



NEW YORK CONSERVATORY FOR DRAMATIC ARTS

2023-2024 Limited Medical Plan | Group No: ST2276LM | Policy No: CC087549

Dear NYCDA Students: We are pleased to provide you with this summary of the non-ACA Limited Medical Plan for NYCDA.

Who is Eligible to Enroll?

All International students are eligible and are automatically enrolled.

Cost & Periods of Coverage	Annual (8/15/2023-8/14/2024)
Student only	\$1,984.40*

*The above include an administrative service fee

HEALTH INSURANCE BENEFIT SUMMARY FOR COVERED MEDICAL EXPENSES*

UNLESS OTHERWISE SPECIFIED BELOW THE MEDICAL PLAN DEDUCTIBLE (IF APPLICABLE) WILL ALWAYS APPLY.
The deductible is a dollar amount that a member must pay before benefits are payable under the plan

BENEFIT	IN-NETWORK	OUT OF NETWORK
Annual Plan Maximum	\$500,000	
Annual Deductible	\$250 Individual	
Out-of-Pocket Maximum	\$8,700 Individual	\$17,400 Individual
Coinsurance	80% of NC**	60% of U&C**
Wellness Benefit up to \$2,500 Maximum	80% of NC	60% of U&C
Hospital Room & Board (Inpatient)	80% of NC	60% of U&C
Surgery (Inpatient or Outpatient)	80% of NC	60% of U&C
Physician Office Visits including specialists and consultant visits.	80% of NC	60% of U&C
Emergency Services Expense (copay waived if admitted)	80% of NC	60% of U&C
Sports Benefit up to \$5,000 Maximum	80% of NC	60% of U&C
Outpatient Prescription Drugs (Copay per drug; per 30-day supply) Annual Plan Maximum \$5,000	Generic: \$10 copay Preferred Brand: \$20 copay Non-Preferred Brand: \$40 copay Specialty: \$40 copay Then the plan pays 100% of NC Deductible waived	

Pre-Existing Conditions 6 Month Look Back, 3 month waiting period unless proof of continuous coverage

**NC= Negotiated Charge for Covered Medical Expenses **U&C=Usual and Customary for Covered Medical Expenses

*This is only a brief description of the coverage(s) available under the Policy. The Policy will contain the reductions, limitations, exclusions, and termination provisions. Full details of coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases.

Where can I obtain more information about the plan?

<p>Plan Administrator and Claims Processing: Wellfleet Group, LLC PO Box 15369 Springfield, MA, 01115 877.657.5030 www.wellfleetstudent.com Group No. ST2276LM</p>	<p>Underwritten By: Crum & Forster, SPC Policy No. CC008749</p>
<p>Servicing Agent University Health Plans, a Risk Strategies Company 15 Pacella Park Drive Randolph, MA 02368 (833)251-1713/ www.universityhealthplans.com</p>	



The following Value-Added Services are not part of the Policy and are not underwritten by Crum & Forster, SPC. These services are provided by Independent vendors and are included in the limited medical insurance plan. All students enrolled under the New York Conservatory for Dramatic Arts will have access to the following Value-Added Services:

- (1) **Vision discount program** through Davis Vision
- (2) **Emergency Medical and Travel Assistance**
- (3) **24-hour Nurseline** by calling toll-free (800) 634-7629
- (4) **24-hour behavioral health hotline** through CareConnect by calling (888) 857-5462.

Commonly used terms - What do they mean:

1. **Coinsurance** means the percentage of Covered Expenses that will be paid by the plan. The coinsurance is separate and not part of the deductible.
2. **Copayment** means a specified dollar amount a member must pay first for a specified covered expense.
3. **Deductible** means the dollar amount of a Covered Medical Expense that must be paid by the member before benefits are payable under the plan. Unless otherwise specified, the deductible applies to all services.

For more information or a complete description of the plan, please visit: www.wellfleetstudent.com