Farmingdale State College
STATE UNIVERSITY OF NEW YORK

BENEFITS AT A GLANCE

STUDENT HEALTH PLAN | PLAN YEAR 2019/2020

DESIGNED EXCLUSIVELY FOR THE STUDENTS OF:

FARMINGDALE STATE COLLEGE
Farmingdale, NY
("the Policyholder")

Policy Number: AIIC1920NYSHIP42
Group Number: ST0840SH
Effective: 8/16/2019 – 8/15/2020

UNDERWRITTEN BY:

Wellfleet New York Insurance Company | Flushing, NY
("the Company")

ADMINISTERED BY:

Wellfleet Group, LLC

WELLFLEET STUDENT

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Welcome Students…

We are pleased to provide you with this summary of the 2019–2020 Student Health Plan ("Plan"), which is fully compliant with the Affordable Care Act. "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. For questions about medical benefits or claims, please call Wellfleet Student at (877) 657-5030.

Where to Find Help

For Questions About:	Please Contact:
Waive the insurance plan	**Complete waiver form and return to Health and Wellness**
Insurance Benefits **Claims Processing**	**Wellfleet Group, LLC** **2077 Roosevelt Avenue** **Springfield, Massachusetts 01104** **(877) 657-5030** **www.wellfleetstudent.com**
Servicing Agent	**Student Healthcare Solutions** **5001 Genesee Street** **Buffalo, NY 14225** **(800) 444-5530**
Preferred PPO Provider Listings **Cigna Claims:**	**Wellfleet Student** **www.wellfleetstudent.com** or **www.cigna.com** **Send Cigna claims to:** **CIGNA** **PO Box 188061** **Chattanooga, TN 37422 – 8061** **Electronic Payor ID: 62308**
Dependents – Enroll in the Insurance plan	**Complete online enrollment at:** **www.wellfleetstudent.com**

Am I Eligible?

All registered students residing in campus housing 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 and charged the Student Health Insurance Plan unless proof of comparable coverage is provided by completing the waiver.

All registered commuter students taking at least 1 credit(s) are eligible to enroll in this Student Health Insurance Plan on a voluntary basis.

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

How Do I Waive/Enroll?

Students may waive coverage by completing a waiver form and returning it to Health and Wellness by the waive deadline dates below.

Students may enroll dependents on a voluntary basis by completing an online enrollment form at www.wellfleetstudent.com by the enrollment deadline dates below.

2019/2020 Waiver/Enrollment Period Deadlines:

- **Annual: September 13, 2019**
- **Spring/Summer: February 15, 2020**

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	8/16/2019	8/15/2020	9/13/2019
Spring	1/18/2020	8/15/2020	2/15/2020

Insurance Premiums

	Annual	Spring
Student	$2,736	$1,577
Spouse	$2,736	$1,577
Each Child	$2,736	$1,577
3 or more Children	$8,208	$4,731

Broker Fees

	Annual	Spring
Student*	$104	$60
Spouse*	$104	$60
Each Child*	$104	$60
3 or more Children*	$312	$180

Travel Assistance		
	Annual	**Spring**
Student*	$12	$7
Spouse*	$12	$7
Each Child*	$12	$7
3 or more Children*	$36	$21

School Administration Fees		
	Annual	**Spring**
Student*	$45	$26
Spouse*	$45	$26
Each Child*	$45	$26
3 or more Children*	$135	$78

Total Plan Costs (Premiums + Fees) for Full-Time Undergraduate, Graduate, International Students and their Dependents		
	Annual	**Spring**
Student*	$2,897	$1,670
Spouse*	$2,897	$1,670
Each Child*	$2,897	$1,670
3 or more Children*	$8,691	$5,010

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

Preferred Provider Organization (PPO) Network

…providing access to quality health care at discounted costs!

By enrolling in this Student Health Plan, you have the Cigna PPO Network of participating Providers. To find a complete listing of the Network's participating Providers, go to **www.cigna.com,** or contact Wellfleet Student toll-free at (877) 657-5030, or **www.wellfleetstudent.com** for assistance.

