



Benefits at a Glance

Student Health Insurance Plan

Plan year 2024-2025

Designed exclusively for the students of:

Bates College
Lewiston, ME.
("the Policyholder")

Policy number: WI2425MESHIPC01
Group number: ST0800TC
Effective: 08/15/2024 – 08/14/2025

Underwritten by:
Wellfleet Insurance Company
Fort Wayne, IN
("the Company")

Administered by:
Wellfleet Group, LLC

Welcome Students...

We are pleased to provide you with this summary of the 2024 – 2025 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 ME RBP 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. In the case of a discrepancy between two versions of the Summary, the most recent will apply.

Important Contact Information & Resources



Contact Us

Wellfleet Group, LLC
PO Box 15369
Springfield, Massachusetts 01115-5369
(877) 657-5035, TTY 711

Plan Administration

Enrollment, Eligibility, & Waivers

Cross Insurance
150 Mill Street, Suite 4
Lewiston, ME 04240
1-800-537-6444
<https://www.crossagency.com/college-health/bates-college-2024-2025/>

Benefits, Claim Status, & ID Cards

Wellfleet Group, LLC
PO Box 15369
Springfield, Massachusetts 01115-5369
(877) 657-5035, TTY 711
CustomerService@wellfleetinsurance.com
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

Choose the “Help” button in the Wellfleet Student app to talk with our Customer Service team.

Claims

Wellfleet Group, LLC
PO Box 15369
Springfield, Massachusetts 01115-5369



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 healthcare provider to review our formulary to see if these medications are right for you. Click [here](http://www.wellfleetrx.com/students/formularies/) for more information.

Member Pharmacy Help

(877) 640-7940



Teladoc®

Your plan includes access to virtual healthcare and medical advice by phone, video, or app.

- Scheduled mental health services – 7 days a week

Register at

<https://www.teladoc.com/wellfleetstudent/>



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

Table of Contents

| | |
|--|-----------|
| Welcome Students | 2 |
| Important Contact & Resources | 3 |
| General Information | 5 |
| Am I Eligible? | 5 |
| How Do I Waive/Enroll? | 5 |
| Effective Dates & Costs | 6 |
| Plan Benefits | 6 |
| Exclusions and Limitations | 17 |
| Value Added Services | 22 |

General Information

Am I Eligible

Domestic Students

Bates College requires all full-time students to have health insurance.

Domestic students enrolled in 3 or more classes are asked annually to elect coverage through the Bates College Student Health Insurance Plan or to request to waive coverage if they are covered through another comparable insurance policy. This selection is made through the Garnet Gateway. The request to waive/enrollment period ends on May 31, 2023. Domestic students who have not made a selection by that date will be automatically enrolled in the Bates College Student Health Insurance Plan.

International Students and Scholars

All International students & Scholars will automatically be enrolled in and billed for the Bates College Student Health Insurance Plan. The premium for the Bates College Student Health Insurance Plan will be added to the students accounts in September.

Dependents

Insured Students who are enrolled in the Student Health Plan may also enroll their eligible Dependents.

How Do I Waive/Enroll?

To Waive:

Domestic students must take action to either request to waive or enroll in the Bates College Student Health Plan through their Garnet Gateway account. The waive/enrollment period for returning domestic students ends on 05/22/2024, and for all incoming domestic students the waive/enrollment period ends 05/31/2024. Domestic Students who do not select or have a declined waiver will automatically be enrolled.

Eligible students who choose to add their dependent(s) on a voluntary basis can enroll their dependent(s) by contacting Cross Insurance at 800-537-6444. The deadline to enroll a dependent is August 31, 2024.

