



WELLFLEET
STUDENT

**UNIVERSITY OF INCARNATE WORD
STUDENT HEALTH INSURANCE PLAN**

2021/2022

AGENDA

Overview

About Wellfleet | The Plan Value

Insurance Terminology

What do these terms mean?

Your Share of the Costs

What the plan covers

Cigna National PPO Network

What Doctors take my plan?

How to Obtain ID Cards

Student Experience

What To Do When You Get Medical Bills



ABOUT WELLFLEET

- Wellfleet Student Health, located in Springfield, MA, has served the student insurance market for over 25 years and today we proudly serve 200+ Colleges and Universities and over 150,000 students.
- We provide ACA-compliant plans offering unlimited medical coverage and access to a national network of providers provided by Cigna.



What Do these Terms Mean?

Insurance Terminology

Coinsurance means the percentage of Covered Medical Expenses that We pay. The Coinsurance is separate and not part of the Deductible and Copayment.

Copayment means a specified dollar amount You must pay for specified Covered Expenses.

Deductible means the dollar amount of Covered Medical Expenses which must be paid by each Insured Person before benefits are payable by the plan.

Negotiated Charge means the amount a Preferred Provider will accept as payment in full of Covered Medical Expenses.

Usual & Customary Charge means the average charge, in the absence of insurance, of the provider for a service or supply, but not more than the prevailing charge in the area.



What Do these Terms Mean?

Insurance Terminology

Non-Participating Providers are Physicians, Hospitals and other healthcare providers who have not agreed to any pre-arranged fee schedules.

Participating Providers are Physicians, Hospitals and other healthcare providers who have contracted with Us to provide specific medical care at negotiated prices.

Out-of-Pocket Maximum: means the most You will pay during a Policy Year before Your Coverage begins to pay 100% of the allowed amount. This limit will never include Premium, balance-billed charges or health care the Certificate does not cover. Your Non-Preferred Provider payments or other non-covered expenses do not count toward this limit.



YOUR SHARE OF THE COSTS

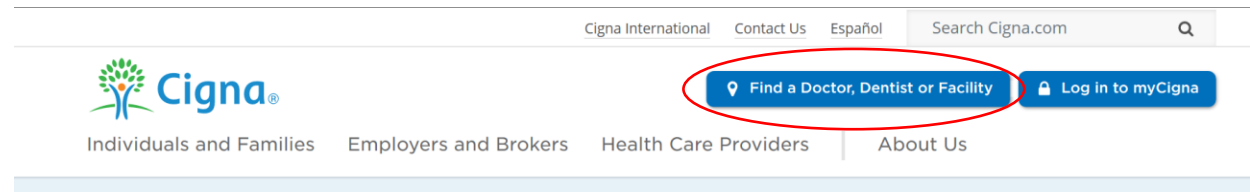
COST SHARE	Participating Provider CIGNA	Non-Participating Provider
DEDUCTIBLE	\$300	\$600
COINSURANCE	80% of the Negotiated Charge	60% of the Usual and Customary Charge
IN NETWORK PRESCRIPTION COPAY	Generic: \$20 Preferred Brand: \$50 Non-Preferred Brand: \$75 Specialty: \$75	
OUT-OF-POCKET MAX	\$8,150 Individual \$16,300 Family	\$16,300 Individual



HOW TO FIND A CIGNA PPO PROVIDER

Go to <https://www.cigna.com/>

Select “Find a Doctor, Dentist, or Facility”:



Click “Employer or School” under How are you Covered?:



Enter the area you are looking for a Provider/Facility in:

Coronavirus (COVID-19) Updates



We recommend that you call ahead or check the provider's website before visiting to make sure they're open and able to treat your condition, including if they offer phone or video visits.

If you think you are experiencing COVID-19 symptoms and need to find a testing facility, visit our [COVID-19 Testing Site Locator](#).

