenses	90% of Usual and Customary Charge for Covered Medical Expenses
Emergency Ambulance Service ground and/or air, water transportation	90% of the Negotiated Charge for Covered Medical Expenses	Paid the same as In-Network Provider subject to Usual and Customary Charge.
Non-Emergency Ambulance Expenses ground and/or air (fixed wing) transportation  Pre-Certification Required for non-emergency air Ambulance (fixed wing)	90% of the Negotiated Charge for Covered Medical Expenses	Ground Ambulance transportation: 80% of Usual and Customary Charge for Covered Medical Expenses  Air Ambulance transportation: Paid the same as In-Network Provider subject to Usual and Customary Charge
<b>DIAGNOSTIC LABORATORY, RADIOLOGY, TESTING AND IMAGING SERVICES</b>		
Diagnostic Complex Imaging Services Pre-Certification Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Diagnostic Laboratory Radiological Services and Testing (Outpatient)  Pre-Certification may be required. See Prior Authorization Requirements section listed at <a href="http://www.wellfleetstudent.com/providers/">www.wellfleetstudent.com/providers/</a> .	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Chemotherapy and Radiation Therapy	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Infusion Therapy Pre-Certification Required only when administered in the home as part of Home Health Care	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
<b>REHABILITATION AND HABILITATION THERAPIES</b>		
Cardiac Rehabilitation	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Pulmonary Rehabilitation	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Rehabilitation Therapy including, Physical Therapy, and Occupational Therapy and Speech Therapy	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses

Rehabilitation Therapy Maximum Visits for each therapy per Policy Year for Physical Therapy, and Occupational Therapy and Speech Therapy Combined with Habilitation Services Therapy	30	30
Habilitation Services including, Physical Therapy, and Occupational Therapy and Speech Therapy	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Habilitation Services Maximum Visits for each therapy per Policy Year for Physical Therapy and Occupational Therapy and Speech Therapy Combined with Rehabilitation Therapy	30	30
<b>OTHER SERVICES AND SUPPLIES</b>		
Covered Clinical Cancer Trials	Same as any other Covered Sickness	
Diabetic Services and Supplies (including equipment and training) Refer to the Prescription Drug provision for diabetic supplies covered under the Prescription Drug benefit.	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Dialysis Treatment	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Durable Medical Equipment Pre-Certification Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Enteral Formulas and Nutritional Supplements  See the Prescription Drug section of this Schedule when purchased at a pharmacy.	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Hearing Exams and Aids Benefit Limited to 1 hearing aid per ear every 3 years unless Medically Necessary.	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Fertility Preservation Benefit Pre-Certification Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Maternity Benefit, including Midwife and Home Birth Coverage	Same as any other Covered Sickness or Provider	
Prosthetic and Orthotic Devices Pre-Certification Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Outpatient Private Duty Nursing Pre-Certification Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses

Sports Accident Expense Benefit - incurred as the result of the play or practice of Intercollegiate sports or club sports  Pre-Certification not Required	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Non-emergency Care While Traveling Outside of the United States	80% of Actual Charge for Covered Medical Expenses Subject to \$10,000 maximum per Policy Year	
Medical Evacuation Expense	100% of Actual Charge for Covered Medical Expenses Subject to \$50,000 maximum per Policy Year	
Repatriation Expense	100% of Actual Charge for Covered Medical Expenses Subject to \$25,000 maximum per Policy Year	
PEDIATRIC DENTAL AND ADULT VISION CARE		
Pediatric Dental Care Benefit (to the end of the month in which the Insured Person turns age 21)  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:  Emergency Dental  Routine Dental Care  Endodontic Services  Prosthodontic Services  Periodontic Services  Medically Necessary Orthodontic Care  Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.	See the Pediatric Dental Care Benefit provision in the Certificate for further information.  100% of Usual and Customary Charge for Covered Medical Expenses          50% of Usual and Customary Charge for Covered Medical Expenses  50% of Usual and Customary Charge for Covered Medical Expenses  50% of Usual and Customary Charge for Covered Medical Expenses  50% of Usual and Customary Charge for Covered Medical Expenses  50% of Usual and Customary Charge for Covered Medical Expenses  50% of Usual and Customary Charge for Covered Medical Expenses	