Schedule of Benefits

This is only a brief description of coverage available under Certificate form NY SHIP CERT (2019). The Certificate will contain full details of coverage, coinsurance, limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Certificate, the Certificate governs in all cases.

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

FARMINGDALE STATE COLLEGE SCHEDULE OF BENEFITS
Gold Metal Level

Policy Number: AIIC1920NYSHIP42
Group/Plan Number: ST0840SH
Policyholder Effective Date: August 16, 2019
Policyholder Termination Date: August 15, 2020

COST-SHARING	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	
Medical Deductible • Individual	$150	$600	
Out-of-Pocket Limit • Individual • Family	$5,000 $12,700	$20,000 $20,000	
Accidental Death and Dismemberment Benefits $2,000 **Annual Maximum**		See the Cost-Sharing Expenses and Allowed Amount section of this Certificate for a description of how We calculate the Allowed Amount. Any charges of a Non-Participating Provider that are in excess of the Allowed Amount do not apply towards the Deductible or Out-of-Pocket Limit. You must pay the amount of the Non-Participating Provider's charge that exceeds Our Allowed Amount.	
OFFICE VISITS	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Primary Care Office Visits (or Home Visits)	$25 Copayment 20% Coinsurance after Deductible	$25 Copayment 40% Coinsurance after Deductible	See benefit for description
Specialist Office Visits (or Home Visits)	$25 Copayment 20% Coinsurance after Deductible	$25 Copayment 40% Coinsurance after Deductible	See benefit for description

PREVENTIVE CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
• Well Child Visits and Immunizations*	Covered in full	30% Coinsurance not subject to Deductible	See benefit for description
• Adult Annual Physical Examinations*	Covered in full	30% Coinsurance not subject to Deductible	
• Adult Immunizations*	Covered in full	30% Coinsurance not subject to Deductible	
• Routine Gynecological Services/Well Woman Exams*	Covered in full	30% Coinsurance not subject to Deductible	
• Mammograms, Screening and Diagnostic Imaging for the Detection of Breast Cancer	Covered in full	30% Coinsurance not subject to Deductible	
• Sterilization Procedures for Women*	Covered in full	30% Coinsurance not subject to Deductible	
• Vasectomy	Covered in full	30% Coinsurance not subject to Deductible	
• Bone Density Testing*	Covered in full	30% Coinsurance not subject to Deductible	
• Screening for Prostate Cancer			
◦ Performed in PCP Office	Covered in full	30% Coinsurance not subject to Deductible	
◦ Performed in Specialist Office	Covered in Full	30% Coinsurance not subject to Deductible	
• All other preventive services required by USPSTF and HRSA.	Covered in Full	30% Coinsurance not subject to Deductible	
*When preventive services are not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA.	Use Cost-Sharing for appropriate service (Primary Care Office Visit Specialist Office Visit Diagnostic Radiology Services Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit Specialist Office Visit Diagnostic Radiology Services Laboratory Procedures and Diagnostic Testing)	

EMERGENCY CARE	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Pre-Hospital Emergency Medical Services (Ambulance Services)	20% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Non-Emergency Ambulance Services	20% Coinsurance after Deductible	20% Coinsurance after Deductible	See benefit for description
Emergency Department Copayment waived if Hospital admission	$150 Copayment 20% Coinsurance after Deductible Health care forensic examinations performed under Public Health Law § 2805-I are not subject to Cost-Sharing	$150 Copayment 20% Coinsurance after Deductible	See benefit for description
Urgent Care Center	$100 Copayment 20% Coinsurance after Deductible	$100 Copayment 20% Coinsurance after Deductible	See benefit for description
PROFESSIONAL SERVICES and OUTPATIENT CARE	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Acupuncture	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
Advanced Imaging Services • Performed in a Specialist Office • Performed in a Freestanding Radiology Facility • Performed as Outpatient Hospital Services	 20% Coinsurance after Deductible $100 Copayment 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 40% Coinsurance after Deductible $100 Copayment 40% Coinsurance after Deductible 40% Coinsurance after Deductible	See benefit for description
Allergy Testing and Treatment • Performed in a PCP Office • Performed in a Specialist Office	 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 40% Coinsurance after Deductible 40% Coinsurance after Deductible	See benefit for description
Ambulatory Surgical Center Facility Fee	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Anesthesia Services (all settings)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Autologous Blood Banking	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefits for description

