




# BENEFITS AT A GLANCE

STUDENT HEALTH INSURANCE PLAN | PLAN YEAR 2019/2020



DESIGNED EXCLUSIVELY FOR UNDERGRADUATE  
AND GRADUATE STUDENTS OF:

**UNIVERSITY OF CONNECTICUT**  
Storrs, CT  
("the Policyholder")

Policy Number: CCIC1920CTSHIP21  
Group Number: ST0931SH  
Effective: 8/15/2019 - 8/14/2020

**UNDERWRITTEN BY:**

Commercial Casualty Insurance Company | Fort Wayne, IN  
("the Company")

**ADMINISTERED BY:**

Wellfleet Group, LLC.



## Table of Contents (Click on section title below to go to section in “Benefits at a Glance.”)

Welcome Students.....	2
Where to Find Help.....	3
Am I Eligible? .....	4
How Do I Waive/Enroll?.....	4
Effective Dates & Costs.....	5
Preferred Provider Organization (PPO) Network .....	5
Health Insurance Benefit Summary .....	6
Pre-Certification.....	7
Exclusions and Limitations.....	7
Value Added Services .....	10

## Welcome Students...

We are pleased to provide you with this summary of the 2019 – 2020 Student Health Insurance Plan (“Plan”), which is fully compliant with the Affordable Care Act. “Benefits at a Glance” includes effective dates and costs of coverage, as well as other helpful information. For additional details about the Plan, please consult the Plan Certificate and other materials at [www.wellfleetstudent.com](http://www.wellfleetstudent.com). If you have questions about enrollment into the Plan, please call The University of Connecticut at (860) 486-4535. For questions about medical benefits or claims, please call Wellfleet Student at (877) 657-5030.

## Where to Find Help

For Questions About:	Please Contact:
Insurance Benefits Enrollment Waiver	The University of Connecticut Student Health and Wellness 234 Glenbrook Road, Unit 4011 Storrs, CT 06269-4011 (860) 486-4535 <a href="http://www.studenthealth.uconn.edu">www.studenthealth.uconn.edu</a>
Claims Processing ID Cards Preferred Provider Listings ID card Requests	Wellfleet Group, LLC. 2077 Roosevelt Avenue Springfield, Massachusetts 01104 (877) 657-5030 <a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a>
Servicing Agent <ul style="list-style-type: none"> <li>• Dependent Enrollment</li> <li>• Voluntary Enrollment</li> </ul>	Smith Brothers Insurance 68 National Drive Glastonbury, CT 06033 (860) 430-3338 <a href="mailto:kkruszewski@smithbrothersusa.com">kkruszewski@smithbrothersusa.com</a>
Preferred Provider Listings  Cigna Claims	Wellfleet Student <a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a> or Cigna Open Access Plus (OAP) <a href="http://www.cigna.com">www.cigna.com</a>  Send Cigna claims to: CIGNA PO Box 188061 Chattanooga, TN 37422 – 8061 Electronic Payor ID: 62308
Prescription Drug Provider	For information about the Cigna Prescription Drug Program, please visit <a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a>

### UCONN STUDENT HEALTH AND WELLNESS (SHaW) - STORRS CAMPUS ONLY

234 Glenbrook Road, Storrs, CT 06269-4011

Phone (860) 486-4700

Emergencies call 911

Or

Campus Police (860) 486-4800

HOURS OF OPERATION		
When Classes are in Session	Mon., Tues., Thurs., & Fri.	8:00 a.m. – 8:00 p.m.
When Classes are in Session	Wednesday	10:30 a.m. – 8:00 p.m.
When Classes are in Session	Saturday	11:30 a.m. – 3:30 p.m.
When Classes are in Session	Sunday	Closed
Summer & School Breaks	Monday – Friday	8:30 a.m. – 4:30 p.m.
Advice Nurse When Classes are in Session	Monday - Sunday	24 Hours
Summer & School Breaks	Saturday & Sunday	CLOSED

The UConn SHaW is the University's on-campus health facility. Student Health and Wellness is staffed by physicians, nurse practitioners and registered nurses.

Any student who has paid the General University Fee is eligible to use SHaW. Students who are registered for credit-bearing courses at Storrs through the College of Continuing Studies are also eligible.

The SHaW provides a wide variety of services. This includes primary care visits with doctors, nurse practitioners, nurses and nutritionist. Additional charges may be incurred for laboratory testing, pharmacy items, X-rays, special medical procedures and visits with specialists. The Women's Clinic also charges for annual GYN exams. Many of the charges are reimbursable by this Plan or other private health insurance.

**For Students of the Storrs Campus who have purchased the Student Health Insurance coverage, the deductible and copayment will be waived when you use the UConn Student Health and Wellness(SHaW) and the UConn Student Health and Wellness – Mental Health. .**

## Am I Eligible?

All registered full-time Undergraduate students taking 12 credits are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Most students are automatically enrolled in the Student Health Insurance Plan at registration and the premium is added to the student's tuition .

