

# Wellesley College Health Insurance Program Information

Beginning August 15, 2013

## Health Services

All Wellesley College students, including Davis Scholars and Exchange students are encouraged to seek services at the Health Service. Students do not need to be covered by the Student Health Insurance Plan in order to use the Health Service. However, the Health Service does not provide services for College guests, dependents, campus visitors, or campus employees.

The Wellesley College Health Service is open:

Monday thru Friday  
from 9:00 a.m. – 5:00 p.m.  
Appointments  
from 9:15 a.m. – 4:00 p.m.

Students are encouraged to call prior to visiting the Health Service. During semester breaks (winter and spring) students should seek treatment at the nearest facility or provider. If in the Wellesley area, and the Health Service is not open, students should go to the MetroWest Medical Center for emergency services.

## Services Available

The services provided by the Health Service are those which are usually available at a primary care facility, including gynecology. The Health Service consists of a state-licensed outpatient clinic, and accredited clinical laboratory, and a Health Education Resource Room. Clinical services are provided by Nurse Practitioners, Registered Nurses and board certified Physicians.

## Health Insurance Waiver and Enrollment Information:

All students enrolled at least 3/4 time are required by Massachusetts State law to enroll in the Student Health Insurance or be covered by a health insurance plan with comparable coverage. **To ensure compliance with Massachusetts law, Wellesley College students, including Davis Scholars are automatically enrolled in and billed for the Student Health Plan.** To read the details on this law, visit [www.state.ma.us/chia](http://www.state.ma.us/chia). Click on "Student Health Insurance Program" and review the information on this page.

**Students who do not want to enroll** in the student insurance plan because they are currently enrolled in a comparable plan should complete the waiver form at [universityhealthplans.com](http://universityhealthplans.com). After submitting the waiver form, Student Financial Services will credit the student account for the insurance charge of \$1,675 within 2 business days.

**International students** cannot waive coverage unless they are covered by an insurance carrier based in the United States with coverage comparable to the Wellesley College Student Health Insurance Plan.

**Students who have an out of area HMO** should not waive coverage as those types of plans only provide coverage in the event of an emergency or in your home area.

For questions addressing the waiver/enrollment process please contact University Health Plans at (800) 437-6448. If you have questions regarding the benefits please contact Blue Cross and Blue Shield of Massachusetts at (888) 753-6615. If you have questions about the premium that has been charged to your bill, please contact Wellesley College at (781) 283-2360.

## Student Health Insurance Policy Periods and Premium Rates

	Annual (8/15/13-8/14/14)	Spring (1/1/14-8/14/14)
Student	\$1,675	\$1,050

If you are interested in insurance for dependents, then coverage for insured dependents will become effective on the same date the insured student's coverage becomes effective and the application must be received before 9/15/13 for annual coverage, and 2/1/14 for spring only coverage (*spring coverage is only available for new spring students*).

Dependent Enrollment Forms will be available online at [www.universityhealthplans.com](http://www.universityhealthplans.com) for you to print, fill out, and submit to University Health Plans.



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.bluecrossma.com](http://www.bluecrossma.com) or by calling 1-888-753-6615.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	<b>\$0</b> in-network; <b>\$250</b> member for out-of-network. Does not apply to emergency room, emergency transportation.	You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	Yes. <b>\$1,000</b> member / <b>\$2,000</b> family for out-of-network.	The <u>out-of-pocket</u> limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <u>out-of-pocket limit</u> ?	<b>Deductible</b> , copayments, premiums, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <u>network</u> of <u>providers</u> ?	Yes. See <a href="http://www.bluecrossma.com/findadoctor">www.bluecrossma.com/findadoctor</a> or call 1-800-821-1388 for a list of preferred providers.	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
Do I need a referral to see a <u>specialist</u> ?	No.	You can see the <b>specialist</b> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about <b>excluded services</b> .