Find a Doctor, Dentist, or Facility in

New Rochelle, NY 10801



Doctor by Type



Doctor by Name



Locations

Choose option from the boxes below:

Coronavirus (COVID-19) Updates



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Find a Doctor, Dentist, or Facility in

New Rochelle, NY 10801



Doctor by Type




Doctor by Name




Locations




Enter the information into the box below:




Doctor by Type



Doctor by Name



Locations



Popular Doctor Types

- [Primary Care Provider \(PCP\)](#)
- [Family Doctor](#)
- [Dentist](#)
- [Child's Dentist](#)
- [Behavioral Health Counselor](#)
- [Cardiovascular Disease \(Cardiology\) Doctor](#)
- [Dermatology \(Skin\) Doctor](#)
- [Gastroenterology \(GI\) Doctor](#)

[Additional Resources](#)



Confirm search:

Please Select a Plan

I Live in

New Rochelle, NY 10801

Search Again

Continue

[Continue without a plan](#)



Select Plan "PPO, Choice Fund PPO":

Please Select a Plan

HMO

[CIGNA HealthCare of New York, Inc.](#)

[Metro NY Seamless Network](#)

OAP

[Open Access Plus, OA plus, Choice Fund OA Plus](#)

[Open Access Plus, OA plus, Choice Fund OA Plus WITH CareLink](#)

PPO

[PPO, Choice Fund PPO](#)

[Back](#)



Providers will then appear along with a map:

< 60 In-Network results for Primary Care Provider (PCP) near [Natchitoches, LA](#)
Medical Plan: PPO, Choice Fund PPO | [Change Plan](#)

Sort: [Best Match](#) ▼ | Filter by: [Specialties](#) ▼ | [More Options](#) ▼

[John E. Hogg, MD](#)

0.8 mi

Family Doctor Of Natchitoches Inc | 615 Bienville St Natchitoches, LA 71457 | (318) 352-6800

Specialties: Family Practice | **Hospitals:** Natchitoches Reg Med Ctr

Years in Practice: 21



Cigna Care Designation 

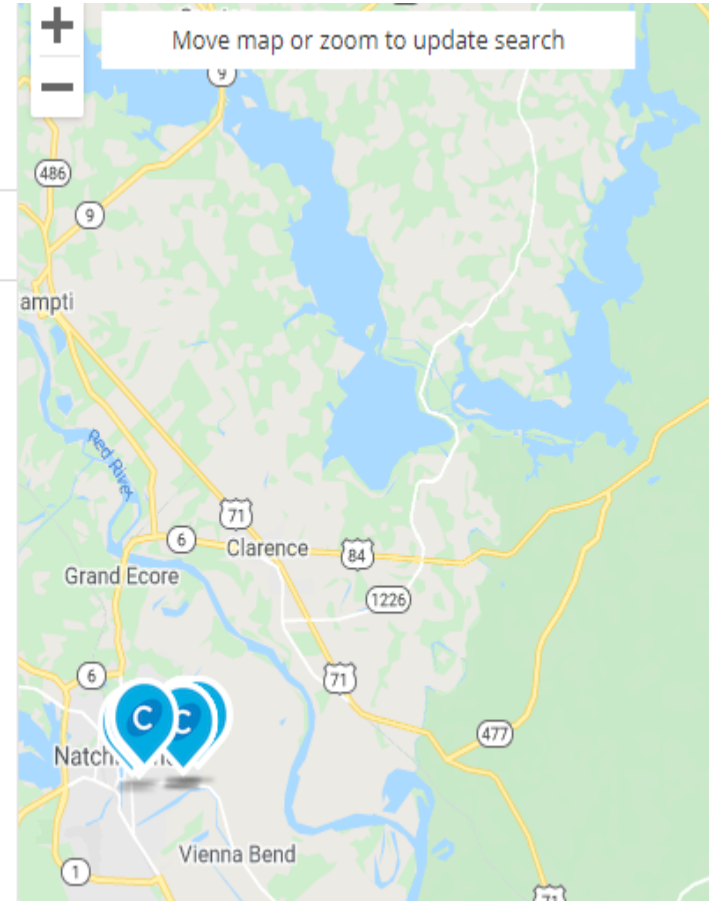
Quality Ratings: [see all](#)

Log in to see cost details

[Log In](#)

With selected plan...