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/ Dependent Enrollment Deadline Date |
|----------------------------------|---------------------|-------------------|--|
| Annual/Fall (Retuning Students) | 08/15/2024 | 08/14/2025 | 05/22/2024 |
| Annual/Fall (Incoming Students) | 08/15/2024 | 08/14/2025 | 05/31/2024 |
| Spring/Summer (New Student Only) | 01/01/2025 | 08/14/2025 | 02/01/2025 |

Plan Costs for Students and their Dependents

| | Annual | Spring/Summer (New Student Only) |
|---------------------|---------|----------------------------------|
| Student* | \$2,447 | \$1,515 |
| Spouse* | \$2,447 | \$1,515 |
| Each Child* | \$2,447 | \$1,515 |
| 3 or more Children* | \$7,341 | \$4,545 |

*The above plan costs include an administrative service fee.
 The plan costs for Dependents are in addition to the plan costs for student.

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

Balance Billing - This plan pays claims based on the Maximum Allowance. Some Physicians and Hospitals will accept the Maximum Allowance as payment in full. Other Physicians and Hospitals may bill You for the difference between the Maximum Allowance and the Actual Charges. This is known as balance billing. Balance billing is legal in many states, and We have no control over Physicians and Hospitals that engage in balance billing practices.

Key Plan Benefits

| BENEFIT | BENEFIT AMOUNT PAYABLE |
|--|---|
| Policy Year Deductible Individual | \$0 |
| Out-of-Pocket Maximum Individual Family | \$6,350 \$12,700 |
| Coinsurance | 90% of the Maximum Allowance for Covered Medical Expenses |
| Preventive Services | Benefits are paid at 100% of the Maximum Allowance. |
| Physician Office Visits including Specialist and Consultant visits *Check below for additional copayments if applicable | 90% of the Maximum Allowance for Covered Medical Expenses |
| Emergency Services in an emergency department for Emergency Medical Conditions. | \$75 Copayment per visit then the plan pays 90% of the Maximum Allowance for Covered Medical Expenses Copayment waived if admitted |
| Urgent Care for non-life-threatening conditions | 90% of the Maximum Allowance 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. UNLESS OTHERWISE SPECIFIED BELOW THE MEDICAL PLAN DEDUCTIBLE WILL ALWAYS APPLY.
4. UNLESS SPECIFIED BELOW, ANY APPLICABLE COPAYMENTS ARE APPLIED AFTER DEDUCTIBLE IS MET.

| BENEFITS FOR COVERED INJURY/SICKNESS | BENEFIT AMOUNT PAYABLE |
|---|---|
| INPATIENT SERVICES | |
| 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 | 90% of the Maximum Allowance for Covered Medical Expenses |
| Preadmission Testing | 90% of the Maximum Allowance for Covered Medical Expenses |
| Physician's Visits while Confined | 90% of the Maximum Allowance for Covered Medical Expenses |
| Skilled Nursing Facility Benefit Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Inpatient Rehabilitation Facility Expense Benefit Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Physical Therapy while Confined (inpatient) | 90% of the Maximum Allowance for Covered Medical Expenses |
| MENTAL HEALTH DISORDER AND SUBSTANCE USE DISORDER 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 Disorder and Substance Use Disorder Benefit Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Outpatient Mental Health Disorder and Substance Use Disorder Benefit Physician's Office Visits including, but not limited to, Physician visits; individual and group therapy; medication management | 90% of the Maximum Allowance for Covered Medical Expenses |

| | |
|--|--|
| All Other Outpatient Services including, but not limited to, Intensive Outpatient Programs (IOP); partial hospitalization; Electronic Convulsive Therapy (ECT); Repetitive Transcranial Magnetic Stimulation (rTMS); Psychiatric and Neuro Psychiatric testing | 90% of the Maximum Allowance for Covered Medical Expenses |
| PROFESSIONAL AND OUTPATIENT SERVICES | |
| <i>Surgical Expenses</i> | |
| Inpatient and Outpatient Surgery includes: Pre-Certification Required Surgeon Services Anesthetist Assistant Surgeon | 90% of the Maximum Allowance 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 | 90% of the Maximum Allowance for Covered Medical Expenses |
| Abortion Expense | 100% of the Maximum Allowance Deductible Waived, if applicable |
| Bariatric Surgery Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Organ Transplant Surgery travel and lodging expenses a maximum of \$2,000 per Policy Year or \$250 per day, whichever is less while at the transplant facility. Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Human Leukocyte Antigen Testing | Paid at 100% of Maximum Allowance. Deductible Waived. Subject to once per lifetime for Antigen testing laboratory fees |
| Reconstructive Surgery Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |

