



Washburn University

2024-2025 Domestic Student Health Plan

Group No: ST0970SH

Policy No: WI2425KSSHIP154

Dear Students:

We are pleased to provide you with this summary of the Student Health Plan for Washburn University. This plan is fully compliant with the Affordable Care Act.

Who is Eligible to Enroll

Domestic Washburn University and Washburn Institute of Technology registered full-time undergraduate students taking at least 5 or more credit hours, and graduate students pursuing a graduate degree are eligible to enroll in this insurance plan. Dependents of the student are also eligible to enroll.

How Do I Enroll

Domestic students may enroll on a voluntary basis on the website www.wellfleetstudent.com. Search for your school's webpage and select the option to enroll online. Students and their dependents must enroll by the enrollment deadline dates. Credit card payment is required.

Enrollment Period Deadlines Dates

Annual/Fall Semester	September 9, 2024
Spring/Summer	February 10, 2025
Summer	June 23, 2025

Cost and Periods of Coverage*

	Annual 8/1/2024 to 7/31/2025	Fall 8/1/2024 to 1/9/2025	Spring/ Summer 1/10/2025 to 7/31/2025	Summer 5/31/25 to 7/31/25
Student	\$2,166	\$962	\$1,204	\$368
Spouse	\$2,166	\$962	\$1,204	\$368
Each Child	\$2,166	\$962	\$1,204	\$368

*The above rates include an administrative fee
Dependent rates are in addition to the student rate

Where Can I Obtain more Information about the Plan?

Enrollment Student or Dependent	Wellfleet Student https://www.studentinsurance.com/Client/970
Benefits Claim status ID card Inquiries	Wellfleet Group, LLC www.wellfleetstudent.com
Locate an In-Network Provider	Wellfleet Student or Cigna PPO www.cigna.com
Pharmacy expenses	All students under the Washburn SHIP must pay upfront for prescription drugs at the time it is dispensed. Student must submit prescriptions receipts to Wellfleet for reimbursement.

Underwritten By:
Wellfleet Insurance Company.

Plan Administrator:
Wellfleet Group, LLC
P.O. Box 1536
Springfield, MA 01115
www.wellfleetstudent.com
(877) 657-5030

Servicing Agent:
Dissinger Reed, A Division of HUB
9200 Ward Parkway, Suite 500
Kansas City, MO 64114
(800) 386-9183
www.dissingerreed.com

HEALTH INSURANCE BENEFIT SUMMARY FOR COVERED MEDICAL EXPENSES*

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

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Policy Year Deductible	\$500 Individual	\$1,500 Individual
Out-of-Pocket Maximum	\$6,600 Individual \$13,200 Family	6,600 Individual \$13,200 Family
Coinsurance	70% of NC**	50% of U&C**
Preventive Care	100% of NC (Deductible Waived)	70% of U&C
Hospital Room & Board (Inpatient)	70% of NC	50% of U&C
Surgery (Inpatient or Outpatient)	70% of NC	50% of U&C
Physician's visits, including Consultants /Specialist /Telemedicine	70% of NC	50% of U&C
Emergency Services Expense (copay waived if admitted)	\$100 copay per visit then the plan pays 70% of NC	Paid the same as In-Network Provider subject to U&C
Urgent Care	70% of NC	50% of U&C
Imaging Services and Laboratory Procedures (Outpatient)	70% of NC	50% of U&C
Sport Accident Expense for Intercollegiate or Club Sports	70% of NC	50% of U&C
Retail Prescription Drugs (Copay per 30-day supply)	Generic: \$25 copay Preferred Brand: \$50 copay Non-Preferred Brand: \$50 copay Specialty: \$50 copay Then the plan pays 80% of Actual Charge; after the deductible.	
Prescriptions are paid on a reimbursement basis.		
**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 Plan. The Certificate will contain the reductions, limitations, exclusions, and termination provisions. Full details of coverage are contained in the Certificate. If there are any conflicts between this document and the Certificate, the Certificate shall govern in all cases.		
Pre-certification is required for all inpatient hospital admissions, surgery, and selected outpatient services. Pre-certification is not required for an Emergency Medical Condition or Urgent Care or Hospital Confinement for the initial 48/96 hours of maternity care.		

