CENTENARY UNIVERSITY

BENEFITS AT A GLANCE

STUDENT HEALTH INSURANCE PLAN | PLAN YEAR 2023/2024

DESIGNED EXCLUSIVELY FOR THE STUDENTS OF:

CENTENARY UNIVERSITY

Hackettstown, NJ
("the Policyholder")

Policy Number: WI2324NJSHIP32

Group Number: ST1487SH

Effective: 08/20/2023 - 08/19/2024

UNDERWRITTEN BY:

Wellfleet Insurance Company | Fort Wayne, IN

("the Company")

ADMINISTERED BY:

Wellfleet Group, LLC

WELLFLEET STUDENT

Welcome Students…

We are pleased to provide you with this summary of the 2023 – 2024 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 NJ SHIP Cert (2023). 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**.

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 at the website listed on the cover. In the case of a discrepancy between two versions of the Summary, the most recent will apply.

PENDING STATE APPROVAL

The Plan described in "Benefits at a Glance" is awaiting approval by the NJ Department of Insurance. If the Plan is changed during the approval process, a revision of this document will be provided. This is not an insurance policy and your receipt of this document does not constitute the issuance or delivery of a policy of insurance.

Important Contact Information & Resources

Contact Us

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

Plan Administration

Enrollment & Eligibility

Gallagher Student Health
500 Victory Road
Quincy, MA 02171
(617) 770-9889

Benefits, Claim Status, ID Cards & Waivers

Wellfleet Group, LLC
PO Box 15369
Springfield, Massachusetts 01115-5369
(877) 657-5030, TTY 711
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: 62308

PPO Network

Cigna

Cigna
www.mycigna.com

Pharmacy Benefits Manager

For information about the Wellfleet Rx/ESI Prescription Drug Program, please visit **www.wellfleetstudent.com**.

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

Member Pharmacy Help

(877) 640-7940

Student Health Center

WELLNESS CENTER FOR COUNSELING AND HEALTH
605 Grand Avenue
Hackettstown, NJ 07840
(908) 852-1400
x 2206 or x 2209
Please call the health office to schedule an appointment (do not e-mail requests for appointments) **Health Services**

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

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General Information

Am I Eligible

Domestic Students and International Students

All registered full-time Undergraduate students taking 12 or more credits are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in the Student Health Insurance Plan and charged premium unless proof of comparable coverage is provided by completing the waiver.

Dependents

Dependents are not eligible.

How Do I Waive?

To Waive:
Go to:
https://passwordreset.centenaryuniversity.edu/authorization.do

- Log on to the portal using the student's assigned Centenary University username and password.
- Click on "My Forms" in the upper left corner
- Go to the Insurance Waiver Form
- If you already have an existing health insurance plan and you wish to waive the University Health Insurance Plan, click on the blue link labeled "CLICK HERE". You will be redirected to the Wellfleet Waiver site. Click on the Blue Circle labeled "WAIVE". Follow all waiver steps.
- Once the waiver application is completed and submitted, you will receive a text/email message advising you of the status of your waiver application.

The deadline to waive coverage for Annual coverage is 09/08/2023.

Please note that all students are automatically enrolled in the University Health Insurance Plan and are assessed a fee for the policy on their term bill at a cost of $3,112.00 per year (policy begins 8/20/23 and ends 8/19/24). Students who are covered under an existing health insurance plan, may opt to decline the University's insurance coverage and waive this fee by completing the Insurance Waiver Form on the Student Health Portal by the designated deadline. Insurance Waiver forms must be received by the term due date. Missed deadlines will result in mandatory participation in the University Student Health Insurance Plan and may be subject to late payment fees.

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	08/20/2023	08/19/2024	09/08/2023
Spring (New Students Only)	01/11/2024	08/19/2024	01/13/2024

Plan Costs for Students

	Annual	Spring (New Students Only)
Student*	$3,112	$1,887

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

Plan Benefits

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

Pre-Certification required for Inpatient Services Care, selected Outpatient Services, and Outpatient Surgery. For a complete list of these services, see the Plan Certificate.

When You receive Emergency 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.

