Coverage Period: 08/15/2025 – 08/14/2026 Coverage for: Individual | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>Wellfleet Student - Sarah Lawrence College (studentinsurance.com)</u> or call toll free 1-877-657-5030. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary</u> or call 1-800-318-2596 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Participating Provider: \$250 / individual Non-Participating Provider: \$250 / individual	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay.
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> , Emergency Medical Transportation and <u>Prescription Drugs</u> expenses are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	Participating Provider: \$9,200 / individual Non-Participating Provider: No Maximum	The out-of-pocket limit is the most you could pay in a year for covered services.
What is not included in the <u>out-of-pocket</u> <u>limit</u> ?	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 <u>Cigna Health Care</u> <u>Provider Directory</u> or call 1-877-657-5030 for a list of <u>participating providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>Non-Participating Provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>Participating Provider</u> might use an <u>Non-Participating Provider</u> for some services (such as lab work). Check with your <u>provider</u> 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 Participating Provider (You will pay the least)	u Will Pay Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	20% coinsurance	50% coinsurance	none
If you visit a health care provider's office or clinic	Specialist visit	With Student Health Services (SHS) Referral: 20% coinsurance Without SHS Referral 30% coinsurance	50% coinsurance	none
	Preventive care/screening/immunization	No charge	30% <u>coinsurance</u> <u>Deductible</u> does not apply	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.
	Diagnostic test (x-ray, blood work)	20% coinsurance	50% coinsurance	Preauthorization required but not for Laboratory Procedures.
If you have a test	Imaging (CT/PET scans, MRIs)	20% coinsurance	50% coinsurance	Preauthorization required.
If you need drugs to treat your illness or	Tier 1 (Generic drugs)	20% <u>coinsurance</u> <u>Deductible</u> does not apply	20% <u>coinsurance</u> <u>Deductible</u> does not apply	Certain Prescription Drugs are not subject to cost sharing when provided in accordance with the comprehensive guidelines supported by HRSA or if
condition More information about prescription drug coverage is available at www.wellfleetstudent.com	Tier 2 (Preferred brand drugs)	20% <u>coinsurance</u> <u>Deductible</u> does not apply	20% <u>coinsurance</u> <u>Deductible</u> does not apply	the item or service has an "A" or "B" rating. Preauthorization is not required for a Covered Prescription Drugs used to treat a substance disorder, including Prescription Drugs to manage
	Tier 3 (Non-preferred brand drugs)	20% <u>coinsurance</u> <u>Deductible</u> does not apply	20% <u>coinsurance</u> <u>Deductible</u> does not apply	opioid withdrawal and/or stabilization and for opioid overdose reversal. Non- <u>Participating Provider</u> benefits are provided on a reimbursement basis. For 30-day Supply.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>Wellfleet Student - Sarah Lawrence College (studentinsurance.com)</u>.

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Common Medical Event	Services You May Need	What You Participating Provider (You will pay the least)	u Will Pay Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	50% coinsurance	none
carpanent our gery	Physician/surgeon fees	20% coinsurance	50% coinsurance	Preauthorization Required.
If you need	Emergency room care	20% <u>coinsurance</u>	20% coinsurance	Benefits will be payable for services received in a hospital emergency department or independent freestanding emergency department. Health care forensic examinations performed under Public Health Law § 2805-I are not subject to cost sharing. Copayment waived if admitted to hospital.
attention	Emergency medical transportation	No charge	No charge	Including ground and/or air, water transportation.
	<u>Urgent care</u>	20% coinsurance	20% coinsurance	Treatment for non-life-threatening conditions.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	50% coinsurance	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.
	Physician/surgeon fees	20% <u>coinsurance</u>	50% coinsurance	Including Oral Surgery, Reconstructive Breast Surgery, Other Reconstructive and corrective surgery; and transplants. Preauthorization required.

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>Wellfleet Student - Sarah Lawrence College (studentinsurance.com)</u>.

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Common Medical Event	Services You May Need	What You Participating Provider (You will pay the least)	u Will Pay Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance	Outpatient services	Office visits: 20% coinsurance Outpatient Services, other than office visits: 20% coinsurance Opioid Treatment Programs: No Charge	Office visits: 20% coinsurance Outpatient Services, other than office visits: 20% coinsurance Opioid Treatment Programs: 20% coinsurance	Mental Health Care: Including Partial Hospitalization and Intensive Outpatient Program Services. Preauthorization required for surgical services. Substance Use Services: Including Partial Hospitalization and Intensive Outpatient Program Services and Medication Assisted Treatment.
abuse services	Inpatient services	20% coinsurance	50% coinsurance	Mental Health Care and Substance Use Services for a continuous confinement when in a Hospital (including Residential Treatment). Preauthorization required. However, Preauthorization is not required for emergency admissions; or for Mental Health Care, admissions at Participating OMH-licensed Facilities for Members under 18. Also, for Substance Use, Preauthorization not required for participating OASAS-certified Facilities.
	Office visits	20% coinsurance	50% coinsurance	
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	50% coinsurance	Cost sharing does not apply for Preventive care received at a Participating Provider. Depending on the type of services, copay, coinsurance, or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC
	Childbirth/delivery facility services	20% coinsurance	50% <u>coinsurance</u>	(i.e. ultrasound).

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>Wellfleet Student - Sarah Lawrence College (studentinsurance.com)</u>.