Cardiac and Pulmonary Rehabilitation • Performed in a Specialist Office • Performed as Outpatient Hospital Services • Performed as Inpatient Hospital Services	 $25 Copayment 20% Coinsurance after Deductible 20% Coinsurance after Deductible Included as part of inpatient Hospital service Cost-Sharing	 $25 Copayment 40% Coinsurance after Deductible 40% Coinsurance after Deductible Included as part of inpatient Hospital service Cost-Sharing	See benefits for description
Chemotherapy • Performed in a PCP Office • Performed in a Specialist Office • Performed as Outpatient Hospital Service	 $25 Copayment 20% Coinsurance after Deductible $25 Copayment 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 $25 Copayment 40% Coinsurance after Deductible $25 Copayment 40% Coinsurance after Deductible 40% Coinsurance after Deductible	See benefit for description
Chiropractic Services **Preauthorization Required**	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Clinical Trials	Use Cost-Sharing for appropriate service	Use Cost-Sharing for appropriate service	See benefit for description
Diagnostic Testing • Performed in a PCP Office • Performed in a Specialist Office • Performed as Outpatient Hospital Services	 $25 Copayment 20% Coinsurance after Deductible $25 Copayment 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 $25 Copayment 40% Coinsurance after Deductible $25 Copayment 40% Coinsurance after Deductible 40% Coinsurance after Deductible	See benefit for description

Dialysis • Performed in a PCP Office • Performed in a Specialist Office • Performed in a Freestanding Center • Performed as Outpatient Hospital Services	 $25 Copayment 20% Coinsurance after Deductible $25 Copayment 20% Coinsurance after Deductible $25 Copayment 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 $25 Copayment 40% Coinsurance after Deductible $25 Copayment 40% Coinsurance after Deductible $25 Copayment 40% Coinsurance after Deductible 40% Coinsurance after Deductible	See benefit for description
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) **Preauthorization Required**	20% Coinsurance after Deductible	40% Coinsurance after Deductible	60 visits per condition, per Plan Year combined therapies
Home Health Care	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Unlimited visits
Infertility Services **Preauthorization Required**	Use Cost-Sharing for appropriate service (Office Visit Diagnostic Radiology Services Surgery Laboratory & Diagnostic Procedures)	Use Cost-Sharing for appropriate service (Office Visit Diagnostic Radiology Services Surgery Laboratory & Diagnostic Procedures)	See benefit for description
Infusion Therapy • Performed in a PCP Office • Performed in Specialist Office • Performed as Outpatient Hospital Services • Home Infusion Therapy **Preauthorization Required**	 $25 Copayment 20% Coinsurance after Deductible $25 Copayment 20% Coinsurance after Deductible 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 $25 Copayment 40% Coinsurance after Deductible $25 Copayment 40% Coinsurance after Deductible 40% Coinsurance after Deductible 40% Coinsurance after Deductible	See benefit for description
Inpatient Medical Visits	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Interruption of Pregnancy • Medically Necessary Abortions	 Covered in full	 30% Coinsurance not subject to Deductible	Unlimited

Laboratory Procedures • Performed in a PCP Office	$25 Copayment 20% Coinsurance after Deductible	$25 Copayment 40% Coinsurance after Deductible	See benefit for description
• Performed in a Specialist Office	$25 Copayment 20% Coinsurance after Deductible	$25 Copayment 40% Coinsurance after Deductible	
• Performed in a Freestanding Laboratory Facility	$25 Copayment 20% Coinsurance after Deductible	$25 Copayment 40% Coinsurance after Deductible	
• Performed as Outpatient Hospital Services	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
Maternity and Newborn Care • Prenatal Care provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA	Covered in full	30% Coinsurance not subject to Deductible	See benefit for description
• Prenatal Care that is not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA	Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)	Use Cost-Sharing for appropriate service (Primary Care Office Visit, Specialist Office Visit, Diagnostic Radiology Services, Laboratory Procedures and Diagnostic Testing)	One (1) home care visit is covered at no Cost-Sharing if mother is discharged from Hospital early
• Inpatient Hospital Services and Birthing Center	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Physician and Midwife Services for Delivery	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
• Breastfeeding Support, Counseling and Supplies, Including Breast Pumps	Covered in full	30% Coinsurance not subject to Deductible	Covered for duration of breast feeding
• Postnatal Care	20% Coinsurance after Deductible	40% Coinsurance after Deductible	
Outpatient Hospital Surgery Facility Charge	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Preadmission Testing	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description