Key Plan Benefits

BENEFIT	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
Policy Year Deductible Individual Combined In-Network and Out-of-Network	$0	
Out-of-Pocket Maximum Individual Combined In-Network and Out-of-Network	$2,500	
Cost sharing the Insured Person incurs for Covered Medical Expenses that is applied to the Out-of-Network Provider Out-of-Pocket Maximum will be applied to satisfy the In-Network Provider Out-of-Pocket Maximum and cost sharing the Insured Person incurs for Covered Medical Expenses that is applied to the In-Network Provider Out-of-Pocket Maximum will be applied to satisfy the Out-of-Network Provider Out-of-Pocket Maximum.		
Coinsurance	80% of the Negotiated Charge (NC)	70% of Usual & Customary Charge (U&C)
Preventive Services	100% of the NC for Covered Medical Expenses	70% of U&C for Covered Medical Expenses
Physician's Office Visits including Specialists/Consultants	80% of the NC for Covered Medical Expenses	70% of U&C for Covered Medical Expenses
Emergency Services in an emergency department for Emergency Medical Conditions.	80% of the NC for Covered Medical Expenses	Paid the same as In-Network Provider subject to U&C
Urgent Care Centers for non-life-threatening conditions	80% of the NC for Covered Medical Expenses	70% of U&C 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 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
INPATIENT SERVICES OTHER THAN MENTAL HEALTH CONDITIONS AND SUBSTANCE USE DISORDERS		
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	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Preadmission Testing	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Physician's Visits while Confined	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Skilled Nursing Facility Benefit Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Inpatient Rehabilitation Facility Expense Benefit Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Registered Nurse Services for private duty nursing while Confined	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Physical Therapy while Confined (inpatient)	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
MENTAL HEALTH CONDITIONS AND SUBSTANCE USE DISORDERS BENEFITS In accordance with the federal Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA), the cost sharing requirements, day or visit limits, 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.		
Inpatient Mental Health Conditions and Substance Use Disorder Benefit Pre-Certification Required	Same Terms and Conditions as apply to other medical or surgical benefits	Same Terms and Conditions as apply to other medical or surgical benefits

Outpatient Mental Health Conditions and Substance Use Disorders Benefit Includes Office Visits and all other Outpatient services and supplies With regard to Autism and Developmental Disabilities, no visit limits apply to behavioral intervention services, speech, physical, occupational therapy and habilitative care.	Same Terms and Conditions as apply to other medical or surgical benefits	Same Terms and Conditions as apply to other medical or surgical benefits
PROFESSIONAL AND OUTPATIENT SERVICES		
Surgical Expenses		
Inpatient and Outpatient Surgery includes: Pre-Certification Required Surgeon Services Anesthetist Assistant Surgeon	80% of the Negotiated Charge for Covered Medical Expenses	70% 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	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Bariatric Surgery Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Organ Transplant Surgery travel and lodging expenses a maximum of $500 per Policy Year or $250 per day, whichever is less Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Reconstructive Surgery Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Other Professional Services		
Gender Affirming Treatment Benefit Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Home Health Care Expenses Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Home Health Care Expenses Maximum visits per Policy Year	60	60

Hospice Care Coverage	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Office Visits		
Physician's Office Visits including Specialists/Consultants	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Telemedicine or Telehealth Services	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Allergy Testing and Treatment including injections	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Chiropractic Care Benefit	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Chiropractic Care Benefit Maximum visits per Policy Year	30	30
Tuberculosis screening (TB), Titers, QuantiFERON B tests including shots (other than covered under Preventive Services)	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
EMERGENCY SERVICES, AMBULANCE AND NON-EMERGENCY SERVICES		
Emergency Services in an emergency department for Emergency Medical Conditions.	80% 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	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Emergency Ambulance Service ground and/or air, water transportation	80% 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)	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
DIAGNOSTIC LABORATORY, TESTING AND IMAGING SERVICES		
Diagnostic Imaging Services Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
CT Scan, MRI and/or PET Scans Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Laboratory Procedures (Outpatient)	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses

Chemotherapy and Radiation Therapy Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Infusion Therapy Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
REHABILITATION AND HABILITATION THERAPIES		
Cardiac Rehabilitation	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Pulmonary Rehabilitation	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Rehabilitation Therapy including, Physical Therapy, and Occupational Therapy and Speech Therapy and Cognitive Therapy	80% of the Negotiated Charge for Covered Medical Expenses	70% 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 and Cognitive Therapy The Maximum Visits do not apply to Rehabilitation Therapy for a Mental Health Disorder or Substance Use Disorder.	30	30
Habilitation Services including, Physical Therapy, and Occupational Therapy and Speech Therapy Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
OTHER SERVICES AND SUPPLIES		
Covered Clinical 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.	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Dialysis Treatment	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Durable Medical Equipment Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% 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.	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Infertility Treatment Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Fertility Preservation Services	Same as any other Sickness, subject to the limitations described in the Benefit	
Maternity Benefit	Same as any other Covered Sickness	
Prosthetic and Orthotic Devices Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Outpatient Private Duty Nursing Pre-Certification Required	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Sports Accident Expense Benefit - incurred as the result of the play or practice of club sports	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Non-emergency Care While Traveling Outside of the United States	70% 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 AND ADULT DENTAL AND VISION CARE		
Pediatric Dental Care Benefit (to the end of the month in which the Insured Person turns age 19) 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	See the Pediatric Dental Care Benefit description 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	

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.	50% of Usual and Customary Charge for Covered Medical Expenses	
Pediatric Vision Care Benefit (to the end of the month in which the Insured Person turns age 19) 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 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 Usual and Customary Charge for Covered Medical Expenses	
Adult Vision Care (age 19 and older) Routine Eye Examination once every 12 months Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions	80% of Usual and Customary Charge for Covered Medical Expenses	
MISCELLANEOUS DENTAL SERVICES		
Accidental Injury Dental Treatment	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Sickness Dental Expense Benefit	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Treatment for Temporomandibular Joint (TMJ) Disorders	80% of the Negotiated Charge for Covered Medical Expenses	70% of Usual and Customary Charge for Covered Medical Expenses
Anesthesia and Hospitalization for Dental Services	Same as any other Sickness, subject to the limitations described in the Benefit	
OUTPATIENT PRESCRIPTION DRUGS		
No cost sharing applies to ACA Preventive Care medications filled at a participating network pharmacy. Please note: Generic Prescription Drugs may appear in any tier of the Formulary posted on Our website www.wellfleetstudent.com. If a Generic Prescription Drug is in any tier other than Tier 1, the Tier 1 Copayment per 30-day supply will apply. Refer to the Formulary to determine which tier the Insured Person's prescription drug has been assigned		

Prescription Drugs TIER 1 (Including Enteral Formulas) For each fill up to a 30-day supply filled at a Retail pharmacy See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy.	$10 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	Not Covered
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	Not Covered
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	Not Covered
Prescription Drugs TIER 2 (Including Enteral Formulas) For each fill up to a 30-day supply filled at a Retail pharmacy See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy.	$25 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	Not Covered
More than a 30-day supply but less than a 61-day supply filled at a Retail pharmacy	$50 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	Not Covered
More than a 60-day supply filled at a Retail pharmacy	$75 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	Not Covered
Prescription Drugs TIER 3 (Including Enteral Formulas) For each fill up to a 30-day supply filled at a Retail Pharmacy See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy.	$50 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	Not Covered
More than a 30-day supply but less than a 61-day supply filled at a Retail pharmacy	$100 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	Not Covered

More than a 60-day supply filled at a Retail pharmacy	$150 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses	Not Covered
Zero Cost Drugs		
	100% of the Negotiated Charge for Covered Medical Expenses	Not Covered
Orally administered anti-cancer Prescription Drugs (including Specialty Drugs)		
Benefit	Greater of: • Chemotherapy Benefit; or • Infusion Therapy Benefit	
Diabetic Supplies (for prescription supplies purchased at a pharmacy)		
Benefit	Paid the same as any other Retail Pharmacy Prescription Drug Fill	