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Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Information	
		(Tou will pay the least)	(Tou will pay the most)		
	Home health care	20% coinsurance	50% coinsurance	Preauthorization required.	
If you need help	Rehabilitation services	Inpatient Facility: 20% <u>coinsurance</u>	Inpatient Facility: 50% coinsurance	Inpatient Rehabilitation Services (Physical, Occupational, and Speech therapies). Preauthorization required.	
recovering or have other special health needs		Outpatient: 20% <u>coinsurance</u>	Outpatient: 50% <u>coinsurance</u>	Outpatient Includes Physical, Occupational, and Speech Therapies. Limited to 60 visits per condition, per Plan Year combined therapies.	
	Habilitation services	Inpatient Facility: 20% coinsurance	Inpatient Facility: 50% coinsurance	Inpatient Habilitation Services (Physical, Occupational and Speech Therapies). Preauthorization required.	
	Trabilitation Solviocs	Outpatient: 20% <u>coinsurance</u>	Outpatient: 50% <u>coinsurance</u>	Outpatient Includes Physical, Occupational, and Speech Therapies. Limited to 60 visits per condition, per Plan Year combined therapies.	
	Skilled nursing care	20% coinsurance	50% coinsurance	Including Cardiac and Pulmonary Rehabilitation. Preauthorization required. Limited to 200 days per Plan Year	
	Durable medical equipment	20% coinsurance	50% coinsurance	Includes braces. Preauthorization is required.	
	Hospice services	0% <u>coinsurance</u>	0% coinsurance	Limited to 210 days per Plan Year. Unlimited visits for family bereavement counseling.	
If your child needs	Children's eye exam	20% <u>coinsurance</u>	20% coinsurance	To the end of the month when the Insured Person turns age 19. Limited to 1 exam per Plan Year.	
dental or eye care	Children's glasses	20% <u>coinsurance</u>	20% 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 Plan Year.	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>Wellfleet Student - Sarah Lawrence College (studentinsurance.com)</u>.

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Common Medical	Services You May	What You Will Pay		Limitations, Exceptions, & Other Important	
Event	Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Information	
	Children's dental check-up	0% <u>coinsurance</u>	0% coinsurance	Limited to 2 exams and cleanings per Plan Year to the end of the month in which the Insured Person turns age 19.	

Excluded Services & Other Covered Services:

Services Your Plan Generally	y Does NOT Cover (Check	your policy or plan document	for more information and a list of an	y other excluded services.)

	· • • • • • • • • • • • • • • • • • • •	
 Acupuncture 	 Dental care (Adult) 	 Routine eye care (Adult)
 Bariatric surgery 	 Long-term care 	 Routine foot care
 Cosmetic surgery 	 Private-duty nursing 	 Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

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Chiropractic ca	ire •	Hearing aids (single purchase once every 3	•	Non-emergency care when traveling outside the U.S.
	•	years) Infertility treatment (Preauthorization required)		

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>Wellfleet Student - Sarah Lawrence College (studentinsurance.com)</u>.

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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: https://dfs.ny.gov/consumers/health-insurance/new-york-health-insurance-policies-programs. Other coverage options may be available to you, too, including buying individual insurance coverage through the https://dfs.ny.gov/consumers/health-insurance/new-york-health-insurance-policies-programs. Other coverage options may be available to you, too, including buying individual insurance coverage through the https://dfs.ny.gov/consumers/health-insurance/new-york-health-insurance-policies-programs. Other coverage options may be available to you, too, including buying individual insurance coverage through the https://dfs.ny.gov/consumers/health-insurance-policies-programs. For more information about the <a href="https://dfs.ny.gov/consumers/health-Insurance-policies-policies-policies-policies-policies-policies-polic

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://dfs.ny.gov/consumer/fileacomplaint.htm.

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, kwiijigo 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 <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of <u>Participating Provider</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$150
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ 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:	
Cost Sharing	
<u>Deductibles</u>	\$150
<u>Copayments</u>	\$0
Coinsurance	\$2,500
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$2,710

Managing Joe's Type 2 Diabetes

(a year of routine Participating Provider care of a well- controlled condition)

■ The plan's overall deductible	\$150
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$150	
Copayments	\$0	
Coinsurance	\$1,100	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,270	

Mia's Simple Fracture

(<u>Participating Provider</u> emergency room visit and follow up care)

■ The plan's overall deductible	\$150
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	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:	
Cost Sharing	
<u>Deductibles</u>	\$150
Copayments	\$0
Coinsurance	\$300
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$450

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: <u>www.wellfleetstudent.com</u> or toll free 1-877-657-5030.

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.

هيبنة: اذإ تنك شدحت قير ها (Arabic)، نإفت امدخة دعاسما الهيو خلاا الميناجما المحاتم كالم عاجر لا الاصتلاً الم 5030-657 (877).

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。

یسراف امشدن ابز رگا: مجود (Farsi) دشابه یم امشدر ایتخا رد ناگیار روط مجه ینابز دادما تامدخ، تسا. 657-5030 (877) تمس بیگرید.

कृपा ध्या दा: याद आप **हिंदा (Hindi)** भाषी हा तो आपके ।लए भाषा सहायता सेवाएं।न:श्ल् उपलब् हा। कृपा पर काल करा (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) សេវាកម្មភាសាជំនួយឥតគិតថ្លៃមានសម្រាប់អ្នក។ 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.

DÍÍ BAA'ÁKONÍNÍZIN: Diné (Navajo) bizaad bee yániłti'go, saad bee áka'anída'awo'ígíí, t'áá jíík'eh, bee ná'ahóót'i'. T'áá shoodí kohjį' (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:લ્કુ ભાષા સહાય સેવાઓ તમારા માટ ઉપલબ્ધ છ. ફોન કરો (877) 657-5030

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