<p>Pediatric Vision Care Benefit (to the end of the month in which the Insured Person turns age 21)</p> <p>Limited to 1 vision examination 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>	100% of Usual and Customary Charge for Covered Medical Expenses	
<p>Adult Vision Care (age 21 and older)</p> <p>Routine Eye Examination 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>	90% of Usual and Customary Charge for Covered Medical Expenses	
MISCELLANEOUS DENTAL SERVICES		
Accidental Injury Dental Treatment	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Sickness Dental Expense Benefit	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Treatment for Temporomandibular Joint (TMJ) Disorders	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
Dental Coverage and Anesthesia and Hospitalization Benefit	90% of the Negotiated Charge for Covered Medical Expenses	80% of Usual and Customary Charge for Covered Medical Expenses
PRESCRIPTION DRUGS		
<p>No cost sharing applies to ACA Preventive Care medications filled at a participating network pharmacy.</p> <p>You will be notified of any changes in Prescription Drug coverage and can access the formulary at <a href="http://www.wellfleetrx.com/students">www.wellfleetrx.com/students</a>.</p>		
<p>TIER 1 (Including Enteral Formulas)</p> <p>For each fill up to a 30 day supply filled at a Retail 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>\$10 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p>	80% of Actual Charge for Covered Medical Expenses

See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy.		
More than a 30 day supply but less than a 61 day supply filled at a Retail pharmacy	\$20 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	80% of Actual Charge for Covered Medical Expenses
More than a 60 day supply filled at a Retail pharmacy	\$30 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	80% of Actual Charge 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>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>See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy.</p>	\$20 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	80% of Actual Charge 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	80% of Actual Charge 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	80% of Actual Charge for Covered Medical Expenses
<p>TIER 3 (Including Enteral Formulas) For each fill up to a 30 day supply filled at a Retail 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>See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy.</p>	\$20 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	80% of Actual Charge 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	80% of Actual Charge 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	80% of Actual Charge for Covered Medical Expenses
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.	\$20 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	80% of Actual Charge for Covered Medical Expenses
More than a 30 day supply but less than a 61 day supply	\$40 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	80% of Actual Charge for Covered Medical Expenses
More than a 60 day supply	\$60 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	80% of Actual Charge for Covered Medical Expenses
Zero Cost Drugs		
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
Orally administered anti-cancer Prescription Drugs (including Specialty Drugs)		
Benefit	If the cost share for the Prescription Drug’s Tier is greater than the Chemotherapy Benefit or Infusion Therapy Benefit, the cost share will be calculated as follows: Greater of: <ul style="list-style-type: none"><li>• Chemotherapy Benefit; or</li><li>• Infusion Therapy Benefit</li></ul>	
Diabetic Supplies (for prescription supplies purchased at a pharmacy)		
Benefit	Paid the same as any other Retail Pharmacy Prescription Drug Fill except, that the Insured Person’s out-of-pocket costs for covered prescription insulin drugs will not exceed \$100 per 30-day supply regardless of the amount or type of insulin that is needed to fill the Insured Person’s prescription. Deductible Waived for insulin.	
MANDATED BENEFITS		
Athletic Trainer	Same as any other Physician	
Colorectal Cancer Screening	100% of the Negotiated Charge for Covered Medical Expenses  Deductible Waived, if applicable	100% of Usual and Customary Charge for Covered Medical Expenses  Deductible Waived, if applicable



Craniofacial Disorders	Same as any other Covered Sickness	
Prostate Screening	Same as any other Covered Sickness unless considered a Preventive Service	
Sexual Assault Benefits	Same as any other Covered Sickness, except no Copayment or Deductible will apply.	
Mammography Coverage	100% of the Negotiated Charge for Covered Medical Expenses	100% of Usual and Customary Charge for Covered Medical Expenses
	Deductible Waived, if applicable	Deductible Waived, if applicable
Accidental Death and Dismemberment		
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 this Certificate.		

The following exclusionary wording is included on the face page of the certificate but is not included in the exclusions section. In addition to the following Exclusions and Limitations, the Certificate does not provide coverage for:

- 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.
- Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport.

## 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 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.

## General Exclusions

- **International Students Only** - Covered Medical Expenses received within Your Home Country or country of origin that are covered under Your governmental or national health plan.
- 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 Your attending Physician or dentist.
- 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.
- Professional services rendered by an Immediate Family Member or anyone who lives with You.
- 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.
- Any expenses in excess of Usual and Customary Charges except as provided in the Certificate.

- 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.
- Services that are duplicated when provided by both a certified Nurse midwife and a Physician.
- Expenses paid under any prior policy which was in force for the person making the claim.
- 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.
- Expenses covered under any Workers' Compensation, occupational benefits plan, mandatory automobile no-fault plan, public assistance program or government plan, except Medicaid.
- 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.
- Elective Surgery or Elective Treatment unless such coverage is otherwise specifically covered under the Certificate.
- You are:
  - committing or attempting to commit a felony, or
  - participating in a riot.
- Custodial Care service and supplies.
- Charges for hot or cold packs for personal use.
- Services of private duty Nurse except as provided in the Certificate.
- Expenses that are not recommended and approved by a Physician.
- Experimental or Investigational drugs, devices, Treatments or procedures.
- 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.
- Non-chemical addictions.
- Outpatient non-physical, occupational, speech therapies (art, dance, etc.).
- Modifications made to dwellings.
- General fitness, exercise programs.
- Hypnosis.
- Rolfing.
- Biofeedback.
- Sleep Disorders, except for the diagnosis and Treatment of obstructive sleep apnea including testing performed in a home or outpatient setting.
- Charges incurred for acupuncture, in any form, except to the extent provided in the Schedule of Benefits.
- Routine foot care, unless determined to be Medically Necessary.