Prescription Drugs Administered in Office or Outpatient Facilities • Performed in a PCP Office • Performed in Specialist Office • Performed in Outpatient Facilities	 20% Coinsurance after Deductible 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 40% Coinsurance after Deductible 40% Coinsurance after Deductible 40% Coinsurance after Deductible	See benefit for description
Diagnostic Radiology Services • Performed in a PCP Office • Performed in a Specialist Office • Performed in a Freestanding Radiology Facility • Performed as Outpatient Hospital Services	 $25 Copayment 20% Coinsurance after Deductible $25 Copayment 20% Coinsurance after Deductible $25 Copayment 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 $25 Copayment 40% Coinsurance after Deductible $25 Copayment 40% Coinsurance after Deductible $25 Copayment 40% Coinsurance after Deductible 40% Coinsurance after Deductible	See benefit for description
Therapeutic Radiology Services • Performed in a Specialist Office • Performed in a Freestanding Radiology Facility • Performed as Outpatient Hospital Services	 $25 Copayment 20% Coinsurance after Deductible $25 Copayment 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 $25 Copayment 40% Coinsurance after Deductible $25 Copayment 40% Coinsurance after Deductible 40% Coinsurance after Deductible	See benefit for description
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy) **Preauthorization Required**	20% Coinsurance after Deductible	40% Coinsurance after Deductible	60 visits per condition, per Plan Year combined therapies
Second Opinions on the Diagnosis of Cancer, Surgery and Other	20% Coinsurance after Deductible	40% Coinsurance after Deductible Second opinions on diagnosis of cancer are Covered at participating Cost-Sharing for non-participating Specialist when a Referral is obtained.	See benefit for description

Surgical Services (including Oral Surgery Reconstructive Breast Surgery Other Reconstructive and Corrective Surgery; and Transplants • Inpatient Hospital Surgery • Outpatient Hospital Surgery • Surgery Performed at an Ambulatory Surgical Center • Office Surgery **Preauthorization Required**	 20% Coinsurance after Deductible 20% Coinsurance after Deductible 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 40% Coinsurance after Deductible 40% Coinsurance after Deductible 40% Coinsurance after Deductible 40% Coinsurance after Deductible	See benefit for description
ADDITIONAL SERVICES, EQUIPMENT and DEVICES	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
ABA Treatment for Autism Spectrum Disorder	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Assistive Communication Devices for Autism Spectrum Disorder	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Diabetic Equipment, Supplies and Self-Management Education Diabetic Equipment, Supplies and Insulin (up to a 90 day supply) • Diabetic Education	 See the Prescription Drug Cost-Sharing 20% Coinsurance after Deductible	 See the Prescription Drug Cost-Sharing 40% Coinsurance after Deductible	See benefit for description See Prescription Drug benefit
Durable Medical Equipment and Braces **Preauthorization Required**	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
External Hearing Aids	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Single purchase once every 3 years
Cochlear Implants	20% Coinsurance after Deductible	40% Coinsurance after Deductible	One per ear per time Covered
Hospice Care • Inpatient • Outpatient	 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 40% Coinsurance after Deductible 40% Coinsurance after Deductible	Unlimited visits Five (5) visits for family bereavement counseling