Questions: Call 1-888-753-6615 or visit us at [www.bluecrossma.com](http://www.bluecrossma.com).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.bluecrossma.com/sbcglossary](http://www.bluecrossma.com/sbcglossary) or call 1-888-753-6615 to request a copy.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** (or provider's charge if it is less than the **allowed amount**) for the service. For example, if the plan's **allowed amount** for an overnight stay is \$1,000 (and it is less than the provider's charge), your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts. (If you are eligible to elect a Health Reimbursement Account (HRA), Flexible Spending Account (FSA) or you have elected a Health Savings Account (HSA), you may have access to additional funds to help cover certain **out-of-pocket** expenses such as **copayments**, **coinsurance**, **deductibles** and costs related to services not otherwise covered.)

Common Medical Event	Services You May Need	Your cost if you use		Limitations & Exceptions
		In-Network	Out-of-Network	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$10 / visit	20% coinsurance	Deductible applies first for out-of-network
	Specialist visit	\$10 / visit	20% coinsurance	Deductible applies first for out-of-network
	Other practitioner office visit	\$10 / chiropractor visit	20% coinsurance / chiropractor visit	Deductible applies first for out-of-network
	Preventive care/screening/immunization	No charge	20% coinsurance	Deductible applies first for out-of-network; limited to age-based schedule and / or frequency
If you have a test	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	Deductible applies first for out-of-network
	Imaging (CT/PET scans, MRIs)	\$25	20% coinsurance	Deductible applies first for out-of-network; copayment applies per category of test / day

Common Medical Event	Services You May Need	Your cost if you use		Limitations & Exceptions
		In-Network	Out-of-Network	
<b>If you need drugs to treat your illness or condition</b>  More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.bluecrossma.com">www.bluecrossma.com</a> .	Generic drugs	\$15 / retail or \$30 / mail service supply	Not covered	Up to 30-day retail (90-day mail service) supply; cost share waived for birth control; pre-authorization required for certain drugs
	Preferred brand drugs	\$30 / retail or \$60 / mail service supply	Not covered	Up to 30-day retail (90-day mail service) supply; pre-authorization required for certain drugs
	Non-preferred brand drugs	\$50 / retail or \$100 / mail service supply	Not covered	Up to 30-day retail (90-day mail service) supply; pre-authorization required for certain drugs
	Specialty drugs	\$30 / supply	Not covered	Up to 30-day supply; pre-authorization required for certain drugs
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	Deductible applies first for out-of-network
	Physician/surgeon fees	No charge	20% coinsurance	Deductible applies first for out-of-network
<b>If you need immediate medical attention</b>	Emergency room services	\$50 / visit	\$50 / visit	Copayment waived if admitted or for observation stay
	Emergency medical transportation	No charge	No charge	——— none ———
	Urgent care	\$10 / visit	20% coinsurance	Deductible applies first for out-of-network
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	20% coinsurance	Deductible applies first for out-of-network; pre-authorization required
	Physician/surgeon fee	No charge	20% coinsurance	Deductible applies first for out-of-network; pre-authorization required

Common Medical Event	Services You May Need	Your cost if you use		Limitations & Exceptions
		In-Network	Out-of-Network	
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	\$10 / visit	20% coinsurance	Deductible applies first for out-of-network; limited to 24 visits per calendar year for certain non-biologically based conditions
	Mental/Behavioral health inpatient services	No charge	20% coinsurance	Deductible applies first for out-of-network; limited to 60 days per calendar year for certain non-biologically based conditions; pre-authorization required
	Substance use disorder outpatient services	\$10 / visit	20% coinsurance	Deductible applies first for out-of-network
	Substance use disorder inpatient services	No charge	20% coinsurance	Deductible applies first for out-of-network; pre-authorization required
<b>If you are pregnant</b>	Prenatal and postnatal care	No charge	20% coinsurance	Deductible applies first for out-of-network
	Delivery and all inpatient services	No charge	20% coinsurance	Deductible applies first for out-of-network

