




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, go to [Wellfleet Student-ACLA\(studentinsurance.com\)](http://Wellfleet Student-ACLA(studentinsurance.com)) (or call toll free 1-877-657-5030. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary or call 1-800-318-2596 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|--|---|
| What is the overall deductible ? | In- Network Provider : \$100/ individual; Out-of- Network Provider : \$200/ individual | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. |
| Are there services covered before you meet your deductible ? | Yes. In- Network Provider Preventive care , In- Network Provider Physician/Specialist Office Visits, Urgent Care ; Community Based CARE Program expenses, Prescription Drugs , and Pediatric Dental expenses are covered before you meet your deductible . | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan ? | In- Network Provider : \$2,500/Individual; \$5,000/Family Out-of- Network Provider : \$5,000/Individual; \$10,000/Family | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| What is not included in the out-of-pocket limit ? | Premiums , balance-billing charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit . |
| Will you pay less if you use a network provider ? | Yes. See Cigna PPO at Cigna Health Care Provider Directory or call 1-877-657-5030 for a list of network providers . | This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist ? | No. | You can see the specialist you choose without a referral . |

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|---|---|--|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$10 copay /visit Deductible does not apply | 20% coinsurance | —————none————— |
| | Specialist visit | \$10 copay /visit Deductible does not apply | 20% coinsurance | —————none————— |
| | Preventive care/screening/immunization | No charge | 20% coinsurance | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| If you have a test | Diagnostic test (x-ray, blood work) | 10% coinsurance | 30% coinsurance | Pre-Certification required but not for Laboratory Procedures. |
| | Imaging (CT/PET scans, MRIs) | 10% coinsurance | 30% coinsurance | Pre-Certification required. |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.wellfleetrx.com/students | Tier 1 | \$10 copay /prescription Deductible does not apply | \$10 copay /prescription Deductible does not apply | Your benefit is limited to a 30 day supply. For package sizes that exceed a 30-day supply, see the "Retail Pharmacy Supply Limits" section in the Certificate. |
| | Tier 2 | \$20 copay /prescription Deductible does not apply | \$20 copay /prescription Deductible does not apply | |
| | Tier 3 | \$40 copay /prescription Deductible does not apply | \$40 copay /prescription Deductible does not apply | Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be received within 90 days. No cost sharing applies to Affordable Care Act (ACA) Preventive Care medications filled at a participating network pharmacy and Zero Cost Drugs. |
| | Specialty drugs | \$40 copay /prescription Deductible does not apply | \$40 copay /prescription Deductible does not apply | Your benefit is limited to a 30 day supply. Out-of-Network Provider benefits are provided on a reimbursement basis. Claim forms must be received within 90 days. |

*For more information about limitations and exceptions, see the [plan](#) or policy document at [Wellfleet Student-ACLA\(studentinsurance.com\)](http://Wellfleet Student-ACLA(studentinsurance.com))

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|--|--|---|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 10% coinsurance | 30% coinsurance | —————none————— |
| | Physician/surgeon fees | 10% coinsurance | 30% coinsurance | Pre-Certification required. |
| If you need immediate medical attention | Emergency room care | 10% coinsurance | 10% coinsurance | Benefits will be payable for services received in a hospital emergency department or independent freestanding emergency department. |
| | Emergency medical transportation | 10% coinsurance | 10% coinsurance | Including ground and/or air, water transportation. |
| | Urgent care | \$10 copayment /visit, Deductible does not apply | \$10 copayment /visit, Deductible does not apply | Treatment for non-life-threatening conditions |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 10% coinsurance | 30% coinsurance | Subject to Semi-Private room rate unless intensive care unit is required. Pre-Certification required. |
| | Physician/surgeon fees | 10% coinsurance | 30% coinsurance | Pre-Certification required. |

*For more information about limitations and exceptions, see the [plan](#) or policy document at [Wellfleet Student-ACLA\(studentinsurance.com\)](#)
CA INTL SHIP SBC (2025)

