

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, go to Wellfleet Student - Quinnipiac University - CCIC (studentinsurance.com) or call toll free 1-877-657-5030. For general definitions of common terms, such as allowed amount, balance billing, coinsurance,

copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In- <u>Network_Provider</u> : \$250 / individual <u>Out-of-Network Provider</u> : \$500 / 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> , Outpatient In- <u>Network</u> Mental Health/Substance Use services, Mental Health Wellness Exams; In- <u>Network</u> Physician's Visits, In- <u>Network</u> Laboratory Procedures, Home Health Care, <u>Prescription</u> <u>Drugs</u> , 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 deductibles 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 Provider</u> : \$6,350 / individual; \$12,700 / family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket</u> <u>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 OAP, see <u>Cigna Health Care</u> <u>Provider Directory</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 Yo	u 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	\$40 <u>copay</u> /visit <u>Deductible</u> does not apply	50% coinsurance	none	
If you visit a health care <u>provider's</u> office	<u>Specialist</u> visit	\$40 <u>copay</u> /visit <u>Deductible</u> does not apply	50% <u>coinsurance</u>	none	
or clinic	Preventive care/screening/ immunization	No charge	50% <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)	Diagnostic Imaging: 20% <u>coinsurance</u> Laboratory Procedures: 20% <u>coinsurance</u> <u>Deductible</u> does not apply	Diagnostic Imaging: 50% <u>coinsurance</u> Laboratory Procedures: 50% <u>coinsurance</u>	Pre-Certification required but not for Laboratory Procedures.	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% <u>coinsurance</u>	Pre-Certification required.	
If you need drugs to treat your illness or condition	Tier 1	\$5 <u>copay</u> /prescription <u>Deductible</u> does not apply	50% <u>coinsurance</u> <u>Deductible</u> does not apply	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 Certificate.	

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
More information about <u>prescription</u> <u>drug coverage</u> is available at	Tier 2	\$40 <u>copay</u> /prescription <u>Deductible</u> does not apply	50% <u>coinsurance</u> <u>Deductible</u> does not apply	Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be received within 90 days.
www.wellfleetstudent.c om	Tier 3	\$40 <u>copay</u> /prescription <u>Deductible</u> does not apply	50% <u>coinsurance</u> <u>Deductible</u> does not apply	No <u>cost sharing</u> applies to Affordable Care Act (ACA) <u>Preventive_Care</u> medications filled at a participating <u>network</u> pharmacy. and Zero Cost Drugs.
	Specialty drugs	\$40 <u>copay</u> /prescription <u>Deductible</u> does not apply	50% <u>coinsurance</u> <u>Deductible</u> does not apply	Your benefit is limited to a 30 day supply. <u>Out-of-Network Provider</u> benefits are provided on a reimbursement basis. <u>Claim</u> forms must be received within 90 days.
If you have	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u>	50% <u>coinsurance</u>	none
outpatient surgery	Physician/surgeon fees	20% coinsurance	50% coinsurance	Pre-Certification Required.
If you need	Emergency room care	\$175 <u>copay</u> /visit	\$175 <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.
immediate medical attention	Emergency medical transportation	No Charge	No Charge	Including ground and/or air, water transportation.
	<u>Urgent care</u>	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Treatment for non-life-threatening conditions.

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
lf you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	50% <u>coinsurance</u>	Subject to Semi-Private room rate unless intensive care unit is required. Pre-Certification required.
nospital stay	Physician/surgeon fees	20% coinsurance	50% <u>coinsurance</u>	Pre-Certification required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visits: \$40 <u>copay</u> /visit <u>Deductible</u> does not apply Outpatient Services, other than office visits: 20% <u>coinsurance</u> <u>Deductible</u> does not apply Mental Health Wellness Exams: No charge	Office visits: 50% <u>coinsurance</u> Outpatient Services, other than office visits: 50% <u>coinsurance</u> Mental Health Wellness Exams: No charge	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. Mental Health Wellness Exams limited to 2 exams per Policy Year.
	Inpatient services	20% coinsurance	50% <u>coinsurance</u>	Pre-certification required.
	Office visits	\$40 <u>copay</u> /visit <u>Deductible</u> does not apply	50% coinsurance	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Maternity care may include tests and services
lf you are pregnant	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	described elsewhere in the SBC (i.e., ultrasound). Up to 48 hours for normal vaginal delivery and 96 hours (not including the day of surgery) for a caesarean section delivery unless the caesarean
	Childbirth/delivery facility services	20% coinsurance	50% <u>coinsurance</u>	section delivery is the result of <u>Complications of</u> <u>Pregnancy</u> . Pre-Certification required for all inpatient maternity care after the initial 48/96 hours.