-  Tier 1 Provider
-  Accepting new patients



*****It is highly recommended that you contact the provider's office directly to confirm he/she are accepting new patients and still participate in the Cigna PPO network.***



Wellfleet Rx/ESI PHARMACY NETWORK

The following pharmacies are available as part of Wellfleet Rx/ESI PBM network:

Costco Pharmacy
CVS Pharmacy
Giant Eagle Pharmacy
Giant Pharmacy
Happy Harry's
Klein's Shoprite Pharmacy
Kmart Pharmacy
Martins Pharmacy
Medicap Pharmacy
Medicine Shoppe Pharmacy
Rite Aid Pharmacy
Safeway Pharmacy
Sam's Pharmacy
Savon Pharmacy
Shoppers Pharmacy
ShopRite Pharmacy
Target Pharmacy
Walgreens Pharmacy
Walmart Pharmacy
Wegmans Pharmacy



STUDENT PORTAL

COVID-19 testing will be covered at no cost to the member when medically necessary and the testing meets CDC/state guidelines. [Latest Coronavirus updates](#) [Read more →](#)



Welcome
University of the Incarnate Word

-  Enroll Dependents or Waive
-  Discover your benefits
-  Find health professionals



- Home
- My Account
- ID Card
- How to Create Your Account
- How to Log In
- Contact Us
- Find Your School



Iona College



Login

[Log in](#)

[Forgot Password](#)

Getting Started?

Please enter the requested information based on what you have on file with your college or university below. This page is only for students who have never set up an account (with an email address and password). If you enrolled or waived at www.studentinsurance.com, you did set up an online account during that process. If you are not able to Create an Account or have any issues, please contact us at cs@wellfleetinsurance.com or call us at 1-877-657-5030.

[Create a New Account](#)

Alerts

The
[Enroll](#) or
[Read More](#)



STUDENT PORTAL

Communications:

Communications ▾ Benefits ▾ Claims ▾ Student Options ▾ Contact Us ▾ Spartacus ▾

SECURE COMMUNICATIONS
Securely send us an email message...

NEED HELP?
CLICK HERE TO CONTACT US

Messaging Options:
» My Messages (emails sent to you)

Business Hours:
Mon - Thu: 8:30 am - 7:00 pm ET
Fri: 8:30 am - 5:00 pm ET
» Holiday Schedule

- Communications will show in the Communication tab as a reference. Each Communication will provide the date and time, and the exact email/text and will enable it to be resent as needed.

Benefits:

Communications ▾ **Benefits** ▾ Claims ▾ Student Options ▾ Contact Us ▾

BENEFITS
This section includes the information you will need for your benefits, including the PPO providers.

NEED HELP?
CLICK HERE TO CONTACT US

Your Benefits:
» Print 2020/2021 ID Card(s)
» Request Replacement Card
Travel Assistance
» Travel Guard
Primary PPO
» CIGNA PPO
Primary PBM
» Express Scripts/Wellfleet Rx

- Brochure, Plan Summary, Policy, PPO Provider, PBM, and Travel Guard links are all shown under this tab.



STUDENT PORTAL

Claims:

Communications ▾ Benefits ▾ **Claims ▾** Student Options ▾ Contact Us ▾ Spartacus ▾

CLAIMS

NEED HELP?
CLICK HERE TO CONTACT US

Your Claims:

- » View Claims/EOBs

Notification Forms:

- » Accident Form
- » Pre-existing Form
- » Other Insurance Form
- » Authorization Form
- » Visa Verification Form
- » Student Eligibility Verification Form
- » Submit Claim Related Documents

- Students are able to track the process of their claim and view EOBs
- Students are able to make an inquiry to any claim.
- Any forms needed to process a claim are provided to the student to submit electronically.

Student Options:

Communications ▾ Benefits ▾ Claims ▾ **Student Options ▾** Contact Us ▾ Spartacus ▾

YOUR STUDENT OPTIONS
Find all your student options here. During open enrollment you can renew, update your information, and print documentation.

NEED HELP?
CLICK HERE TO CONTACT US

Account Options:

- » My Account
- » Update Personal Information
- » Add Dependents
- » Payment History
- » Print ID Card(s)
- » Request Replacement Card
- » Email ID Card(s)
- » Request Certificate of Coverage

Helpful Links:

- Students can update their personal information, print, email, and/or request an ID card.