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|---|--|--|--|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | <p>Office visits: \$10 copay/visit, Deductible does not apply</p> <p>All Other Outpatient Services: 10% coinsurance</p> <p>Community Based CARE Program: No charge</p> <p>Mobile Crisis Services/988 Center: 10% coinsurance</p> | <p>Office visits: 20% coinsurance</p> <p>All Other Outpatient Services: 30% coinsurance</p> <p>Community Based CARE Program: No charge</p> <p>Mobile Crisis Services/988 Center: 10% coinsurance</p> | <p>Day or visit limits do not apply to mental health disorder and substance use disorder benefits.</p> <p>Office Visits include but are not limited to: physician visits, individual and group therapy, hormone therapy, medication management</p> <p>All Other Outpatient Services (All Other Outpatient Services does not include emergency room care, urgent care, emergency medical transportation and prescription drugs. Refer to the emergency room care, emergency medical transportation, urgent care, and the prescription drugs sections for benefit information.)</p> <p>Pre-Certification may be required for certain All Other Outpatient Services. See the certificate for details regarding Pre-Certification.</p> |
| | Inpatient services | 10% coinsurance | 30% coinsurance | Pre-Certification required. |
| If you are pregnant | Office visits | \$10 copay /visit Deductible does not apply | 20% coinsurance | <p>Cost sharing does not apply for preventive services. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).</p> <p>Up to 48 hours for normal vaginal delivery and 96 hours (not including the day of surgery) for a caesarean section delivery unless the caesarean section delivery is the result of Complications of Pregnancy. Pre-Certification required for all inpatient maternity care after the initial 48/96 hours.</p> |
| | Childbirth/delivery professional services | 10% coinsurance | 30% coinsurance | |
| | Childbirth/delivery facility services | 10% coinsurance | 30% coinsurance | |

*For more information about limitations and exceptions, see the [plan](#) or policy document at [Wellfleet Student-ACLA\(studentinsurance.com\)](#)

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|--|--|--|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you need help recovering or have other special health needs | Home health care | 10% coinsurance | 30% coinsurance | Pre-Certification required. |
| | Rehabilitation services | Inpatient Facility: 10% coinsurance Outpatient: 10% coinsurance | Inpatient Facility: 30% coinsurance Outpatient: 30% coinsurance | Inpatient Rehabilitation Facility: Pre-Certification is required. Outpatient Includes Physical, Occupational, and Speech therapies. Limited to 30 visits for each therapy for Physical, Occupational, and Speech therapy. Combined with Habilitation Services . |
| | Habilitation services | 10% coinsurance | 30% coinsurance | Includes Physical, Occupational and Speech therapies. Limited to 30 visits for each therapy for Physical, Occupational, and Speech therapy. Combined with Rehabilitation Services . |
| | Skilled nursing care | 10% coinsurance | 30% coinsurance | Pre-Certification required. |
| | Durable medical equipment | 10% coinsurance | 30% coinsurance | Pre-Certification is required for over \$500 per item. |
| | Hospice services | 10% coinsurance | 30% coinsurance | —————none————— |

*For more information about limitations and exceptions, see the [plan](#) or policy document at [Wellfleet Student-ACLA\(studentinsurance.com\)](#)

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|----------------------------|---|--|--|
| | | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If your child needs dental or eye care | Children's eye exam | 0% coinsurance | 0% coinsurance | To the end of the month when the Insured Person turns age 19. Limited to 1 visit per Policy Year. |
| | Children's glasses | 0% coinsurance | \$0% coinsurance | To the end of the month when the Insured Person turns age 19. Limited to 1 pair of prescribed lenses and frames or contact lenses (in lieu of eyeglasses) per Policy Year. |
| | Children's dental check-up | No charge | No charge | Limited to 2 exams every 12 months to the end of the month in which the Insured Person turns age 19. For Preventive Dental Care. |