MANDATED BENEFITS	
Audiology and Speech Language Pathology Benefit	Same as any other Sickness, subject to the limitations described in the Benefit
Autism or Other Developmental Disability	Same terms and conditions as apply to other medical or surgical benefits, subject to the limitations described in the Benefit
Cancer Treatment; Bone Marrow Transplants	Same as any other Sickness, subject to the limitations described in the Benefit
Cervical Cancer Screening	Same as any other Sickness, unless considered a Preventive Service
Colorectal Cancer Screening	Same as any other Sickness, unless considered a Preventive Service
Female Contraceptives	Same as any other Sickness, unless considered a Preventive Service
Health Wellness Examinations	Same as any other Sickness, unless considered a Preventive Service. Digital tomosynthesis for women 40 years and over are considered a Preventive Service.
Hemophilia Treatment	Same as any other Sickness, subject to the limitations described in the Benefit
Mammography Coverage	Same as any other Sickness, unless considered a Preventive Service
Mastectomy and Reconstructive Breast Surgery Benefit	Same as any other Sickness, subject to the limitations described in the Benefit
Newborn Hearing Loss Screening	Same as any other Sickness, unless considered a Preventive Service
Prostate Cancer Screening	Same as any other Sickness, unless considered a Preventive Service
Sickle Cell Anemia Coverage	Same as any other Sickness, subject to the limitations described in the Benefit
Treatment of Wilm's Tumor	Same as any other Sickness, subject to the limitations described in the Benefit

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.	

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 the Insured Person.

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 -** Eligible expenses within the Insured Person's Home Country or country of origin that would be payable or medical Treatment that is available under any governmental or national health plan for which the Insured Person could be eligible.
- Treatment, service or supply which is not Medically Necessary for the diagnosis, care or Treatment of the Sickness or Injury involved. This does not apply to Preventive Services including diagnosis, care or Treatment prescribed, recommended or approved by the Insured Person's 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 the Insured Person.
- Charges of an institution, health service or infirmary for whose services payment is not required in the absence of insurance.
- 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 the Insured Person are required to pay.
- Services that are duplicated when provided by both a certified Nurse midwife and a Physician.
- Expenses payable under any prior policy which was in force for the person making the claim.
- Services or supplies received as a result of a war or an act of war, if the Sickness or Injury occurs while the Insured Person is serving in the military, naval or air forces of any country, combination of countries or international organization and Sickness or Injury suffered as a result of special hazards incident to such service if the Sickness or Injury occurs while the Insured Person is serving in such forces and is outside the home area.
- 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.
- Services or supplies necessary because the Insured Person engaged, or tried to engage, in an illegal occupation or committed or tried to commit an indictable offense in the jurisdiction in which it is committed, or a felony. Exception**:** This exclusion does not apply to injuries that result from an act of domestic violence or to injuries that result from a medical condition.
- 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 Investigative drugs, devices, Treatments or procedures unless otherwise covered under Covered Clinical Trials. See the Other Benefits section for more information.
- 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.

- Self-administered services such as: biofeedback, patient-controlled analgesia on an outpatient basis, related diagnostic testing, self-care and self-help training.
- Charges incurred for acupuncture, in any form, except to the extent provided in the Schedule of Benefits.
- Sleep Disorders, except for a sleep study performed in the Insured Person's home, the diagnosis and Treatment of obstructive sleep apnea.
- Routine foot care, including the paring or removing of corns and calluses, or trimming of nails, unless these services are determined to be Medically Necessary because of Injury, infection or disease.

Activities Related:

- Braces and appliances used as protective devices during a student's participation in sports. Replacement braces and appliances are not covered.
- Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any Intercollegiate sports for which benefits are paid under another Sports Accident policy issued to the Policyholder; or for which coverage is provided by the National Collegiate Athletic Association (NCAA), National Association of Intercollegiate Athletic (NAIA) or any other sports association.

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 for Bariatric Surgery. Surgery for removal of excess skin or fat.

Family Planning:

- Infertility Treatment (male or female)-this includes but is not limited to:
  - Procreative counseling;
  - Premarital examinations;
  - Genetic counseling and genetic testing;
  - Impotence, organic or otherwise;
  - Injectable infertility medication, including but not limited to menotropins, hCG and GnRH agonists;
  - Costs for an ovum donor or donor sperm;
  - Sperm storage costs;
  - Cryopreservation and storage of embryos;
  - Ovulation induction and monitoring;
  - Artificial insemination;
  - Hysteroscopy;
  - Laparoscopy;
  - Laparotomy;
  - Ovulation predictor kits;
  - Reversal of tubal ligations;
  - Reversal of vasectomies;
  - Costs for and relating to surrogate motherhood (maternity services are covered for Insured Persons acting as surrogate mothers);
  - Cloning; or
  - Medical and surgical procedures that are Experimental or Investigative unless Our denial is overturned by an External Appeal Agent.
- Elective abortions.