HOW TO OBTAIN ID CARD

Student Options:

The screenshot shows a navigation menu with the following items: Communications, Benefits, Claims, Student Options (circled in red), Contact Us, and Spartacus. Below the menu, there are three sections: 'YOUR STUDENT OPTIONS' with a description, 'NEED HELP? CLICK HERE TO CONTACT US', and 'Account Options' which includes: My Account, Update Personal Information, Add Dependents, Payment History, Print ID Card(s) (circled in red), Request Replacement Card, Email ID Card(s), and Request Certificate of Coverage. There is also a 'Helpful Links' section.

- Students can update their personal information, print, email, and/or request an ID card.

Page#1 Displaying 1 records. Click on "Print this page" button to print these 1 cards. [Print this page](#)

[Go Green Print ID Cards](#)

If you select this option, a copy of your ID Card will NOT be mailed to you.

Select a Member:

[Letter & ID Card](#)

University of ABC
[Group # ST1234SH](#)

Important Information - Please Read Carefully

Thank you for participating in the Student Health Insurance Plan (SHIP) administered by Wellfleet Group, LLC.

Attached you will find your health insurance ID card. Please keep this card with you and always present it whenever you seek medical treatment in order to assure proper coverage for services. This card can be used for the entire term of your enrollment in the health plan. All claims should be forwarded to the address specified on the back of your ID Card.

To learn about your Student Health Insurance Plan please visit www.wellfleetstudent.com, and select your school. We recommend you visit this site periodically to stay up to date on your plan. Your school page will provide you with important information such as:

* Carrier Privacy Notices, Disclosures and Important Alerts

* Plan documents such as Benefits at a Glance and Certificates of Coverage

* Access to your electronic ID Card

* Access to your claims information and Explanation of Benefits documents

* Links to a directory of Network Providers contracted to provide discounted rates for health care services for your plan

* Links to additional services such as pharmacy benefits and formularies, behavioral health counselors, nurse hotlines, and emergency travel assistance services (if included in your plan)

* Links to value added services such as discount dental and vision programs available to you as a Wellfleet member

We encourage you to create/access your account using the My Account link on the school page and verify/update your personal information by selecting the Student Options tab once you have signed in to the system.

Please review the plan documents to understand the benefits and exclusions of your plan. You can reach us by using the Contact Us link on our website, by email at customerservice@wellfleetstudent.com, or by phone at (877) 657-5030 with any questions you may have about your plan, its benefits, exclusions and claims.

Thank you for your participation and welcome to Wellfleet.



ID CARD

Contact Information

Eligibility/Claims: (877) 657-5030

***Travel Assist Service Calls Only:**

Inside US/Canada: (877) 305-1966

International Call: (715) 295-9311

Wellfleet Nurseline 24/7: (800) 634-7629

Pre-certification required-call Wellfleet: (877) 657-5030

Pre-certification does not guarantee coverage or payment.

For care coordination, we recommend you seek care from your student health center, if available.

AWAY FROM HOME CARE

Benefits are not insured by CIGNA or affiliate. Forward all claims to:

CIGNA PPO

PO Box 188061

Chattanooga, TN 37422-8061

EDI Payer ID: 62308

Cigna Providers: cigna.com

or wellfleetstudent.com

Correspondence/Non PPO:

Wellfleet Group, LLC

PO Box 15369

Springfield, MA 01115-5369

EDI Payer ID: 87843

wellfleetstudent.com

Fully Insured by Wellfleet Insurance Company

Possession of card does not guarantee coverage



MEMBER

IDCARD SAMPLE1

ID: 001963666 000

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ST0948SH - University of the Incarnate Word

BENEFITS

Wellfleet Rx/ESI - Rx Copay: Tier 1: \$20, Tier 2: \$50, Tier 3: \$75

E.R. Copay: \$500 after Deductible

RX BIN: 003858 Pharmacist Rx Help Desk: (800) 522-1557

PCN: A4 Member Pharmacy Help Desk: (877) 640-7940

RxGroup: WFLEET1

Eligibility/Claims: (877) 657-5030 ****No Referral Required****

CareConnect Behavioral Health Hotline: (888) 857-5462

See Reverse Side For Important Information



HOW TO CONTACT US

If you receive a Medical Bill

**Claims Administrator:
WELLFLEET GROUP, LLC**

PO Box 15369

Springfield, MA 01115-5369

Toll Free (877) 657-5030

www.wellfleetstudent.com

Group Number: ST0948SH



Q&A



THANK YOU



WELLFLEET
STUDENT