Excluded Services & Other Covered Services:

| Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .) | | |
|---|--|---|
| <ul style="list-style-type: none"> • Cosmetic surgery • Hearing aids | <ul style="list-style-type: none"> • Long-term care • Routine eye care (Adult) | <ul style="list-style-type: none"> • Routine foot care • Weight loss programs |

| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) | | |
|--|---|---|
| <ul style="list-style-type: none"> • Acupuncture (limited to 30 visits per Policy Year) • Bariatric surgery (Pre-Certification required) • Chiropractic care (limited to 30 visits per Policy Year) | <ul style="list-style-type: none"> • Dental care (Adult) (\$1,000 maximum per Policy Year) • Infertility Treatment (Pre-Certification required) | <ul style="list-style-type: none"> • Non-emergency care when traveling outside the U. S. (\$10,000 maximum per Policy Year) • Private-duty nursing (While confined) |

*For more information about limitations and exceptions, see the [plan](#) or policy document at [Wellfleet Student-ACLA\(studentinsurance.com\)](#)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: <http://www.insurance.ca.gov> or contact Wellfleet Insurance Company toll free 1-877-657-5030. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: <http://www.insurance.ca.gov/01-consumers/101-help/index.cfm> or California Department of Insurance, 300 S. Spring Street, 11th Floor, Los Angeles, CA 90013, Inside State Toll-Free:1-800-927-4357, Outside State:1-213-897-8921, TDD:1-800-482-4833.

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Not Applicable

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al (877) 657-5030.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (877) 657-5030.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (877) 657-5030.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijigo holne' (877) 657-5030.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$100
- [Specialist copayment](#) \$10
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Specialist](#) office visits (*prenatal care*)
- Childbirth/Delivery Professional Services
- Childbirth/Delivery Facility Services
- [Diagnostic tests](#) (*ultrasounds and blood work*)
- [Specialist](#) visit (*anesthesia*)

| | |
|---------------------------|-----------------|
| Total Example Cost | \$12,700 |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductibles | \$100 |
| Copayments | \$10 |
| Coinsurance | \$1,200 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$1,370 |

Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$100
- [Specialist copayment](#) \$10
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Primary care physician](#) office visits (*including disease education*)
- [Diagnostic tests](#) (*blood work*)
- [Prescription drugs](#)
- [Durable medical equipment](#) (*glucose meter*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|--------------|
| Deductibles | \$100 |
| Copayments | \$500 |
| Coinsurance | \$80 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$20 |
| The total Joe would pay is | \$700 |

Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$100
- [Specialist copayment](#) \$10
- Hospital (facility) [coinsurance](#) 10%
- Other [coinsurance](#) 0%

This EXAMPLE event includes services like:

- [Emergency room care](#) (*including medical supplies*)
- [Diagnostic test](#) (*x-ray*)
- [Durable medical equipment](#) (*crutches*)
- [Rehabilitation services](#) (*physical therapy*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|--------------|
| Deductibles | \$100 |
| Copayments | \$90 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$200 |
| The total Mia would pay is | \$390 |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

NOTICE OF NON-DISCRIMINATION AND ACCESSIBILITY REQUIREMENTS

The Company complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex stereotypes and gender identity. The Company does not exclude people or treat them worse because of their race, color, national origin, age, disability, or sex.

The Company provides free aids and services to people with disabilities to communicate effectively with us, such as:

1. Qualified sign language interpreters
2. Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose first language is not English when needed to communicate effectively with us, such as:

1. Interpreters
2. information translated into other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Wellfleet Insurance Company has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator
PO Box 15369
Springfield, MA 01115-5369
(413) 733-4540
civilcoordinator@wellfleetinsurance.com

You can file a grievance in person, by mail, fax, or email. If you need help filing a grievance our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F, HHH Building
Washington, DC 20201
800-868-1019; 800-537-7697 (TDD)
Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

The Company complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

LANGUAGE ASSISTANCE PROGRAM

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Please call (877) 657-5030.

