

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Combined In- <u>Network</u> and <u>Out-of-Network</u> <u>Provider</u> : \$100 / individual	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. In- <u>Network Preventive care</u> , In- <u>Network</u> Physician Visits, In- <u>Network</u> Zero Cost Drugs and In- <u>Network Prescription Drugs</u> , and Pediatric Dental expenses are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Combined In- <u>Network</u> and <u>Out-of-Network</u> <u>Provider</u> : \$6,850/individual	The out-of-pocket limit is the most you could pay in a year for covered services.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums, <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network</u> <u>provider</u> ?	Yes. Cigna, See <u>www.mycigna.com</u> or call 1- 877-657-5030 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	\$15 <u>copay</u> /visit <u>Deductible</u> does not apply	20% coinsurance	none	
lé		\$15 <u>copay</u> /visit <u>Deductible</u> does not apply	20% <u>coinsurance</u>	none	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	Chiropractic Care: \$15 <u>copay</u> /visit <u>Deductible</u> does not apply	Chiropractic Care: 20% <u>coinsurance</u>	Chiropractic Care: Limited to 30 visits per Policy Year	
	Preventive care/screening/ immunization	No charge	20% <u>coinsurance</u>	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	0% coinsurance	20% <u>coinsurance</u>	Pre-Certification required but not for Laboratory Procedures.	
	Imaging (CT/PET scans, MRIs)	0% coinsurance	20% coinsurance	Pre-Certification required.	
If you need drugs to treat your illness or condition	Tier 1	\$10 <u>copay</u> /prescription <u>Deductible</u> does not apply	Not Covered	Your benefit is limited to a 30 day supply. For package sizes that exceed a 30-day supply, see the "Retail Pharmacy Supply Limits" section in the	
More information about prescription drug <u>coverage</u> is available at	Tier 2	\$15 <u>copay</u> /prescription <u>Deductible</u> does not apply	Not Covered	Certificate. No <u>cost sharing</u> applies to Affordable Care Act (ACA)	

Common Medical Event	Services You May Need	What You Will PayIn-Network ProviderOut-of-Network Provider(You will pay the least)(You will pay the most)		Limitations, Exceptions, & Other Important Information
www.wellfleetstudent.c om	Tier 3	\$30 <u>copay</u> /prescription <u>Deductible</u> does not apply	Not Covered	Preventive Care medications filled at a participating network pharmacy and Zero Cost Drugs.
	Specialty drugs	\$30 <u>copay</u> /prescription <u>Deductible</u> does not apply	Not Covered	Your benefit is limited to a 30 day supply.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	0% coinsurance	20% coinsurance	none
surgery	Physician/surgeon fees	0% coinsurance	20% coinsurance	Pre-Certification Required.
	Emergency room care	\$50 <u>copay</u> /visit	\$50 <u>copay</u> /visit	Benefits will be payable for services received in a hospital emergency department or independent freestanding emergency department. <u>Copayment</u> waived if admitted.
If you need immediate medical attention	Emergency medical transportation	0% coinsurance	0% <u>coinsurance</u>	Including ground and/or air, water transportation.
	<u>Urgent care</u>	\$15 <u>copay</u> /visit	\$30 <u>copay</u> /visit	Treatment for non-life-threatening conditions.
If you have a hospital	Facility fee (e.g., hospital room)	0% <u>coinsurance</u>	20% <u>coinsurance</u>	Subject to Semi-Private room rate unless intensive care unit is required. Pre-Certification required.
stay	Physician/surgeon fees	0% coinsurance	20% coinsurance	Pre-Certification required.

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.wellfleetstudent.com</u>.