| Other Professional Services | |
|---|---|
| Gender Affirming Treatment Benefit Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Home Health Care Expenses Pre-Certification required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Hospice Care Coverage | 90% of the Maximum Allowance for Covered Medical Expenses |
| Office Visits | |
| Physician's Office Visits including Specialists/Consultants | 90% of the Maximum Allowance for Covered Medical Expenses |
| Telemedicine or Telehealth Services | 90% of the Maximum Allowance for Covered Medical Expenses |
| Acupuncture Services (Medically Necessary Treatment only) | 90% of the Maximum Allowance for Covered Medical Expenses |
| Acupuncture Services Maximum visits per Policy Year | 30 |
| Allergy Testing and Treatment, including injections | 90% of the Maximum Allowance for Covered Medical Expenses |
| Chiropractic Care Benefit | 90% of the Maximum Allowance for Covered Medical Expenses |
| Chiropractic Care Benefit Maximum visits per Policy Year | 40 |
| Tuberculosis screening (TB), Titers, QuantiFERON B tests including shots (other than covered under Preventive Services) | 90% of the Maximum Allowance for Covered Medical Expenses |
| EMERGENCY SERVICES, AMBULANCE AND NON-EMERGENCY SERVICES | |
| Emergency Services in an emergency department for Emergency Medical Conditions. | \$75 Copayment per visit then the plan pays 90% of the Maximum Allowance for Covered Medical Expenses Copayment waived if admitted |
| Urgent Care Centers for non-life-threatening conditions | 90% of the Maximum Allowance for Covered Medical Expenses |
| Emergency Ambulance Service ground and/or air, water transportation | 90% of the Maximum Allowance for Covered Medical Expenses |
| Non-Emergency Ambulance Expenses ground and/or air (fixed wing) transportation Pre-Certification Required for non-emergency air Ambulance (fixed wing) | 90% of the Maximum Allowance for Covered Medical Expenses |

| DIAGNOSTIC LABORATORY, TESTING AND IMAGING SERVICES | |
|--|---|
| Diagnostic Imaging Services Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| CT Scan, MRI and/or PET Scans Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Laboratory Procedures (Outpatient) | 90% of the Maximum Allowance for Covered Medical Expenses |
| Chemotherapy and Radiation Therapy Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Infusion Therapy Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| REHABILITATION AND HABILITATION THERAPIES | |
| Cardiac Rehabilitation | 90% of the Maximum Allowance for Covered Medical Expenses |
| Cardiac Rehabilitation Maximum Visits per Policy Year | 60 |
| Pulmonary Rehabilitation | 90% of the Maximum Allowance for Covered Medical Expenses |
| Pulmonary Rehabilitation Maximum Visits per Policy Year | 60 |
| Rehabilitation Therapy including, Physical Therapy, and Occupational Therapy and Speech Therapy | 90% of the Maximum Allowance for Covered Medical Expenses |
| Rehabilitation Therapy Maximum Visits for each therapy per Policy Year for Physical Therapy, and Occupational Therapy 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. | 30 |