ATENCIÓN: Si habla **español (Spanish)**, hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al (877) 657-5030.

請注意：如果您說中文 (**Chinese**)，我們免費為您提供語言協助服務。請致電：(877) 657-5030。

XIN LƯU Ý: Nếu quý vị nói tiếng **Việt (Vietnamese)**, quý vị sẽ được cung cấp dịch vụ trợ giúp về ngôn ngữ miễn phí. Vui lòng gọi (877) 657-5030.

알림: 한국어(**Korean**)를 사용하시는 경우 언어 지원 서비스를 무료로 이용하실 수 있습니다.
(877) 657-5030번으로 전화하십시오.

PAUNAWA: Kung nagsasalita ka ng **Tagalog (Tagalog)**, may makukuha kang mga libreng serbisyo ng tulong sa wika. Mangyaring tumawag sa (877) 657-5030.

ВНИМАНИЕ: бесплатные услуги перевода доступны для людей, чей родной язык является **русском (Russian)**. Позвоните по номеру (877) 657-5030.

مبينت: اذا تنكث دحتتة **تبيرعلا (Arabic)**، نإفاتامدخة ددعاسملا تيوعلاا تيناجملا تحتاملك. عاجرلا لاصتلاا ب (877) 657-5030.

ATANSYON: Si w pale **Kreyòl ayisyen (Haitian Creole)**, ou kapab benefisye sèvis ki gratis pou ede w nan lang pa w. Tanpri rele nan (877) 657-5030.

ATTENTION : Si vous parlez **français (French)**, des services d'aide linguistique vous sont proposés gratuitement. Veuillez appeler le (877) 657-5030.

UWAGA: Jeżeli mówisz po **polsku (Polish)**, udostępniliśmy darmowe usługi tłumacza. Prosimy zadzwonić pod numer (877) 657-5030.

ATENÇÃO: Se você fala **português (Portuguese)**, contate o serviço de assistência de idiomas gratuito. Ligue para (877) 657-5030.

ATTENZIONE: in caso la lingua parlata sia l'**italiano (Italian)**, sono disponibili servizi di assistenza linguistica gratuiti. Si prega di chiamare il numero (877) 657-5030.

ACHTUNG: Falls Sie **Deutsch (German)** sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufen Sie (877) 657-5030 an.

注意事項：日本語(**Japanese**)を話される場合、無料の言語支援サービスをご利用いただけます。(877) 657-5030にお電話ください。

ی سراف امشد نابز رگا: هجوت (Farsi) دشادی مامشدرایتخا رد ناگیار روط هب ی نابز دادما تامدخ، تسا.
تمسا بیگرید. (877) 657-5030

कृपा ध्या दा: याद आप हंदा (Hindi) भाषी ह तो आपके लए भाषा सहायता सेवाएं: शुल् उपलब् ह। कृपा पर काल कर। (877) 657-5030

CEEB TOOM: Yog koj hais Lus Hmoob (Hmong), muaj kev pab txhais lus pub dawb rau koj. Thov hu rau (877) 657-5030.

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

PAKDAAR: Nu saritaem ti Ilocano (Ilocano), ti serbisyo para ti baddang ti lengguahe nga awanan bayadna, ket sidadaan para kenyam. Maidawat nga awagan iti (877) 657-5030.

DÍI BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yánilti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí kohjí' (877) 657-5030 hodíilnih.

OGOW: Haddii aad ku hadasho Soomaali (Somali), adeegyada taageerada luqadda, oo bilaash ah, ayaad heli kartaa. Fadlan wac (877) 657-5030

ગુજરાતી (Gujarati) યુ ના: જો તમે જરાતી બોલતા હો, તો િન:લુ ભાષા સહાય સેવાઓ તમારા માટ ઉપલબ્ધ છે. ફોન કરો (877) 657-5030

λληνικά (Greek) ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε (877) 657-5030

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