The following Value-Added Services are not part of the Policy and are not underwritten by Wellfleet Insurance Company. The services are provided by independent vendors and are included if the student participates in the student health plan.

- Teladoc Behavioral Health (800) 835-2362
- 24/7 Behavioral Health Hotline/Care Connect (888) 857-5462
- Vision discount program through Davis Vision
- Emergency Medical and Travel assistance through Travel Guard
- 24/7 Nurse Hotline – 800-634-7629

Exclusions and Limitations

Exclusion Disclaimer: Any exclusion in conflict with the Patient Protection and Affordable Care Act or any state-imposed requirements will be administered to comply with the requirements of the federal or state guideline, whichever is more favorable to You. The Certificate does not cover loss nor provide benefits for any of the following, except as otherwise provided by the benefits of the Certificate and as shown in the Schedule of Benefits.

General Exclusions

- Treatment, service, or supply which is not Medically Necessary for the diagnosis, care or Treatment of the Sickness or Injury involved. This applies even if they are prescribed, recommended, or approved by Your attending Physician or dentist.
- Medical services rendered by a provider employed for or contracted with the Policyholder, including team Physicians or trainers, except as specifically provided in the Schedule of Benefits.
- Professional services rendered by an Immediate Family Member or anyone who lives with You.
- Charges of an institution, health service or infirmary for whose services payment is not required in the absence of insurance or services covered by Student Health Fees.
- Any expenses in excess of Usual and Customary Charges except as provided in the Certificate.
- Treatment, services, supplies, or facilities in a Hospital owned or operated by the Veterans Administration or a national government or any of its agencies, except when a charge is made which You are required to pay.
- Services that are duplicated when provided by both a certified Nurse midwife and a Physician.
- Expenses payable under any prior policy which was in force for the person making the claim.
- Loss resulting from war or any act of war, whether declared or not, or Loss sustained while in the armed forces of any country or international authority.
- Injury sustained as the result of Your operation of a motor vehicle while not properly licensed to do so in the jurisdiction in which the motor vehicle Accident takes place.
- Expenses covered under any Workers' Compensation, occupational benefits plan, mandatory automobile no-fault plan, public assistance program or government plan, except Medicaid.
- Expenses incurred after:
 - The date insurance terminates as to an Insured Person, except as specified in the extension of benefits provision; and
 - The end of the Policy Year specified in the Policy.
- Elective Surgery or Elective Treatment unless such coverage is otherwise specifically covered under the Certificate.
- You are:
 - committing or attempting to commit a felony,
 - engaged in an illegal occupation, or
 - participating in a riot.
- Custodial Care service and supplies.
- Charges for hot or cold packs for personal use.
- Services of private duty Nurse except as provided in the Certificate.
- Expenses that are not recommended and approved by a Physician.
- Experimental or Investigative drugs, devices, Treatments, or procedures unless otherwise covered under Covered Clinical Trials. See the Other Benefits section for more information.
- Routine harvesting and storage of stem cells from newborn cord blood, the purchase price of any organ or tissue, donor services if the recipient is not an Insured Person under this plan, or services for or related to the transplantation of animal or artificial organs or tissues.
- Loss incurred as the result of riding as a passenger or otherwise (including skydiving) in a vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a scheduled airline maintaining regular published schedules on a regularly established route anywhere in the world.
- Non-chemical addictions.
- Non-physical, occupational, speech therapies (art, dance, etc.).
- Modifications made to dwellings.
- General fitness, exercise programs.
- Hypnosis.
- Rolfing.
- Biofeedback.
- Charges incurred for acupuncture, in any form, except to the extent provided in the Schedule of Benefits.
- Sleep Disorders, except for a sleep study performed in the Insured Person's home, the diagnosis, and Treatment of obstructive sleep apnea.
- Routine foot care, including the paring or removing of corns, and calluses, or trimming of nails, unless these services are determined to be Medically Necessary because of Injury, infection, or disease.

Activities Related

- Braces and appliances used as protective devices during a student's participation in sports. Replacement braces and appliances are not covered.
- Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport.
- Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any Intercollegiate or club sports for which benefits are paid under another Sports Accident policy issued to the Policyholder; or for which coverage is provided by the National Collegiate Athletic Association (NCAA), National Association of Intercollegiate Athletic (NAIA) or any other sports association.
- Racing or speed contests, skin diving or sky diving, mountaineering (where ropes or guides are customarily used), ultra-light aircraft, parasailing, sail planing, hang gliding, bungee jumping, travel in or on ATV's (all terrain or similar type vehicles).