Vision

- Expenses for radial keratotomy or Lasik surgery.
- 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 hearing exams, hearing screening, and the fitting or repair or replacement of hearing aids or cochlear implants except as specifically provided in the Certificate.

Cosmetic

- Treatment of Acne unless Medically Necessary.
- Charges for hair growth or removal unless otherwise specifically covered under the Certificate.
- Charges for wigs, toupees, hair transplants, hair weaving or any drug if such drug is used in connection with baldness
- Surgery or related services for cosmetic purposes to improve appearance, except to restore bodily function or correct deformity resulting from disease, trauma, congenital defects or birth abnormalities.

Prescription Drugs

- Any drug or medicine which does not, by federal or state law, require a prescription order, except as specifically provided under Preventive Services or in the Prescription Drug Benefit section of this Certificate;
- Allergens and allergy serums;
- Vitamins, except as specifically provided under Preventive Services and legend drug vitamins;
- Cosmetic drugs when used for cosmetic purposes. This exclusion is not applicable to Insured Persons with a medically diagnosed congenital defect or birth abnormality who have been covered under the group policy from the moment of birth;
- Refills in excess of the number specified, or refilled too soon, or in excess of therapeutic limits or dispensed after 1 year of date of the prescription;
- Drugs labeled, “Caution – limited by federal law to Investigational use” or Experimental Drugs;
- 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;
- Compounded drugs that do not contain at least one ingredient that requires a prescription;
- Charges for drugs needed due to conditions caused, directly or indirectly, by declared or undeclared war or an act of war;
- Prescription digital therapeutics;
- Non-insulin syringes, and other therapeutic devices or appliances except as specifically provided in the Prescription Drug Benefit section of the Certificate;
- Biological sera, blood, or blood plasma, unless they can be self-administered;
- Charges for prescriptions drugs needed due to conditions caused, directly or indirectly, by taking part in a riot or other civil disorder;
- Any drug or medicine for the purpose of weight control;
- Sexual enhancements drugs;
- Vision correction products.

The following exclusions apply to the Accidental Death and Dismemberment Benefit:

- 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.

- Injury sustained as the result of the Insured Person's operation of a motor vehicle while not properly licensed to do so in the jurisdiction in which the motor vehicle accident takes place.
- Racing or speed contests, skin diving or sky diving, mountaineering (where ropes or guides are customarily used), ultra-light aircraft, parasailing, sail planing, hang gliding, bungee jumping, travel in or on ATV's (all terrain or similar type vehicles).

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.

VISION DISCOUNT PROGRAM

For Vision Discount Benefits please go to:
www.wellfleetstudent.com

EMERGENCY MEDICAL AND TRAVEL ASSISTANCE

Wellfleet Student provides access to a comprehensive program that will arrange emergency medical and travel assistance services, repatriation services and other travel assistance services when you are traveling. For general inquiries regarding the travel access assistance services coverage, please call Wellfleet Student at (877) 657-5030, 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 Hour Nurseline

Students who enroll and maintain medical coverage in this insurance plan have access to the 24 Hour Nurseline. This 24-Hour Nurseline program provides:

- Phone-based, reliable health information in response to health concerns and questions; and

- Assistance in decisions on the appropriate level of care for an injury or sickness.

Appropriate care may include:

- self-care at home
- a call to a physician
- or a visit to the emergency room.

Calls are answered 24 hours a day, 365 days a year by experienced registered nurses who have been specifically trained to handle telephone health inquiries.

This program is not a substitute for doctor visits or emergency response systems. The Nurseline does not answer health plan benefit questions. Health benefit questions should be referred to the Plan Administrator. The 24-Hour Nurseline toll-free number will be on the ID card.
(800) 634-7629

CareConnect
Integrated Behavioral Health from Wellfleet Student

24/7 Behavioral Telehealth and Nurseline Access

CareConnect is an integrated behavioral health program offering students easy access to licensed behavioral health clinicians 24/7/365 via telephone (888) 857-5462.

Connect to a registered nurse within seconds, helping students manage their health on their terms through easy access.