#### **Activities Related**

- Braces and appliances used as protective devices during a student's participation in sports. Replacement braces and appliances are not covered.

#### **Weight Management/Reduction**

- 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.
- Treatment for obesity except surgery for morbid obesity (bariatric surgery). Surgery for removal of excess skin or fat.

**Family Planning**

- Infertility Treatment (male or female)-this includes but is not limited to:
  - 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 eggs or embryos;
  - Ovulation induction and monitoring;
  - Ovulation predictor kits;
  - Reversal of tubal ligations;
  - Reversal of vasectomies;
  - Costs for and relating to surrogate motherhood if the individual is not an Insured Person under the Certificate;
  - Cloning; or
  - Medical and surgical procedures that are Experimental or Investigational, unless Our denial is overturned by an External Appeal Agent.

**Vision**

- Expenses for radial keratotomy.
- Adult Vision unless specifically provided in the Certificate.
- 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.

**Dental**

- Treatment to the teeth, including orthodontic braces and orthodontic appliances, unless otherwise covered under the Pediatric Dental Care Benefit.

**Hearing**

- Charges for cochlear implants.

**Cosmetic**

- Treatment of Acne unless Medically Necessary.
- Charges for hair growth or removal unless otherwise specifically covered under the Certificate.
- Surgery or related services for cosmetic purposes to improve appearance, except to restore bodily function or correct deformity resulting from disease, or trauma.

**Prescription Drugs**

- 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 this 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;
- 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;
- Prescription digital therapeutics;
- 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;
- Medical marijuana, cannabis, or other supplies and/or services rendered at a cannabis dispensary. This does not include synthetic pharmaceutical products approved by the FDA and included on the Formulary;
- Any drug or medicine for the purpose of weight control;
- Fertility drugs;
- Sexual enhancements drugs;
- Vision correction products.

## 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.

### 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.

#### How to Access Services

If you require medical assistance or you need assistance with a non-medical situation, such as lost luggage, lost documents or other travel issues, follow these steps:

- Inside the U.S. and Canada: Dial toll-free **(877) 305-1966**
- Outside the U.S. and Canada:
  - a) Request an international operator.
  - b) Request the operator to place a collect call to the U.S. at **+1 (715) 295-9311**.

Please provide the following information when you call:

- Policy number or school name
- Nature of your call and/or emergency
- Current location
- Contact phone number and email address
- Secondary point of contact
- Date of birth

### 24/7 Nurseline

Students who enroll and maintain medical coverage in this insurance plan have **free** access to the 24/7 Nurseline by calling (800) 634-7629. This 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

- an office or telehealth visit with a healthcare provider
- or a visit to an urgent care center or emergency room.

Calls are answered 24/7/365 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.

## Contracted Providers for Telemedicine/Telehealth

### The right care when you need it most

Your Wellfleet health plan gives you access to virtual healthcare by phone, video, or app.

**Teladoc** gives you access to board-certified physicians for **Mental Health (at no additional cost to you)** services. Whether you are at school, home or traveling, Teladoc can diagnose and treat most minor medical conditions wherever and whenever you need treatment.

Register your account today and request a visit at <https://www.teladochealth.com/benefits/wellfleetstudent> or call (800)-Teladoc (835-2362).

**Hinge Health** gives you access to licensed physical therapists and health coaches for personalized musculoskeletal services including **virtual physical therapy** to help alleviate pain concerns.

Whether you are at school, home, or traveling, Hinge Health can assist in providing exercise therapy wherever and whenever you need treatment at **no additional cost to you**.

Register your account today and start your exercise therapy at <https://hinge.health/wellfleet>.



## 24/7 Telehealth Counseling for Mental Health

CareConnect is an integrated behavioral health program offering students easy access to licensed mental health clinicians 24/7/365 via telephone (888) 857-5462 and website access to expert mental health and emotional wellbeing resources.

The CareConnect hotline is available at **no additional cost to you**, and you also have free access to courses, articles, and short videos that support mental health and wellbeing by visiting <https://careconnect.mysupportportal.com/welcome>.