



Dear Students:

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

**Who Is Eligible To Enroll?**

All registered international students are automatically enrolled in and billed for the Student Health Insurance Plan, unless proof of comparable coverage is provided.

**How Do I Waive Coverage?**

1. Complete a University Insurance **Waiver Form**
2. Bring your waiver form and insurance policy coverage document to the international Center (an insurance ID card is not acceptable as the university is required to determine that your policy meets specific insurance limitations and coverage).
3. Upon receipt of your Waiver request and supporting documentation and approval of your Waiver request, the International Center will update your University account with the Bursar's Office. The charge for insurance will be removed from your account and that information will be sent to our insurance provider.

**Waiver Period Deadline Dates**

Annual	9/16/2020
Spring	1/15/2021

**Cost and Periods of Coverage\***

	Fall 9/1/2020-1/16/2021	Spring 1/17/2021-8/31/2021
Student Only - Undergraduate	\$939	\$1,525
Student Only - Graduate	\$1,298	\$2,079

\*The above rates include an administrative fee.

**Where Can I Obtain More Information About The Plan?**

Waive Coverage	Gallagher Student <a href="http://www.gallagherstudent.com">www.gallagherstudent.com</a>
Insurance Benefits Claim Processing ID Cards	Wellfleet Group <a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a>
Find Network Provider	Cigna OAP <a href="http://www.cigna.com">www.cigna.com</a>
Find Prescription Drug Provider	Wellfleet Rx/ESI Pharmacy Network <a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a>

**HEALTH INSURANCE BENEFIT SUMMARY\***

BENEFIT	NETWORK	NON-NETWORK
Benefit Maximum	Unlimited	
Annual Deductible	\$250 Individual	\$500 Individual
Out-of-Pocket Maximum	Individual: \$6,350	
Coinsurance	80% of NC	50% of U&C
Preventive Care	Covered in full	50% of U&C
Hospital Room & Board (Inpatient)**	80% of NC for Covered Medical Expense	50% of U&C for Covered Medical Expenses
Surgery (Inpatient or Outpatient)**	80% of NC for Covered Medical Expense	50% of U&C for Covered Medical Expenses
In Office Physician Visit	\$40 Copayment then the plan pays 100% of NC	50% of U&C for Covered Medical Expenses
Emergency Services Expense	\$175 Copayment then the plan pays 100% of NC Copayment waived if admitted	Paid the same as In- Network Provider subject to Usual and Customary Charge
Diagnostic X-ray & Laboratory	80% of NC for Covered Medical Expense	50% of U&C for Covered Medical Expenses
Outpatient Prescription Drugs	Tier 1 \$5 copay Tier 2: \$40 copay Tier 3: \$40 copay Specialty: \$40 copay then the plan pays 100% of NC for Covered Medical Expenses  Deductible Waived	50% of AC for Covered Medical Expenses

NC= Negotiated Charges U&C=Usual and Customary AC=Actual Charges

\*This is only a brief description of the coverage(s) available under Certificate form CT SHIP Cert (2019). The Certificate will contain 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 inpatient hospital, surgery and selected outpatient services. The phone number can be found on the back of the Insured's ID card. The call should be made prior to Hospital Confinement. In the case of an emergency, the call should take place as soon as reasonably possible

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

- Medical travel assistance through Travel Guard
- 24-hour nurse line through AHH
- 24/7 Behavioral Health Hotline/Care Connect

**Underwritten By:**  
Wellfleet Insurance Company

**Plan Administrator:**  
Wellfleet Group, LLC  
PO Box 15369  
Springfield, MA 01115  
[www.wellfleetstudent.com](http://www.wellfleetstudent.com)  
(877) 657-5030

**Servicing Agent:**  
Gallagher Student Health  
500 Victory Road  
Quincy, MA 02171  
(800) 391-9750  
[www.gallagherstudent.com/Hartford](http://www.gallagherstudent.com/Hartford)