Medical Supplies	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Prosthetic Devices • External • Internal **Preauthorization Required**	 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 40% Coinsurance after Deductible 40% Coinsurance after Deductible	One (1) prosthetic device, per limb, per lifetime Unlimited See benefit for description
INPATIENT SERVICES and FACILITIES	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Inpatient Hospital for a Continuous Confinement (including an Inpatient Stay for Mastectomy Care, Cardiac and Pulmonary Rehabilitation, and End of Life Care) **Preauthorization Required. However, Preauthorization is not required for emergency admissions or services provided in a neonatal intensive care unit of a Hospital certified pursuant to Article 28 of the Public Health Law.**	$500 Copayment 20% Coinsurance after Deductible	$500 Copayment 40% Coinsurance after Deductible	See benefit for description
Observation Stay	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Skilled Nursing Facility (including Cardiac and Pulmonary Rehabilitation) **Preauthorization Required**	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Unlimited days See benefit for description
Inpatient Habilitation Services (Physical Speech and Occupational Therapy) **Preauthorization Required**	20% Coinsurance after Deductible	40% Coinsurance after Deductible	60 days per Plan Year for all therapies combined See benefit for description
Inpatient Rehabilitation Services (Physical Speech and Occupational Therapy) **Preauthorization Required**	20% Coinsurance after Deductible	40% Coinsurance after Deductible	60 days per Plan Year for all therapies combined See benefit for description

MENTAL HEALTH and SUBSTANCE USE DISORDER SERVICES	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**
Inpatient Mental Health Care including Residential Treatment (for a continuous confinement when in a Hospital) **Preauthorization Required. However, Preauthorization is Not Required for emergency admissions.**	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Outpatient Mental Health Care (including Partial Hospitalization and Intensive Outpatient Program Services)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Inpatient Substance Use Services including Residential Treatment (for a continuous confinement when in a Hospital) **Preauthorization Required. However, Preauthorization is Not Required for Emergency Admissions or for Participating OASAS-certified Facilities.**	20% Coinsurance after Deductible	40% Coinsurance after Deductible	See benefit for description
Outpatient Substance Use Services (including Partial Hospitalization, Intensive Outpatient Program Services, and Medication Assisted Treatment)	20% Coinsurance after Deductible	40% Coinsurance after Deductible	Up to 20 visits per Plan Year may be used for family counseling See benefit for description
PRESCRIPTION DRUGS ***Certain Prescription Drugs are not subject to Cost-Sharing when provided in accordance with the comprehensive guidelines supported by HRSA or if the item or service has an "A" or "B" rating from the USPSTF	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	**Limits**

Retail Pharmacy			
30-day supply Tier 1 Tier 2 Tier 3 If You have an Emergency Condition, Preauthorization is not required for a five (5) day emergency supply of a Covered Prescription Drug used to treat a substance use disorder, including a Prescription Drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal.	 $25 Copayment 20% Coinsurance after Deductible $50 Copayment 20% Coinsurance after Deductible $75 Copayment 20% Coinsurance after Deductible	 $25 Copayment 20% Coinsurance after Deductible $50 Copayment 20% Coinsurance after Deductible $75 Copayment 20% Coinsurance after Deductible	See benefit for description
Enteral Formulas Tier 1 Tier 2 Tier 3	 20% Coinsurance after Deductible 20% Coinsurance after Deductible 20% Coinsurance after Deductible	 40% Coinsurance after Deductible 40% Coinsurance after Deductible 40% Coinsurance after Deductible	See benefit for description
WELLNESS BENEFITS	**Participating Provider Member Responsibility for Cost-Sharing**	**Non-Participating Provider Member Responsibility for Cost-Sharing**	
Exercise Facility Reimbursement Gym Reimbursement	Up to $200 per six (6) month period up to an additional $100 per six (6) month period for Covered Dependents	Up to $200 per six (6) month period up to an additional $100 per six (6) month period for Covered Dependents	See Benefit description

