Coverage Period: 08/15/2023 – 08/14/2024 Coverage for: Individual | Plan Type: PPO

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The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>www.wellfleetstudent.com</u> or call toll free 1-877-657-5030. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> 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> : \$750/ 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 deductible?	Yes. In-Network Preventive care, Prescription Drugs, In-Network Physician's Office Visits, and Pediatric Dental expenses are covered before you meet your deductible.	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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In- <u>Network Provider:</u> \$8,700/ individual Out-of-Network Provider: No Maximum	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, balance-billing charges, and health care this plan 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 network provider?	Yes. For Cigna see www.mycigna.com 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> .

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	\$25 <u>copay</u> /visit, <u>Deductible</u> does not apply	40% coinsurance	none	
If you visit a health	Specialist visit	\$25 <u>copay</u> /visit, <u>Deductible</u> does not apply	40% coinsurance	none	
care <u>provider's</u> office or clinic	<u>Specialist</u> visit	Chiropractic Care: 20% coinsurance	Chiropractic Care: 40% coinsurance	Chiropractic Care: Limited to 35 visits per Policy Year.	
	Preventive care/screening/ immunization	No charge	40% <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.	
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	Pre-Certification required but not for Laboratory Procedures.	
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Pre-Certification required.	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.wellfleetstudent.com	Tier 1	\$20 <u>copay</u> /prescription, <u>Deductible</u> does not apply	40% <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.	
	Tier 2	\$40 <u>copay</u> /prescription, <u>Deductible</u> does not apply	40% <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.	
	Tier 3	\$60 <u>copay</u> /prescription, <u>Deductible</u> does not apply	40% <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	\$60 <u>copay</u> /prescription, <u>Deductible</u> does not apply	40% <u>coinsurance,</u> <u>Deductible</u> does not apply	Your benefit is limited to a 30 day supply. Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be received within 90 days.	

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

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	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	none	
surgery	Physician/surgeon fees	20% coinsurance	40% coinsurance	Pre-Certification Required.	
	Emergency room care	20% coinsurance	20% coinsurance	Benefits will be payable for services received in a hospital emergency department or independent freestanding emergency department.	
If you need immediate medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	Including ground and/or air, water transportation.	
	<u>Urgent care</u>	20% coinsurance	40% coinsurance	Treatment for non-life-threatening conditions.	
If you have a hospital	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Subject to Semi-Private room rate unless intensive care unit is required. Pre-Certification required.	
stay	Physician/surgeon fees	20% coinsurance	40% coinsurance	Pre-Certification required.	
		Office visits: \$25 <u>copay</u> /visit, <u>Deductible</u> does not apply	Office visits: 40% <u>coinsurance</u>	Office Visits include but are not limited to: physician visits, individual and group therapy, medication management.	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Outpatient Services, other than office visits: 20% <u>coinsurance</u>	Outpatient Services, other than office visits: 40% coinsurance	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	20% coinsurance	40% coinsurance	Pre-certification required.	

^{*} For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{www.wellfleetstudent.com}}$.

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	\$25 <u>copay</u> /visit, <u>Deductible</u> does not apply	40% coinsurance	Cost sharing does not apply to certain preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e.,	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	ultrasound). Up to 48 hours for normal vaginal delivery and 96 hours (not including the day of surgery) for a	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	caesarean section delivery unless the caesarean section delivery is the result of Complications of Pregnancy. Pre-Certification required for all inpatient maternity care after the initial 48/96 hours.	
	Home health care	20% coinsurance	40% coinsurance	Pre-Certification required.	
		Inpatient Facility: 20% coinsurance	Inpatient Facility: 40% coinsurance	Inpatient Rehabilitation Facility: Pre-Certification is required.	
	Rehabilitation services	Outpatient: 20% <u>coinsurance</u>	Outpatient: 40% <u>coinsurance</u>	Outpatient Includes Physical, Occupational, and Speech therapies. Limited to 35 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.	
If you need help recovering or have other special health needs	Habilitation services	20% coinsurance	40% coinsurance	Includes Physical, Occupational and Speech Therapies. Limited to 35 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	40% coinsurance	Pre-Certification required.	
	Durable medical equipment	20% coinsurance	40% coinsurance	Pre-Certification is required for over \$500.	
	Hospice services	20% coinsurance	40% coinsurance	none	

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

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 eye exam	40% coinsurance	40% <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	40% coinsurance	40% coinsurance	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.	
	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 Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery

- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care

- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

• Chiropractic care

 Non-emergency care when traveling outside the U. S. (\$10,000 maximum per Policy Year)

^{*} 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: https://www.floir.com/ 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 Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov 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: https://apps.fldfs.com/eService/Default.aspx.

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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u>	\$250
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	20%
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		
<u>Deductibles</u>	\$250	
Copayments	\$40	
Coinsurance	\$1,900	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,250	

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

\$25
20%
0%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$250	
Copayments	\$900	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,270	

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$250
■ Specialist copayment	\$25
■ Hospital (facility) coinsurance	20%
■ 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		
<u>Deductibles</u>	\$250	
Copayments	\$80	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$730	

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.jsf, 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 언어 지원 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.

مينت: اذا تنك تندعت تيبرطا (Arabic)، نإف تامدخ ةدعاسما الله على الله عناجما الله عاجر الله المحتلط المحتلط (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。

یسراف امشدنابز رگا: مجود (Farsi) دشابه یم امشدر ایتخا رد ناگیار روط مجه ینابز دادما تامدخ ،تسا. 657-5030 نمس بیگرید.

कृपा ध्या दा: याद आप **हिंदा (Hindi)** भाषी हा तो आपके ।लए भाषा सहायता सेवाएं।न:श्ल् 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.

ប្រយ័ត្ន: ប្រសិនបើអ្នកនិយាយភាសាខ្មែរ(Khmer) សេវាកម្មភាសាជំនួយឥតគិតថ្លៃមានសម្រាប់អ្នក។ សូមទូរស័ព្ទមកលេខ (877) 657-5030 ។

PAKDAAR: Nu saritaem ti **Ilocano (Ilocano)**, 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 yánilti'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) યુ ના: જો તમે જરાતી બોલતા હો, તો િન:લ્કુ 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: የሚና*ኅ*ሩት ቋንቋ ኣማርኛ ከሆነ የትር*ጉ*ም *እ*ርዳታ 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

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