

- Follow the instructions to complete the waiver or enrollment form. It is mandatory a copy of the front and back of your insurance card be mailed or emailed to the Health and Wellness Center: 278 Whites Bridge Rd., Standish, ME 04084 or by email: healthcenter@sjcme.edu
- FAXES WILL NOT BE ACCEPTED

The health insurance waiver must be completed prior to arriving on campus and no later than August 1, 2022 and for New Spring Students, the waiver deadline is January 1, 2022

If I enroll in the SJC SHIP, can I cancel my coverage later and get a refund?

Once you are enrolled for the year, if it is after the enrollment/waiver deadline, you remain enrolled in the SJC SHIP until the last day of the coverage period - July 31, 2022. You have no option to terminate coverage, unless you enter the armed forces. In that case, we will refund a pro-rated share of the paid premium.

☒ If I change my mind and want to enroll instead of waive, or waive instead of enroll, what do I do?

If it is before the enrollment/waiver deadline, you can contact Saint Joseph's College student billing office and let them know you want to change your decision on the SJC SHIP. A college representative can guide you through the steps.

If it is after the enrollment/waiver deadline, you cannot waive after enrolling in the SJC SHIP, unless you enter the armed forces. You may be able to enroll if you have had a qualifying event – please see **FAQ B-17**.

17. Can I enroll in the SJC SHIP if I waived previously, but then lost comparable coverage after the enrollment/waiver period closed?

Yes, you may be able to enroll. This is called a **special enrollment period** and it is only allowed in certain circumstances. You must have lost your comparable coverage due to a **qualifying event**. Qualifying events include involuntary loss of coverage from a comparable health insurance plan for reasons such as:

- Reaching the age limit of another health insurance plan,
- Loss of health insurance through due to a job loss/change.

You can enroll within 30 days of the loss of coverage. When enrolling in the SJC SHIP, you must submit to Wellfleet a letter from the carrier showing your dates of coverage (including the end date).

18. If I have dependents, is coverage under the SJC Student Health Insurance Plan available for my family?

No, at this time, coverage is not available for your dependents, such as your spouse, domestic partner or your children.

Section C

C. Saint Joseph's College Student Health Insurance Plan (SJC SHIP) Benefits

If you have decided to enroll in the Saint Joseph's College Student Health Insurance Plan, the following Questions and Answers may provide helpful information about your coverage and how you can use it.

Disclosure: This is only a brief description of coverage available under Certificate form ME SHIP CERT (2022). The Certificate will contain full details of coverage, limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Certificate, the Certificate governs in all cases.

19. What benefits does my Saint Joseph's College Student Health Insurance Plan (SJC SHIP) provide?

Your Plan coverage is fully compliant with the Affordable Care Act (ACA) and all other federal and state requirements. It pays for a variety of medical services, including:

- Preventive care services **at no cost** when you use In-Network providers including routine physicals and examinations, screenings, GYN examinations, prescription drugs and most immunizations;
- Hospital room and board and care;
- Inpatient and outpatient procedures and surgeries;
- Doctor and other health care professional office visits;
- Labs services, x-rays and imaging tests;
- Inpatient and outpatient mental health and substance use disorder services;
- Ambulance transportation;
- Emergency care and urgent care;
- Prescription drugs;
- Home healthcare;
- Rehabilitation and habilitation services;
- Maternity and childbirth services; and
- Chemotherapy and radiation treatments,

For services that are not preventive, your Plan pays for 80% of your eligible medical expenses, after the \$100 deductible is satisfied, when you receive care from In-Network providers - this is the advantage to using In-Network providers. When you use Out-of-Network providers, your Plan pays for 60% of your eligible medical expenses after the \$100 deductible is satisfied, which means your out-of-pocket costs are more. Each plan year, your out-of-pocket costs are limited to **\$7,900 for In-Network** care and **\$15,800 for Out-of-Network** care, including prescription drugs.

For prescription drugs from In-Network pharmacies, you pay:

- \$0 for preventive care medications at In-Network Pharmacies;
- \$0 for Zero Cost Generic medications at In-Network Pharmacies;
- \$15 copay for a 30-day supply of Tier-1 (Generic) drugs;
- \$45 copay for a 30-day supply of a Tier-2 (Preferred Brand) drugs,
- \$75 copay for a 30-day supply of a Tier-3 (Non-Preferred) drugs; and
- \$75 copay for a 30-day supply of Specialty drugs.

Note: in some cases, your doctor must get prior authorization from the insurance company before a drug will be covered under your Plan. You can see which drugs require preapproval by visiting <http://wellfleetrx.com/students/formularies/>

20. How do I see if my doctor, hospital, therapist, or other medical provider is In-Network?

Please visit this link to search for your providers or call toll free **877-657-5030**.