PEDIATRIC DENTAL and VISION CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Pediatric Dental Care			One (1) dental exam and cleaning per six (6)-month period Full mouth x-rays or panoramic x-rays at 36 month intervals and bitewing x-rays at six (6) month intervals
• Preventive Dental Care	0% Coinsurance not subject to Deductible	0% Coinsurance not subject to Deductible	
• Routine Dental Care	30% Coinsurance not subject to Deductible	30% Coinsurance not subject to Deductible	
• Major Dental (Endodontics, Periodontics, Oral Surgery and Prosthodontics)	50% Coinsurance not subject to Deductible	50% Coinsurance not subject to Deductible	
• Orthodontics	50% Coinsurance not subject to Deductible	50% Coinsurance not subject to Deductible	
Pediatric Vision Care			
• Exams	0% Coinsurance not subject to Deductible	0% Coinsurance not subject to Deductible	One (1) exam per Plan Year
• Lenses and Frames	0% Coinsurance not subject to Deductible	0% Coinsurance not subject to Deductible	One (1) prescribed lenses and frames per Plan Year
• Contact Lenses	0% Coinsurance not subject to Deductible	0% Coinsurance not subject to Deductible	
Accidental Injury Dental Treatment for Members over age 19	20% Coinsurance after Deductible	20% Coinsurance after Deductible	
Non-emergency Care While Traveling Outside of the United States	40% coinsurance after Deductible		$ 20,000 Annual Limits
Accidental Death and Dismemberment Benefits	N/A	N/A	$2,000 Annual Maximum

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

If, as the result of a covered Accident, You sustain any of the following losses, We will pay the benefit shown. The loss must occur within 90 days of the Accident.

	Percentage of Maximum Amount
Loss of Life	100%
Loss of Hand	50%
Loss of Foot	50%
Loss of either one hand, one foot or sight of one eye	50%
Loss of more than one of the above losses due to one Accident	100%

Accident means a sudden, unforeseeable external event which directly and from no other cause, results in loss of life, hand, foot or sight.

Loss of hand or foot means the complete severance through or above the wrist or ankle joint. Loss of eye means the total permanent loss of sight in the eye. The maximum amount is the largest amount payable under this benefit for all losses resulting from any one Accident.

Preauthorization

Preauthorization is required for inpatient hospital, surgery and selected outpatient services. For inpatient hospital, preauthorization is not required for emergency admissions or services provided in a neonatal intensive care unit of a hospital certified pursuant to Article 28 of the Public Health Law.

Exclusions and Limitations

No coverage is available under this Certificate for the following:

A. Aviation.
We do not Cover services arising out of aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.

B. Convalescent and Custodial Care.
We do not Cover services related to rest cures, custodial care or transportation. "Custodial care" means help in transferring, eating, dressing, bathing, toileting and other such related activities. Custodial care does not include Covered Services determined to be Medically Necessary.

C. Conversion Therapy.
We do not Cover conversion therapy. Conversion therapy is any practice by a mental health professional that seeks to change the sexual orientation or gender identity of a Member under 18 years of age, including efforts to change behaviors, gender expressions, or to eliminate or reduce sexual or romantic attractions or feelings toward individuals of the same sex. Conversion therapy does not include counseling or therapy for any individual who is seeking to undergo a gender transition or who is in the process of undergoing a gender transition, that provides acceptance, support and understanding of an individual or the facilitation of an individual's coping, social support, and identity exploration and development, including sexual orientation-neutral interventions to prevent or address unlawful conduct or unsafe sexual practices, provided that the counseling or therapy does not seek to change sexual orientation or gender identity.

D. Cosmetic Services.
We do not Cover cosmetic services, Prescription Drugs, or surgery, unless otherwise specified, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered Child which has resulted in a functional defect. We also Cover services in connection with reconstructive surgery following a mastectomy, as provided elsewhere in this Certificate. Cosmetic surgery does not include surgery determined to be Medically Necessary. If a claim for a procedure listed in 11 NYCRR 56 (e.g., certain plastic surgery and dermatology procedures) is submitted retrospectively and without medical information, any denial will not be subject to the Utilization Review process in the Utilization Review and External Appeal sections of this Certificate unless medical information is submitted.

E. Dental Services.
We do not Cover dental services except for: care or treatment due to accidental injury to sound natural teeth within 12 months of the accident; dental care or treatment necessary due to congenital disease or anomaly; or dental care or treatment specifically stated in the Outpatient and Professional Services and Pediatric Dental Care sections of this Certificate.

