

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 www.wellfleetstudent.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 deductible?	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> <u>Provider</u> Mental Health/Substance Use services, Mental Health Wellness Exams, In- <u>Network Provider</u> Physician's Visits, In- <u>Network Provider</u> Laboratory Procedures, covered services rendered at the Student Health Center, Home Health Care, Zero Cost Drugs and <u>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 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
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-pocket</u> <u>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 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 provider</u> ?	Yes. Yes, see Cigna Open Access Plus (OAP) PPO at <u>www.mycigna.com</u> or call 1-877-657-5030 for a list of network providers.	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 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	\$40 <u>copay</u> /visit <u>Deductible</u> does not apply	50% coinsurance	none	
lf you visit a health		\$40 <u>copay</u> /visit <u>Deductible</u> does not apply	50% <u>coinsurance</u>	none	
care <u>provider's</u> office or clinic	<u>Specialist</u> visit	Chiropractic Care: \$40 <u>copay</u> /visit	Chiropractic Care: 50% <u>coinsurance</u>	Chiropractic Care: Limited to 30 visits per Policy Year.	
	Preventive care/screening/ immunization	No charge	50% coinsurance	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		Diagnostic Imaging: 20% <u>coinsurance</u>	Diagnostic Imaging: 50% <u>coinsurance</u>		
	<u>Diagnostic test</u> (x-ray, blood work)	Laboratory Procedures: 20% <u>coinsurance</u> <u>Deductible</u> does not apply	Laboratory Procedures: 50% <u>coinsurance</u>	Pre-Certification required but not for Laboratory Procedures.	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	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.	
More information about prescription drug coverage is available at www.wellfleetstudent.c om	Tier 2	\$40 <u>copay</u> /prescription <u>Deductible</u> does not apply	50% <u>coinsurance</u> <u>Deductible</u> does not apply	<u>Out-of-Network Provider</u> benefits are provided on a reimbursement basis. Claim forms must be received within 90 days.	
	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.	

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

Common Modical	Common Medical EventServices You May NeedIn-Network Provider (You will pay the least)Out-of-Network Provider (You will pay the most)		Limitations, Exceptions, & Other Important	
				Information
	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. Claim forms must be received within 90 days.
	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	none
If you have outpatient surgery	Physician/surgeon fees	20% coinsurance	50% <u>coinsurance</u>	Pre-Certification Required.
If you need immediate medical attention	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.
	Emergency medical transportation	0% <u>coinsurance</u>	0% <u>coinsurance</u>	Including ground and/or air, water transportation.
	<u>Urgent care</u>	20% coinsurance	50% coinsurance	Treatment for non-life-threatening conditions.
lf you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	50% coinsurance	Subject to Semi-Private room rate unless intensive care unit is required. Pre-Certification required.
	Physician/surgeon fees	20% coinsurance	50% <u>coinsurance</u>	Pre-Certification required.

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	
		Office visits: \$40 <u>copay</u> /visit <u>Deductible</u> does not apply	Office visits: 20% <u>coinsurance</u>	Office Visits include but are not limited to: physician visits, individual and group therapy, medication management.	
lf you need mental health, behavioral health, or substance	Outpatient services	Outpatient Services, other than office visits: 20% <u>coinsurance</u> <u>Deductible</u> does not apply	Outpatient Services, other than office visits: 20% <u>coinsurance</u>	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);	
abuse services		Mental Health Wellness Exam: No charge	Mental Health Wellness Exam No charge	Psychiatric and Neuro Psychiatric testing. Mental Health Wellness Exams limited to 2 exams per Policy Year.	
	Inpatient services	20% coinsurance	50% coinsurance	Pre-certification required.	
	Office visits	\$40 <u>copay</u> /visit <u>Deductible</u> does not apply	50% <u>coinsurance</u>	<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., ultrasound).	
If you are pregnant	Childbirth/delivery professional services	20% <u>coinsurance</u>	50% coinsurance	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> . <u>Pre-Certification</u> required for all inpatient maternity care after the initial 48/96 hours.	
	Home health care	20% <u>coinsurance</u> Deductible does not apply	20% <u>coinsurance</u> <u>Deductible</u> does not apply	Pre-Certification required.	
lf you need help		Inpatient Facility: 20% coinsurance	Inpatient Facility: 50% <u>coinsurance</u>	Inpatient Rehabilitation Facility: <u>Pre-Certification</u> is required. Limited to 90 days per Policy Year.	
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 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.	

Common Medical		What You Will Pay		Limitationa Exceptiona & Other Important
Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	<ul> <li>Limitations, Exceptions, &amp; Other Important Information</li> </ul>
	Habilitation services	20% <u>coinsurance</u>	50% <u>coinsurance</u>	Includes Physical, Occupational and Speech Therapies. Limited to 40 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	20% coinsurance	50% <u>coinsurance</u>	Pre-Certification required.
	Durable medical equipment	20% coinsurance	50% coinsurance	Pre-Certification is required for over \$500.
	Hospice services	20% coinsurance	50% <u>coinsurance</u>	none
	Children's eye exam	0% <u>coinsurance</u>	0% <u>coinsurance</u>	For Insured Persons thru age 26, subject to the termination date provision. Limited to 1 visit per Policy Year.
lf your child needs dental or eye care	Children's glasses	0% <u>coinsurance</u>	0% <u>coinsurance</u>	For Insured Persons thru age 26, subject to the termination date provision. 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 for Insured Persons thru age 26, subject to the termination date provision. For Preventive Dental Care.
Excluded Services	& Other Covered Services:			
Services Your Plan	Generally Does NOT Cover	(Check your policy or <u>plan</u> c	locument for more information	n and a list of any other <u>excluded services</u> .)
0,	Bariatric surgery     Long-term care     Weight loss programs			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
<ul><li>Chiropractic care</li><li>Hearing aids</li></ul>	)	<ul> <li>Infertility treatment (Pr</li> <li>Routine eye care (Adu</li> </ul>	e-Certification required) • It)	Non-emergency care when traveling outside the U. S. (\$10,000 maximum per Policy Year) Private-duty nursing (While confined)

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

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>http://www.ct.gov/cid/site/default.asp</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>http://www.ct.gov/cid/site/default.asp</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.

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

The plan's overall deductible	\$250
Specialist copayment	\$40
Hospital (facility) <u>coinsurance</u>	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:	In this example, Peg would pay:		
Cost Sharing			
Deductibles	\$250		
Copayments	\$10		
<u>Coinsurance</u>	\$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)

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

Total Example Cost	\$5,600

In this example, Joe would pay:			
Cost Sharing			
Deductibles	\$250		
Copayments	\$1,000		
Coinsurance	\$100		
What isn't covered			
Limits or exclusions	\$20		
The total Joe would pay is	\$1,370		

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

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

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Cost Sharing	
<u>Deductibles</u>	\$250
<u>Copayments</u>	\$300
Coinsurance	\$400
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$950

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

#### NOTICE OF NON-DISCRIMINATION AND ACCESSIBIILITY 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.isf">https://ocrportal.hhs.gov/ocr/portal/lobby.isf</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="http://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.

ميبنة: اذا تنكث دحتة تحيبر عا (Arabic)، نافت امدخة دعاسما الميو غلا الميناجما المحاتم كل عاجر لا لاصد لأا 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 ा**हंदा (Hindi)** भाषी हा तो आपके ालए भाषा सहायता सेवाएं।नःशुल् उपलब् हा। कृपा पर काल करा (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

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