Common Medical Event	Services You May Need	What Yo In-Network Provider (You will pay the least)	nomanon	
	Home health care	20% <u>coinsurance</u> Deductible does not apply	20% <u>coinsurance</u> Deductible does not apply	Pre-Certification required.
		Inpatient Facility: 20% <u>coinsurance</u>	Inpatient Facility: 50% <u>coinsurance</u>	Inpatient Rehabilitation Facility: Pre-Certification is required. Limited to 90 days per Policy Year.
If you need help recovering or have other special health needs	Rehabilitation services	Outpatient: 20% <u>coinsurance</u>	Outpatient: 50% <u>coinsurance</u>	Outpatient Includes Physical, Occupational, and Speech therapies. Limited to 40 visits for each therapy per Policy Year for Physical, Occupational, and Speech therapy. Combined with <u>Habilitation</u> <u>Services</u> Therapy. The Maximum Visits do not apply to <u>Rehabilitation Services</u> for a Mental Health Disorder or Substance Use Disorder.
	Habilitation services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Includes Physical, Occupational and Speech Therapies. Limited to 40 visits for each therapy per Policy Year for Physical, Occupational, and Speech therapy. Combined with <u>Rehabilitation Services</u> Therapy. The Maximum Visits do not apply to <u>Habilitation Services</u> for a Mental Health Disorder or Substance Use Disorder.
	Skilled nursing care	Skilled nursing care 20% coinsurance		Pre-Certification required.
	Durable medical equipment	20% coinsurance	50% coinsurance	Pre-Certification is required for over \$500 per item.
	Hospice services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to: Hospice Care - 60 days per Policy Year, Social Services – Maximum 6 visits per lifetime, and Bereavement – Maximum 2 visits per lifetime.

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
	Children's eye exam	0% <u>coinsurance</u>	0% <u>coinsurance</u>	To the end of the month when the Insured Person turns age 26. 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 26. Limited to 1 pair of prescribed lenses and frames or contact lenses (in lieu of eyeglasses) per Policy Year.
	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 26. For Preventive Dental Care.

## **Excluded Services & Other Covered Services:**

<ul><li>Acupuncture</li><li>Bariatric surgery</li><li>Cosmetic surgery</li></ul>	<ul> <li>NOT Cover (Check your policy or <u>plan</u> document for mor</li> <li>Dental care (Adult)</li> <li>Long-term care</li> </ul>	<ul><li>Routine foot care</li><li>Weight loss programs</li></ul>
•	s may apply to these services. This isn't a complete list. I	

- Chiropractic care (Limited to Max 30 visits per Policy Year)
- Infertility treatment (Pre-Certification required)
   Non-emergency care when traveling outside the
- Private-duty nursing (While confined)Routine eye care (Adult)

- Hearing aids (Limited to 1 hearing aid per ear within a 24 month period)
- U.S. (\$10,000 maximum per Policy Year)

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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: <a href="https://portal.ct.gov/cid">https://portal.ct.gov/cid</a> 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 <a href="https://www.HealthCare.gov">Health Insurance Marketplace</a>. For more information about the <a href="https://www.HealthCare.gov">Marketplace</a>. So 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://portal.ct.gov/cid</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, kwiijigo 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.

**PRA Disclosure Statement:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is **0938-1146**. The time required to complete this information collection is estimated to average **0.08** hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

## 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.

	P	eg is	Hav	ing a l	Bab	у		
9 m	onths	of in-n	networ	k pre-n	atal o	care	and	ć
		hos	spital	delivery	/)			

The plan's overall deductible	\$250
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other coinsurance	20%

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	\$250	
Copayments	\$10	
Coinsurance	\$2,500	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,820	

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

The plan's overall deductible	\$250
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other <u>coinsurance</u>	20%

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)

\$5,600
\$250

The total Joe would pay is	\$1,370
Limits or exclusions	\$20
What isn't covered	
Coinsurance	\$100
Copayments	\$1,000

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

The plan's overall deductible	\$250
Specialist copayment	\$40
Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### 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
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## In this example. Mia would pay:

Cost Sharing	
Deductibles	\$250
<u>Copayments</u>	\$300
Coinsurance	\$200
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$750

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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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 <a href="https://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

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

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