Common Medical Event	Services You May Need	What Yo In-Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Outpatient services Outpatient Services, other than office visits: 0% coinsurance Outpatient Services, other than office visits: 20% coinsurance		Office Visits include but are not limited to: physician visits, individual and group therapy, medication management. Outpatient Services, other than office visits, include but are not limited to the following: Intensive Outpatient Programs (IOP); Partial Hospitalization, Electronic Convulsive Therapy(ECT), Repetitive Transcranial Magnetic Stimulation (rTMS); Psychiatric and Neuro Psychiatric testing.	
	Inpatient services	0% coinsurance	20% <u>coinsurance</u>	Pre-certification required.
16	Office visits	\$15 <u>copay</u> /visit <u>Deductible</u> does not apply	20% coinsurance	<u>Cost sharing</u> does not apply to certain <u>preventive</u> <u>services</u> . Maternity care may include tests and services described elsewhere in the SBC (i.e.,
	Childbirth/delivery professional services	0% coinsurance	20% coinsurance	Up to 48 hours for normal vaginal delivery and 96
If you are pregnant	Childbirth/delivery facility services	0% <u>coinsurance</u>	20% <u>coinsurance</u>	hours (not including the day of surgery) for a caesarean section delivery unless the caesarean section delivery is the result of <u>Complications of</u> <u>Pregnancy</u> . <u>Pre-Certification</u> required for all inpatient maternity care after the initial 48/96 hours.
	Home health care	0% <u>coinsurance</u>	20% coinsurance	Pre-Certification required.
If you need help recovering or have other special health needs	Rehabilitation services	Inpatient Facility: 0% <u>coinsurance</u>	Inpatient Facility: 20% <u>coinsurance</u>	Inpatient Rehabilitation Facility: <u>Pre-Certification</u> is required. Physical Therapy while confined, limited to 60 visits per Policy Year.
		Outpatient: 0% <u>coinsurance</u>	Outpatient: 20% <u>coinsurance</u>	Outpatient Includes Physical, Occupational, and Speech therapies. Limited to 30 visits for each

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.wellfleetstudent.com</u>.

Common Medical Event	Services You May Need	What You Will Pay In-Network Provider Out-of-Network Provider		Limitations, Exceptions, & Other Important Information	
		(You will pay the least)	(You will pay the most)		
				therapy for Physical, Occupational, and Speech therapy. Combined with Habilitation Services Therapy. The Maximum Visits do not apply to Rehabilitation Therapy for a Mental Health Disorder or Substance Use Disorder.	
	Habilitation services	0% <u>coinsurance</u>	20% <u>coinsurance</u>	Includes Physical, Occupational and Speech Therapies. Limited to 30 visits for each therapy for Physical, Occupational, and Speech therapy. Combined with Rehabilitation Services Therapy. The Maximum Visits do not apply to Habilitation Services for a Mental Health Disorder or Substance Use Disorder.	
	Skilled nursing care	0% <u>coinsurance</u>	20% <u>coinsurance</u>	Pre-Certification required.	
	<u>Durable medical</u> equipment	0% coinsurance	20% coinsurance	Pre-Certification is required for over \$500.	
	Hospice services	0% coinsurance	20% coinsurance	none	
If your shild reads	Children's eye exam	0% <u>coinsurance</u>	0% <u>coinsurance</u>	To the end of the month when the Insured Person turns age 19. Limited to 1 visit per Policy Year.	
If your child needs dental or eye care	Children's glasses	0% <u>coinsurance</u>	0% <u>coinsurance</u>	To the end of the month when the Insured Person turns age 19. Limited to 1 pair of prescribed lenses and frames or contact lenses (in lieu of eyeglasses) per Policy Year.	

Common Medical		What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Children's dental check- up	No charge	No charge	Limited to 2 exams every 12 months to the end of the month in which the Insured Person turns age 19. For Preventive Dental Care.	

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover	r (Check your policy or <u>plan</u> document for more informa	ation and a list of any other <u>excluded services</u> .)
AcupunctureCosmetic surgery	 Dental care (Adult) Hearing aids Long-term care 	Routine foot careWeight loss programs
Other Covered Services (Limitations may appl	y to these services. This isn't a complete list. Please se	ee your <u>plan</u> document.)
\ J	Infertility treatment (<u>Pre-Certification</u> required)	Non-emergency care when traveling outside

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: <u>https://www.michigan.gov/difs/</u> or contact Wellfleet Insurance Company toll free 1-877-657-5030. Other coverage options may be available to you, too, including buying individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: <u>https://www.michigan.gov/difs/</u>.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al (877) 657-5030. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (877) 657-5030. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (877) 657-5030. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' (877) 657-5030.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby	
9 months of in-network pre-natal care and	é
hospital delivery)	

The plan's overall deductible	\$100
Specialist copayment	\$15
Hospital (facility) coinsurance	0%
Other coinsurance	0%

This EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
Deductibles	\$100	
<u>Copayments</u>	\$10	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$170	

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$100
Specialist copayment	\$15
Hospital (facility) coinsurance	0%
Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	

Cost Sharing	
Deductibles	\$100
Copayments	\$500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$620

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

The plan's overall deductible	\$100
Specialist copayment	\$15
Hospital (facility) coinsurance	0%
Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost \$2,800

In this example. Mia would pay:

Cost Sharing	
Deductibles	\$100
Copayments	\$300
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$400

The plan would be responsible for the other costs of these EXAMPLE covered services.

