

# 2021-2022 Miami Dade College International Student Health Insurance Program Frequently Asked Questions



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## ***How do I enroll in the coverage?***

Students can enroll online at [www.insuranceforstudents.com/mdc](http://www.insuranceforstudents.com/mdc) by entering their date of birth and selecting "enroll". Students may also enroll by mailing a completed enrollment form & payment to the address at the bottom of the enrollment form.

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## ***When is the insurance effective?***

Annual: 8/15/2021 to 8/14/2022

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## ***What is the name of the insurance company?***

Wellfleet Insurance Company

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## ***Plan Changes for the 2021-2022 School Year***

In Network Deductible lowered to \$250.00 per year  
In Network Physicians Visits - \$30 copay (deductible does not apply)

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## ***How do I receive my Medical ID Card?***

You will receive a Welcome Email from Wellfleet Student directing you to setup an online account. You may also visit [www.insuranceforstudents.com/mdc](http://www.insuranceforstudents.com/mdc) a few days after you enroll and select "Program Tools" and "ID Card". After you create your account you will see a link to print your id card. Make sure to keep a copy of your id card in your wallet and take a picture of the front and back of your id card with your phone.

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## ***What does the insurance cover and what are the exclusions?***

Students can view "Benefits at a Glance" online at [www.insuranceforstudents.com/mdc](http://www.insuranceforstudents.com/mdc)

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## ***How do I find a local medical provider (physician/hospital)?***

The Preferred Provider Network for this plan is the CIGNA Open Access Plus (OAP). Preferred Providers can be found using the following link:

<https://ifpncpdir.cigna.com/>

Once on the home page, enter your zip code and select either Doctor by Type, Doctor by Name or Locations. When directed make sure to select the Open Access Plus (OAP) network.

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## ***What if a provider says that they do not take Wellfleet Insurance?***

Make sure to tell the provider that your insurance uses the CIGNA PPO Network.

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## ***How do I file a claim?***

When you present your medical ID card to a provider most providers will submit claims directly to the insurance company. The claims department contact information for the insurance program is:

Wellfleet Group PO BOX 15369 Springfield, MA 01115-5369 877-657-5030

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## ***How do I fill a medical prescription?***

You may visit any CIGNA network pharmacy. Make sure to provide your medical ID card each time you fill a prescription so that you can pay copayments of 40% per prescription.

**IMPORTANT:** Always review the Zero Cost Generic drugs that are available to you with a \$0 copay.

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