## 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.

1. **International Students Only** - Eligible expenses within Your Home Country or country of origin that would be payable or medical Treatment that is available under any governmental or national health plan for which You could be eligible.
2. 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 the Student Health Center or by Your attending Physician or dentist.
3. 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.
4. Professional services rendered by an Immediate Family Member or anyone who lives with You.
5. 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.
6. Infertility treatment (male or female) -this includes but is not limited to(except as otherwise specifically covered under this Certificate):
  - 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;
  - Costs for an ovum donor or donor sperm;
  - Sperm storage costs;
  - Cryopreservation and storage of embryos;
  - 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 Members acting as surrogate mothers);
  - Cloning; or
  - Medical and surgical procedures that are experimental or investigational, unless Our denial is overturned by an External Appeal Agent.
7. Expenses covered under any Workers' Compensation, occupational benefits plan, mandatory automobile no-fault plan, public assistance program or government plan, except Medicaid. subject to applicable law.
8. 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.
9. Any expenses in excess of Usual and Customary Charges except as provided in the Certificate.
10. 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.
11. 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.
12. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any Intercollegiate 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 per Accident.
13. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport.
14. Treatment, services, supplies or facilities in a Hospital owned or operated by a national government or any of its agencies, except when a charge is made which You are required to pay or by a Veteran's Administration..
15. Services that are duplicated when provided by both a certified Nurse-midwife and a Physician.
16. Expenses payable under any prior policy which was in force for the person making the claim.

17. 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.
18. 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.
19. Elective Surgery or Elective Treatment unless such coverage is otherwise specifically covered under the Certificate.
20. Charges incurred for acupuncture, in any form, except to the extent provided in the Schedule of Benefits.
21. 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.
22. Treatment for obesity except surgery for morbid obesity (bariatric surgery). Surgery for removal of excess skin or fat.
23. Charges for hair growth or removal unless otherwise specifically covered under the Certificate.
24. Expenses for radial keratotomy.
25. Adult Vision unless specifically provided in the Certificate.
26. 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.
27. 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) or other hazardous sport or hobby.
28. Surgery or related services for cosmetic purposes to improve appearance, except to restore bodily function or correct deformity resulting from disease, or trauma.
29. Treatment to the teeth, including orthodontic braces and orthodontic appliances, unless otherwise covered under the Pediatric Dental Care Benefit.
30. Participation in a riot, civil disorder or a felony, except when Injury occurs when the Insured Person has an elevated blood alcohol content or when under the influence of intoxicating liquor or any drug or both. Participation means to voluntarily take a part or share with others assembled together in some activity. Riot means a violent public disturbance of the peace by a number of persons assembled together.
31. Elective abortions.
32. Custodial Care service and supplies except when provided in connection with Extended Day Treatment Programs.
33. Charges for hot or cold packs for personal use.
34. Braces and appliances used as protective devices during a student's participation in sports. Replacement braces and appliances are not covered.
35. Services of private duty Nurse except as provided in the Certificate.
36. Expenses that are not recommended and approved by a Physician.
37. 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.
38. Sleep Disorders, except for the diagnosis and treatment of obstructive sleep apnea.
39. Treatment of Acne unless Medically Necessary.
40. Experimental or Investigational drugs, devices, treatments or procedures unless otherwise covered under Covered Clinical Trials or covered under clinical trials (routine patient costs). See the Other Benefits section for more information.
41. Under the Prescription Drug Benefit shown in the Schedule of Benefits:
  - 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;
  - any drug or medicine for the purpose of weight control;
  - sexual enhancements drugs;
  - 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;
  - 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;
  - immunology products.
42. Non-chemical addictions.
  43. Non-physical, occupational, speech therapies (art, dance, etc.).
  44. Modifications made to dwellings.
  45. General fitness, exercise programs.
  46. Hypnosis.
  47. Rolfing.
  48. Biofeedback.