NOTICE OF NON-DISCRIMINATION AND ACCESSIBILITY REQUIREMENTS

The Company complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Company does not exclude people or treat them worse because of their race, color, national origin, age, disability, or sex.

The Company provides free aids and services to people with disabilities to communicate effectively with us, such as:

- 1. Qualified sign language interpreters
- 2. Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose first language is not English when needed to communicate effectively with us, such as:

- 1. Interpreters
- 2. information translated into other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Wellfleet Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator PO Box 15369 Springfield, MA 01115-5369 (413) 733-4540 civilcoordinator@wellfleetinsurance.com

You can file a grievance in person, by mail, fax, or email. If you need help filing a grievance our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at https://ocrportal.hhs.gov/ocr/portal/lobby.isf, or by mail or phone at: U.S. Department of Health and Human Services 200 Independence Avenue SW., Room 509F, HHH Building Washington, DC 20201 800-868-1019; 800-537-7697 (TDD) Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

The Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

LANGUAGE ASSISTANCE PROGRAM

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call (877) 657-5030.

ATENCIÓN: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al (877) 657-5030.

請注意:如果您說中文 (Chinese),我們免費為您提供語言協助服務。請致電: (877) 657-5030.

XIN LƯU Ý: Nếu quý vị nói tiếng Việt (Vietnamese), quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi (877) 657-5030.

알림: 한국어(Korean)를 사용하시는 경우 언어지원 서비스를 무료로 이용하실 수 있습니다. (877) 657-5030번으로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng Tagalog (Tagalog), may makukuha kang mga libreng serbisyo ng tulong sa wika. Mangyaring tumawag sa (877) 657-5030.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по номеру (877) 657-5030.

ميينة: اذا تنك شدحتة تحيير عا (Arabic)، نافت امدخة دعاسما الميو غلا الميناجما المحاتم كا. عاجر لا لاصتلاً ب 657-5030 (877).

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nan (877) 657-5030.

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le (877) 657-5030.

UWAGA: Jeżeli mówisz po polsku (Polish), udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod numer (877) 657-5030.

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue para (877) 657-5030.

ATTENZIONE: in caso la lingua parlata sia l'italiano (Italian), sono disponibili servizi di assistenza linguistica gratuiti. Si prega di chiamare il numero (877) 657-5030.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufen Sie (877) 657-5030 an.

注意事項:日本語(Japanese)を話される場合、無料の言語支援サービスをご利用いただけます。(877) 657-5030 にお電話ください。

कृपा ध्या दाः याद आप **(हंद) (Hindi)** भाषी हा तो आपके (लए भाषा सहायता सेवाएं)नःशुल् उपलब् हा। कृपा पर काल कर) (877) 657-5030

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau (877) 657-5030.

ប្រយ័ត្នៈ ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ(Khmer) សេវាកម្មភាសាជំនួយឥតគិតថ្លៃមានសម្រាប់អ្នក។ សូមទូរស័ព្ទមកលេខ (877) 657-5030 ។

PAKDAAR: Nu saritaem ti **llocano (llocano)**, ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti (877) 657-5030.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí kohjį' (877) 657-5030 hodíilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac (877) 657-5030

ગુજરાતી (Gujarati) ચુના: જો તમે જરાતી બોલતા હો, તો િનઃલ્કુ ભાષા સહાય સેવાઓ તમારા માટ ઉપલબ્ધ છ. ફોન કરો (877) 657-5030

λληνικά (Greek)ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε (877) 657-5030

Українська (Ukrainian) УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером (877) 657-5030

አማርኛ (Amharic) ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትር*ጉ*ም እርዳታ ድርጅቶች፣ በነጻ ሊያማዝዎት ተዘ*ጋ*ጀተዋል፡ ወደ ሚከተለው ቁጥር ይደው(877) 657-5030

ਪੰਜਾਬੀ (Punjabi) ਧਆਨ ਿਦਓ: ਜੇ ਤੁਸ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤ ਭਾਸ਼ਾ ਿਵੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ (877) 657-5030

ພາສາລາວ (Lao) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ (877) 657-5030