F. Experimental or Investigational Treatment.
We do not Cover any health care service, procedure, treatment, device, or Prescription Drug that is experimental or investigational. However, We will Cover experimental or investigational treatments, including treatment for Your rare disease or patient costs for Your participation in a clinical trial as described in the Outpatient and Professional Services section of this Certificate, when Our denial of services is overturned by an External Appeal Agent certified by the State. However, for clinical trials, We will not Cover the costs of any investigational drugs or devices, non-health services required for You to receive the treatment, the costs of managing the research, or costs that would not be Covered under this Certificate for non-investigational treatments. See the Utilization Review and External Appeal sections of this Certificate for a further explanation of Your Appeal rights.

G. Felony Participation.
We do not Cover any illness, treatment or medical condition due Your participation in a felony, riot or insurrection. This exclusion does not apply to coverage for services involving injuries suffered by a victim of an act of domestic violence or for services as a result of Your medical condition (including both physical and mental health conditions).

H. Foot Care.
We do not Cover routine foot care in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet. However, we will Cover foot care when You have a specific medical condition or disease resulting in circulatory deficits or areas of decreased sensation Your legs or feet.

I. Government Facility.
We do not Cover care or treatment provided in a Hospital that is owned or operated by any federal, state or other governmental entity, except as otherwise required by law.

J. Medically Necessary.
In general, We will not Cover any health care service, procedure, treatment, test, device or Prescription Drug that We determine is not Medically Necessary. If an External Appeal Agent certified by the State overturns Our denial, however, We will Cover the service, procedure, treatment, test, device or Prescription Drug for which coverage has been denied, to the extent that such service, procedure, treatment, test, device or Prescription Drug is otherwise Covered under the terms of this Certificate.

K. Medicare or Other Governmental Program.
We do not Cover services if benefits are provided for such services under the federal Medicare program or other governmental program (except Medicaid).

L. Military Service.
We do not Cover an illness, treatment or medical condition due to service in the Armed Forces or auxiliary units.

M. No-Fault Automobile Insurance.
We do not Cover any benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable. This exclusion applies even if You do not make a proper or timely claim for the benefits available to You under a mandatory no-fault policy.

N. Services Not Listed.
We do not Cover services that are not listed in this Certificate as being Covered.

O. Services Provided by a Family Member.
We do not Cover services performed by You or a member of Your immediate family. "Immediate family" shall mean a child, spouse, mother, father, sister or brother of You or Your Spouse.

P. Services Separately Billed by Hospital Employees.
We do not Cover services rendered and separately billed by employees of Hospitals, laboratories or other institutions.

Q. Services with No Charge.
We do not Cover services for which no charge is normally made.

R. Vision Services.
We do not Cover the examination or fitting of eyeglasses or contact lenses, except as specifically stated in the Pediatric Vision Care section of this Certificate.

S. War.
We do not Cover an illness, treatment or medical condition due to war, declared or undeclared.

T. Workers' Compensation.
We do not Cover services if benefits for such services are provided under any state or federal Workers' Compensation, employers' liability or occupational disease law.

Value Added Services

The following are not affiliated with Wellfleet New York Insurance Company and the services are not part of the Plan Underwritten by Wellfleet New York Insurance Company. These value-added options are provided by Wellfleet Student.

VISION DISCOUNT PROGRAM

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

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

Cigna.

Your out-of-pocket costs may be lower when you utilize Cigna PPO Providers. For a listing of Cigna PPO Providers, go to www.cigna.com or contact Wellfleet Student toll-free at (877) 657-5030, or www.wellfleetstudent.com for assistance.

CareConnect
Integrated Behavioral Health from Wellfleet Student

With CareConnect from Wellfleet Student, students have 24/7 access to professional assistance to help manage personal concerns, emotional issues, transition and adjustment concerns, academic stress, career development, and the demands of daily and family obligations.

Members in need of assistance simply call the behavioral health hotline on their ID card, **(888) 857-5462**, or via the Wellfleet Student mobile app for immediate access to a masters-level mental health professional. Students are run through a clinical assessment to determine if CareConnect counseling, health center referral, or other treatment is necessary. To access mobile features, students simply download their school's app in their device's app store.