| | |
|---|---|
| Habilitation Services including, Physical Therapy, and Occupational Therapy and Speech Therapy | 90% of the Maximum Allowance for Covered Medical Expenses |
| Habilitation Services Maximum Visits for each therapy per Policy Year for Physical Therapy, and Occupational Therapy and Speech Therapy Combined with Rehabilitation Therapy The Maximum Visits do not apply to Habilitation Services for a Mental Health Disorder or Substance Use Disorder. | 30 |
| 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. | 90% of the Maximum Allowance for Covered Medical Expenses |
| Dialysis Treatment | 90% of the Maximum Allowance for Covered Medical Expenses |
| Durable Medical Equipment Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Enteral Formulas and Nutritional Supplements See the Prescription Drug section of this Schedule when purchased at a pharmacy. | 90% of the Maximum Allowance for Covered Medical Expenses |
| Hearing Aids One hearing aid per affected ear every 36 months | 90% of the Maximum Allowance for Covered Medical Expenses |
| Infertility /Fertility Preservation Treatment Benefits Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Maternity Benefit | Same as any other Covered Sickness |

| | |
|---|--|
| Prosthetic and Orthotic Devices Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Prosthetic Devices (Arm and Leg) Pre-Certification Required | 90% of the Maximum Allowance for Covered Medical Expenses |
| Accidental Injury Dental Treatment | 90% of the Maximum Allowance for Covered Medical Expenses |
| Sickness Dental Expense Benefit | 90% of the Maximum Allowance for Covered Medical Expenses |
| Treatment for Temporomandibular Joint (TMJ) Disorders | 90% of the Maximum Allowance for Covered Medical Expenses |
| Anesthesia and Facility Charges for Dental Procedures | 90% of the Maximum Allowance for Covered Medical Expenses |
| Dental Care for Cancer Patients | 90% of the Maximum Allowance for Covered Medical Expenses |
| Sports Accident Expense Benefit - incurred as the result of the play or practice of club sports | 90% of the Maximum Allowance 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 |
| Bedside Visits (International Students and their Dependents) | 100% of Actual Charge for Covered Expenses Subject to \$5,000 maximum per Policy Year |
| Medical Evacuation Expense | 100% of Actual Charge for Covered Medical Expenses |
| Repatriation Expense | 100% of Actual Charge for Covered Medical Expenses |
| MANDATED BENEFITS | |
| Breast Reduction/Varicose Vein Surgery | Same as any other Covered Sickness |
| Children's Early Intervention | Same as any other Covered Sickness |
| Prostate Cancer Screening | Same as any other Covered Sickness, unless considered a Preventive Service |
| Diagnostic Breast Examination | 100% of the Maximum Allowance. If applicable, Deductible waived |
| Pasteurized Donated Human Breast Milk | Same as any other Covered Sickness |
| Infant Formula | Same as any other Covered Sickness |

PEDIATRIC DENTAL

| | |
|---|--|
| Pediatric Dental Care Benefit (to the end of the month in which the Insured Person turns age 19) | See the Dental Care Schedule of Benefits below and Pediatric Dental Care Benefits description for further information. |
| Type A – Basic Services Preventive Dental Care Limited to 1 dental exam every 6 months | 100% of Usual and Customary Charge for Covered Medical Expenses |
| The benefit payable amount for the following services is different from the benefit payable amount for Preventive Dental Care: | |
| Type B – Intermediate Services | 50% of Usual and Customary Charge for Covered Medical Expenses |
| Type C – Major Services | 50% of Usual and Customary Charge for Covered Medical Expenses |
| Type D: Medically Necessary Orthodontic Services | 50% of Usual and Customary Charge for Covered Medical Expenses |
| General Services | 50% of Usual and Customary Charge for Covered Medical Expenses |
| Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions. | |

PEDIATRIC VISION

| | |
|---|---|
| Pediatric Vision Care Benefit (to the end of the month in which the Insured Person turns age 19) | 100% of Usual and Customary Charge for Covered Medical Expenses |
| 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. | |

PRESCRIPTION DRUGS
Prescription Drugs Retail Pharmacy

No cost sharing applies to ACA Preventive Care medications filled at a participating network pharmacy.