Common Medical Event	Services You May Need	Your cost if you use		Limitations & Exceptions
		In-Network	Out-of-Network	
<b>If you need help recovering or have other special health needs</b>	Home health care	No charge	20% coinsurance	Deductible applies first for out-of-network; pre-authorization required
	Rehabilitation services	\$10 / visit	20% coinsurance	Deductible applies first for out-of-network; limited to 100 visits per calendar year (other than for autism, home health care, and speech therapy)
	Habilitation services	\$10 / visit	20% coinsurance	Deductible applies first for out-of-network; rehabilitation therapy coverage limits apply; cost share and coverage limits waived for early intervention services for eligible children
	Skilled nursing care	No charge	20% coinsurance	Deductible applies first for out-of-network; limited to 100 days per calendar year; pre-authorization required
	Durable medical equipment	No charge	20% coinsurance	Deductible applies first for out-of-network; limited to \$1,500 per calendar year; coverage limit waived for one breast pump per birth
	Hospice service	No charge	20% coinsurance	Pre-authorization required for certain services
<b>If your child needs dental or eye care</b>	Eye exam	No charge	20% coinsurance	Deductible applies first for out-of-network; limited to one exam every 24 months
	Glasses	Not covered	Not covered	——— none ———
	Dental check-up	No charge	20% coinsurance	Limited to children under age 18 with a cleft palate / cleft lip condition; deductible applies first for out-of-network

## Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
• Acupuncture	• Cosmetic surgery	• Long-term care
• Children's glasses	• Dental care (adult)	• Private-duty nursing

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
• Bariatric surgery	• Infertility treatment	• Routine foot care (only for patients with systemic circulatory disease)
• Chiropractic care	• Non-emergency care when traveling outside the U.S.	• Weight loss programs (\$150 per calendar year per policy)
• Hearing aids (\$2,000 per ear every 36 months for members age 21 or younger)	• Routine eye care - adult (limited to one exam every 24 months)	

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact your plan sponsor. Note: A plan sponsor is usually the member's employer or organization that provides group health coverage to the member. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the Member Service number listed on your ID card or contact your plan sponsor. Note: A plan sponsor is usually the member's employer or organization that provides group health coverage to the member. You may also contact The Office of Patient Protection at 1-800-436-7757 or [www.state.ma.us/dph/opp](http://www.state.ma.us/dph/opp).

## Language Assistance

To obtain language assistance, please call the toll-free Member Service number on your ID card.

SPANISH (Español): Para obtener asistencia en español, llame al número gratuito de Servicio de Atención al Miembro que figura en su tarjeta de identificación.

TAGALOG (Tagalog): Kung kailangan ninyo ng tulong sa Tagalog tumawag sa libreng numero ng telepono ng Serbisyo sa Miyembro na nakasulat sa inyong ID card.

CHINESE (中文): 如果您需要中文語言幫助，請撥打會員卡上的客戶服務免費電話號碼

NAVAJO (Dine): Dinek'ehjí shika' a'dowoł ninizingo, kwojí hodiilné t'áá jííkeh béesh bee' hane'jì T'áá doolé'é bina'ishdiłkidgo yeeháka'adoojah éí binumber bee néého'dolzin biniyé naanitinígíí bikáá' doo.

## Disclaimer:

This document contains only a partial description of the benefits, limitations, exclusions and other provisions of this health care plan. It is not a policy. It is a general overview only. It does not provide all the details of this coverage, including benefits, exclusions and policy limitations. In the event there are discrepancies between this document and the policy, the terms and conditions of the policy will govern.

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*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*

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## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



### This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care also will be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$7,540
- Patient Pays \$0

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient Pays:

Deductibles	\$0
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$0</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,840
- Patient Pays \$1,560

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient Pays:

Deductibles	\$0
Copays	\$1,560
Coinsurance	\$0
Limits or exclusions	\$0
<b>Total</b>	<b>\$1,560</b>

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: 1-800-262-BLUE (2583).

# Questions and answers about the Coverage Examples:

## What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied to the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

## What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

## Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

## Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

## Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

## Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You also should consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Questions:** Call 1-888-753-6615 or visit us at [www.bluecrossma.com](http://www.bluecrossma.com).

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## MCC Compliance

- ✓ This health plan meets Minimum Creditable Coverage Standards for Massachusetts residents that went into effect as of January 1, 2011, as part of the Massachusetts Health Care Reform Law.