Weight Management/Reduction

- Weight management. Weight reduction. Nutrition programs. This does not apply to nutritional counseling, or any screening or assessment specifically provided under the Preventive Services benefit, or otherwise specifically covered under the Certificate.
- Treatment for obesity. Surgery for removal of excess skin or fat.

Family Planning

- Infertility Treatment (male or female)-this includes but is not limited to:
 - Procreative counseling.
 - Premarital examinations.
 - Genetic counseling and genetic testing.
 - Impotence, organic or otherwise.
 - Injectable infertility medication, including but not limited to menotropins, hCG and GnRH agonists.
 - In vitro fertilization, or any other medically aided insemination procedure gamete intrafallopian tube transfers or zygote intrafallopian tube transfers.
 - Costs for an ovum donor or donor sperm.
 - Sperm storage costs.
 - Cryopreservation and storage of embryos.
 - Ovulation induction and monitoring.
 - Artificial insemination.
 - Hysteroscopy.
 - Laparoscopy.
 - Laparotomy.
 - Ovulation predictor kits.
 - Reversal of tubal ligations.
 - Reversal of vasectomies.
 - Costs for and relating to surrogate motherhood (maternity services are covered for Insured Persons acting as surrogate mothers).
 - Cloning; or
 - Medical and surgical procedures that are Experimental or Investigative unless Our denial is overturned by an External Appeal Agent.
- Elective abortions, unless the procedure is necessary to preserve the life of the mother.

Vision

- Refractive procedures including radial keratotomies, corneal relaxation, keratophakia, keratomileusis or any other procedure used to reshape the corneal curvature except for Medically Necessary procedures associated with severe anisometropia.
- Adult Vision unless specifically provided in the Certificate.
- Charges for office visit exam for the fitting of prescription contact lenses, duplicate spare eyeglasses, lenses or frames, non-prescription lenses or contact lenses that are for cosmetic purposes.

Dental

- Treatment to the teeth, including orthodontic braces and orthodontic appliances, unless otherwise covered under the Pediatric Dental Care Benefit.

Hearing

- Charges for hearing exams, hearing screening, hearing aids and the fitting or repair or replacement of hearing aids or cochlear implants except as specifically provided in the Certificate.

Cosmetic

- Treatment of Acne unless Medically Necessary.
- Charges for hair growth or removal unless otherwise specifically covered under the Certificate.
- Surgery or related services for cosmetic purposes to improve appearance, except to restore bodily function or correct deformity resulting from disease, or trauma.

Prescription Drugs

- Any drug or medicine which does not, by federal or state law, require a prescription order, i.e., over-the-counter drugs, even if a prescription is written, except as specifically provided under Preventive Services or in the Prescription Drug Benefit section of this Certificate. Insulin and OTC preventive medications required under ACA are exempt from this exclusion.
- Drugs with over-the-counter equivalents except as specifically provided under Preventive Services.
- Allergy sera and extracts administered via injection.
- Vitamins, and minerals, except as specifically provided under Preventive Services.
- Food supplements, dietary supplements; except as specifically provided in the Certificate.
- Cosmetic drugs or medicines including, but not limited to, products that improve the appearance of wrinkles or other skin blemishes.
- Refills in excess of the number specified or dispensed after 1 year of date of the prescription.
- Drugs labeled, "Caution – limited by federal law to Investigational use" or Experimental Drugs.
- Any drug or medicine purchased after coverage under the Certificate terminates.
- Any drug or medicine consumed or administered at the place where it is dispensed.
- If the FDA determines that the drug is: contraindicated for the Treatment of the condition for which the drug was prescribed; or Experimental for any reason.
- Prescription digital therapeutics.
- Bulk chemicals.
- Non-insulin syringes, surgical supplies, Durable Medical Equipment/medical devices, except as specifically provided in the Prescription Drug Benefit section of the Certificate.
- Repackaged products.
- Blood components except factors.
- Any drug or medicine for the purpose of weight control.
- Sexual enhancements drugs, or
- Vision correction products.