Your benefit is limited to a 30 day supply. Coverage for more than a 30 day supply only applies if the smallest package size exceeds a 30 day supply. See "Retail Pharmacy Supply Limits" section for more information.

| BENEFITS FOR COVERED INJURY/SICKNESS | IN-NETWORK | OUT-OF-NETWORK |
|--|---|-----------------------|
| <p>TIER 1 (Including Enteral Formulas) For each fill up to a 30 day supply filled at a Retail pharmacy</p> <p>Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.</p> <p>See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy.</p> | <p>\$10 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p> | <p>Not Covered</p> |
| <p>More than a 30 day supply but less than a 61 day supply filled at a Retail pharmacy</p> | <p>\$20 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p> | <p>Not Covered</p> |
| <p>More than a 60 day supply filled at a Retail pharmacy</p> | <p>\$30 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p> | <p>Not Covered</p> |
| <p>TIER 2 (Including Enteral Formulas) For each fill up to a 30 day supply filled at a Retail pharmacy</p> <p>Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.</p> | <p>\$20 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses</p> | <p>Not Covered</p> |

| | | |
|---|--|-------------|
| See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy. | | |
| More than a 30 day supply but less than a 61 day supply filled at a Retail pharmacy | \$40 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 | \$60 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses | Not Covered |
| <p>TIER 3 (Including Enteral Formulas) For each fill up to a 30 day supply filled at a Retail Pharmacy</p> <p>Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.</p> <p>See the Enteral Formula and Nutritional Supplements section of this Schedule for supplements not purchased at a pharmacy.</p> | \$30 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 | \$60 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 | \$90 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses | Not Covered |
| Specialty Prescription Drugs | | |
| <p>For each fill up to a 30 day supply.</p> <p>Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be submitted to Us as soon as reasonably possible. Refer to Proof of Loss provision contained in the General Provisions.</p> | \$30 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 | \$60 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses | Not Covered |
| More than a 60 day supply | \$90 Copayment then the plan pays 100% of the Negotiated Charge for Covered Medical Expenses | Not Covered |
| Zero Cost Drugs | | |
| Out-of-Network Provider benefits are provided on a reimbursement basis. 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 the Negotiated Charge for Covered Medical Expenses | Not Covered |
| Orally administered anti-cancer Prescription Drugs (including Specialty Drugs) | | |
| Benefit | Greater of: <ul style="list-style-type: none"> • 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 except, that the Insured Person's out-of-pocket costs for covered prescription insulin drugs will not exceed \$30 per 30-day supply regardless of the amount or type of insulin that is needed to fill the Insured Person's prescription. | |
| 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 You.

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 Your 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 You 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 applies even if they are prescribed, recommended or approved by Your attending 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 You.
- Charges of an institution, health service or infirmary for whose services payment is not required in the absence of insurance or services covered by Student Health Fees.
- Any expenses in excess of the Maximum Allowance 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 You 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.
- Loss resulting from war or any act of war, whether declared or not, or Loss sustained while in the armed forces of any country or international authority.
- Injury sustained as the result of Your operation of a motor vehicle while not properly licensed to do so in the jurisdiction in which the motor vehicle Accident takes place.
- 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.
- You are:
 - committing or attempting to commit a felony,
 - engaged in an illegal occupation, or
 - participating in a riot.
- 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.
- 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.

- Non-chemical addictions.
- Non-physical, occupational, speech therapies (such as art, dance, drama, horticulture, music, writing, etc.).
- Modifications made to dwellings.
- General fitness, exercise programs.
- Hypnosis.
- Rolfing.
- Biofeedback.
- 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 professional sport.
- 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.
- 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).

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 surgery for morbid obesity (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;
 - Costs for an ovum donor or donor sperm;
 - 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.

Hearing

- Charges for hearing exams, hearing screening, 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.
- Surgery or related services for cosmetic purposes to improve appearance, except to restore bodily function or correct deformity resulting from disease, or trauma.