<https://hcpdirectory.cigna.com/web/public/consumer/directory/search>

21. How do I see if my pharmacy is in the network?

Click on this link: <https://wellfleetrx.com/students/pharmacy-network/> and select **BIN 003858: Wellfleet Rx/ESI listing**.

22. Am I still covered under the Plan during breaks and vacations?

Yes, your plan is effective from **August 1, 2022 through July 31, 2023**.

23. What if I am living off-campus, traveling, or studying outside the United States?

Your Plan provides access to a worldwide coverage and a comprehensive program that will arrange emergency medical and travel assistance services, repatriation services and other services when you are traveling.

For general inquiries regarding the travel access assistance services coverage, please call **Wellfleet** at **(877) 657-5030, TTY 711**.

If you are traveling and need assistance in North America, call the **Assistance Center** toll-free at: **(877) 305-1966** or if you are in a foreign country, call collect at: **(715) 295-9311**.

When you call, please provide your name, school name, the group number shown on your ID card, and a description of your situation. If the condition is an emergency, go immediately to the nearest physician or hospital without delay and then contact the 24- hour Assistance Center.

24. Do I need a referral from Saint Joseph's College's Health and Wellness Center to see an off-campus healthcare provider?

No, you don't need a referral. Still, if it is not an emergency, you may decide to seek care or advice first from SJC's Counseling and Wellness. Staff can connect you with valuable on-campus services or to providers in local care delivery system off campus. For more information, visit SJC's Health & Wellness Center webpage at: <https://www.sjcme.edu/life-and-community/health-wellness/health-center/>

25. I expect to graduate this year. Does my Student Health Insurance Plan cover me after I graduate?

Yes, you will be covered under your Plan until the end of the policy period for which you are enrolled and have paid your premium. If you enrolled effective **August 1, 2022** and paid for annual coverage and you graduate in the spring, you will be covered until the end of the policy year, which is **July 31, 2023**.

26. How do I get an ID card for my Student Health Insurance Plan?

You can log into your online account at

<https://www.studentinsurance.com/MyAccount/Account/Index/1526>. If you haven't Created your Account yet, you will need to do that first, and then Log in, you are given both options to either Create or Log in. Once you are logged in under the tab labeled **Student Options**, see the title **Account Options**. Then you can either chose to **"Print ID card"**, **"Email ID card"** or request a hard copy card to be mailed to you under **"Request Replacement ID card"**. Another good way to have your ID card readily available is to save it to your Smartphone or in your Apple Wallet. To do this, select the **"Email ID card"** option, then save the card to your device.

27. What if I need more information about my Student Health Insurance Plan?

You can go to <https://www.studentinsurance.com/Client/1526> or www.crossagency.com/SJC

28. Are there any changes to the Plan for the 2022-2023 Policy Year?

No, there were no changes for the 22-23 plan year.

29. How much does the Plan cost?

Plan Costs for Students		
	Annual	Spring/Summer (New Students Only)
Student*	\$1,800	\$1,040

*The above plan costs include an administrative service fee.

Important Contact Information & Resources



Contact Us

Wellfleet Group, LLC
 PO Box 15369
 Springfield, Massachusetts 01115-5369
 (877) 657-5030, TTY 711
www.wellfleetstudent.com



PPO Network

Cigna
www.mycigna.com



Cross Benefit Solutions
 150 Mill Street, Suite 4
 Lewiston, ME 04240
 800-537-6444

www.crossagency.com/health/sjc/2022-2023/



Pharmacy Benefits Manager

For information about the Wellfleet Rx/ESI Prescription Drug Program, please visit www.wellfleetstudent.com.

Plan Administration

Enrollment, Eligibility, & Waivers

Wellfleet Group, LLC
 PO Box 15369
 Springfield, Massachusetts 01115-5369
 (877) 657-5030, TTY 711
www.wellfleetstudent.com

Benefits, Claim Status, & ID Cards

Wellfleet Group, LLC PO Box 15369
 Springfield, Massachusetts 01115-5369
 (877) 657-5030, TTY 711
www.wellfleetstudent.com
 Monday–Thursday, 8:30 a.m. to 7:00 p.m.
 Eastern Time
 Friday, 8:30 a.m. to 5:00 p.m.
 Eastern Time

Claims

Cigna PPO
 PO Box 188061
 Chattanooga, Tennessee 37422-8061

Member Pharmacy Help

(877) 640-7940



For further information about your plan please use the QR code below.

