























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/>

#### **What is a deductible and how does it work with the College of the Atlantic SHIP?**

A deductible is an amount of money the insured person pays out of their pocket when they incur covered medical expenses. The deductible with the College of the Atlantic Student Health Insurance Plan is \$100 per **policy year (August 15, 2020- August 14, 2021)**. The deductible amount is subtracted from the payment(s) the insurance company makes to your medical provider(s). Your medical provider will then send a medical bill to you for the deductible amount plus any other unpaid balance due. Once the full \$100 has been “deducted” from the payment(s) to your medical provider(s), it is considered satisfied for the policy year and won’t be applied again for the remainder of the policy year. The \$100 deductible only has to be satisfied once for the policy year. The COA SHIP has a \$100 deductible for both the In-Network benefits and the Out-of-Network benefits. If you use both In-Network and Out-of-Network services, then the \$100 deductible would need to be satisfied for both level of benefits.

#### **What is a copay and how does it work with the College of the Atlantic SHIP?**

A copay is an amount of money the insured person pays out of their pocket to the medical provider’s office usually at the time of the appointment. The copay with the College of the Atlantic Student Health Insurance plan is \$30 and applies each time to the charge for an *In-Network* outpatient office visit for physical or mental health. A \$30 copay will also apply to the office visit portion for each *In-Network* Urgent Care Center visit. If you are using an *In-Network* physician, mental health provider, or Urgent Care Center, the \$30 is all you will pay for the visit charge and the Deductible (**please see FAQ-C19**) will not apply. If you are using an *Out-of-Network* physician, mental health provider, or Urgent Care Center, the insurance plan will process the charges at 80% of the Usual and Customary Charge, and the \$100 deductible will be applied if not already satisfied. For Out-of-Network services, you will pay the \$100 deductible if not already satisfied, plus all the remaining balance after the insurance carrier has paid the 80% of the Usual and Customary Charge. **Note:** *If during the office visit you receive additional medical services, such as lab work, x-rays, or surgery, those additional services fall under a different category of benefit and will be subject to the deductible (if it isn’t already satisfied), and the co-insurance of 80% for In-Network providers or 60% for Out-of-Network providers.*

**21. 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>

**22. 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**.

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

**Yes**, your plan is effective from **August 15, 2022 through August 14, 2023**.

**24. 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.

**25. Do I need a referral from College of the Atlantic's Student Health or Counseling Services 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 COA'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 COA's Health & Wellness webpage at: <https://www.coa.edu/health-wellness/>

**26. 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 15, 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 **August 14, 2023**.

**27. 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/1490>. 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.

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

You can go to <https://www.studentinsurance.com/Client/1490> or [www.crossagency.com/COA](http://www.crossagency.com/COA)

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

No, there are no changes for the 22-23 plan year:

**30. How much does the Plan cost?**

<b>Cost and Periods of Coverage</b>			
	<b>Annual</b> 8/15/22 – 8/14/23	<b>Winter</b> <i>(New Students)</i> 1/1/23 – 8/14/23	<b>Spring</b> <i>(New Students)</i> 3/27/23 – 8/14/23
<b>Student</b>	<b>\$2,628</b>	<b>\$1,627</b>	<b>\$1,008</b>
The above rates include an administrative 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](http://www.wellfleetstudent.com)



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

[www.crossagency.com/health/coa/2022-2023/](http://www.crossagency.com/health/coa/2022-2023/)

### Plan Administration

#### Enrollment, Eligibility, & Waivers

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



### PPO Network

Cigna  
[www.mycigna.com](http://www.mycigna.com)



### Pharmacy Benefits Manager

For information about the Wellfleet Rx/ESI Prescription Drug Program, please visit [www.wellfleetstudent.com](http://www.wellfleetstudent.com).

#### Member Pharmacy Help

(877) 640-7940



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