Dental

- Any expenses in excess of the Usual and Customary Charge.
- Adult Dental Care
- Treatment to the teeth, including orthodontic braces and orthodontic appliances, unless otherwise covered under the Pediatric and Adult Dental Care Benefit.
- Services and treatment resulting from Your failure to comply with professionally prescribed treatment;
- Any charges for failure to keep a scheduled appointment;
- Any service charges for personalization or characterization of prosthetic dental appliances;
- Office infection control charges;
- Duplicate, provisional and temporary devices, appliances, and services;
- Plaque control programs, oral hygiene instruction, and dietary instructions;
- Services to alter vertical dimension and/or restore or maintain the occlusion. Such procedures include, but are not limited to, equilibration, periodontal splinting, full mouth rehabilitation, and restoration for misalignment of teeth;
- Gold foil restorations;
- Charges by the provider for completing dental forms;
- Adjustment of a denture or bridgework which is made within 6 months after installation by the same Dentist who installed it;
- Use of material or home health aids to prevent decay, such as toothpaste, fluoride gels, dental floss and teeth whiteners;
- Sealants for teeth other than permanent molars;
- Precision attachments, personalization, precious metal bases and other specialized techniques;
- Replacement of dentures that have been lost, stolen or misplaced;
- Medically Necessary orthodontic services provided to a Covered Person who has not met any applicable waiting period requirement.
- Repair of damaged orthodontic appliances;
- Replacement of lost or missing appliances;
- Fabrication of athletic mouth guard;
- Internal bleaching;
- Nitrous oxide;
- Oral sedation;
- Topical medicament center
- Bone grafts when done in connection with extractions, apicoetomies or non-covered/non eligible implants.
- Treatment and periodically adjusted);

- Removable appliance therapy; and
- Orthodontic retention (removal of appliances, construction and placement of retainers).

Vision

- Expenses for radial keratotomy.
- Any expenses in excess of the Usual and Customary Charge;
- Adult Vision Care.
- 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

Prescription Drugs

- Any drug or medicine which does not, by federal or state law, require a prescription order, i.e., over-the-counter drugs, even if a prescription is written, except as specifically provided under Preventive Services or in the Prescription Drug Benefit section of the Certificate. Insulin and OTC preventive medications required under ACA are exempt from this exclusion;
- Drugs with over-the-counter equivalents except as specifically provided under Preventive Services;
- Allergy sera and extracts administered via injection;
- Vitamins, and minerals, except as specifically provided under Preventive Services;
- Food supplements, dietary supplements; except as specifically provided in the Certificate;
- Cosmetic drugs or medicines including, but not limited to, products that improve the appearance of wrinkles or other skin blemishes;
- Refills in excess of the number specified or dispensed after 1 year of date of the prescription;
- Drugs labeled, "Caution – limited by federal law to Investigational use" or Experimental Drugs;
- Any drug or medicine purchased after coverage under the Certificate terminates;
- Any drug or medicine consumed or administered at the place where it is dispensed;
- 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;
- Prescription digital therapeutics;
- Bulk chemicals;
- Non-insulin syringes, surgical supplies, Durable Medical Equipment/medical devices, except as specifically provided in the Prescription Drug Benefit section of the Certificate;
- Repackaged products;
- Blood components except factors;
- Any expenses in excess of the Usual and Customary Charge;
- Any drug or medicine for the purpose of weight control;
- Fertility drugs;
- Sexual enhancements drugs;
- Vision correction products.

Telehealth Service

The right care when you need it most

Your Wellfleet health plan gives you access to virtual care by U.S. board-certified providers. Get 24/7 access to healthcare and medical advice by phone, video, or app.

Teladoc Health® gives you 24/7 access to board-certified physicians for Behavioral Health services. Whether you are at school, home, or traveling, Teladoc can diagnose and treat most minor medical conditions wherever and whenever you need treatment.

Register your account today and request a visit at <https://www.teladochealth.com/benefits/wellfleetstudent> or call (800)-Teladoc (835-2362).

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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) 657-5035, 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



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.