All registered full-time Graduate students taking 9 credits are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Most students are automatically enrolled in the Student Health Insurance Plan at registration and the premium is added to the student's tuition..

All registered Part-time students taking 6 credits are eligible to enroll in this Student Health Insurance Plan on a voluntary basis. Please contact Smith Brothers Insurance.

Insured Students who are enrolled in the Student Health Insurance Plan may also enroll their eligible dependents.

## How Do I Waive/Enroll?

Most full-time students will be automatically enrolled in the Student Health Insurance Plan, unless a waiver has been completed by the specified deadline dates listed. The premium for the Plan will be added to your tuition bill. Eligible students who enroll may also insure their eligible dependent(s). To enroll dependent(s), please contact Smith Brothers Insurance, 68 National Drive, Glastonbury, CT 06033 (860) 430-3338.

**Exempt Plans:** While most full-time students are automatically billed for the UConn Student Health Insurance Plan, there are some university programs that are exempt from the health insurance requirement. Due to multiple changes of plan classification it is advised that ALL students check their tuition fee bill to determine if the fee for the insurance has been posted. If the change has not been posted, you may still be eligible to voluntarily enroll in the student health insurance plan.

If after review of the coverage a student wants to formally decline (waive) the CHP/UConn Student Health Insurance Plan, the online waiver must be completed. The online Waiver is accessed through the student administration (PeopleSoft) system at [www.studentadmin.uconn.edu](http://www.studentadmin.uconn.edu). Your UConn NetID number and unique password are needed to access the system. The only acceptable form of notification to decline the coverage is via the online waiver.

**The deadlines to waive coverage are:**

- **Fall/Annual Plan - September 15, 2019**
- **Spring Term (new/transfer students only) - February 05, 2020**

If you submit an online waiver for the Fall Semester, coverage is automatically waived for the Spring semester; you don't need to submit the waiver again. Only new or transfer students need to complete the online waiver request for the Spring semester.

Waiver submissions may be audited by the University of Connecticut, Smith Brothers Insurance, and/or their contractors or representatives. You may be required to provide, upon request, any coverage documents and/or other records demonstrating that you meet the school's requirements for waiving the student health insurance plan. By submitting the waiver request, you agree that your current insurance plan may be contacted for confirmation that your coverage is in force for the applicable policy year and that it meets the school's waiver requirements.

## Effective Dates & Costs

All time periods begin at 12:00 A.M. local time and end at 11:59 P.M. local time at the Policyholder's address.

Coverage Period	Coverage Start Date	Coverage End Date	Enrollment/Waiver Deadline
Medical/Dental Students	8/1/2019	7/31/2020	9/15/2019
Annual	8/15/2019	8/14/2020	9/15/2019
Spring New/Transfer	1/1/2020	8/14/2020	2/5/2020

### Plan Costs for Undergraduate and Graduate Students and their Dependents

	Medical/Dental Students	Annual	Spring New/Transfer
Student*	\$2,795	\$2,795	\$1,752
Spouse	\$2,745	\$2,745	\$1,702
Each Child	\$2,745	\$2,745	\$1,702
3 or more Children	\$8,235	\$8,235	\$5,106

\*The above plan costs include an administrative service fee.  
The plan costs for Dependents are in addition to the plan costs for student.

## Preferred Provider Organization (PPO) Network

...providing access to quality health care at discounted costs!

By enrolling in this Plan, you have the Cigna Open Access Plus (OAP) PPO Network of participating Providers. To find a complete listing of the Network's participating Providers, go to [www.cigna.com](http://www.cigna.com), or contact Wellfleet Student toll-free at (877) 657-5030, or [www.wellfleetstudent.com](http://www.wellfleetstudent.com) for assistance.

## Health Insurance Benefit Summary

This is only a brief description of coverage available under Certificate form CT SHIP CERT (2019). The Certificate will contain full details of coverage, coinsurance, limitations, exclusions, and termination provisions. If there are any conflicts between this document and the Certificate, the Certificate governs in all cases.

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

BENEFIT	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<b>Policy Year Deductible</b>	\$300 Individual \$900 Family	\$600 Individual \$1,800 Family
<b>Out-of-Pocket Maximum</b>	\$6,850 Individual \$13,700 Family	No Maximum
<b>Coinsurance</b>	80% of Negotiated Charge (NC)	60% of Usual & Customary (U&C)
<b>Preventive Services</b>	100% of NC Deductible Waived	60% of U&C
<b>Hospital Room &amp; Board (Inpatient)</b>	80% of the NC for Covered Medical Expenses	60% of U&C for Covered Medical Expenses
<b>Surgery (Inpatient or Outpatient)</b>	80% of NC for Covered Medical Expenses	60% of U&C for Covered Medical Expenses
<b>In Office Physician Visit</b>	\$20 copayment per visit then the plan pays 100% of the NC for Covered Medical Expenses Deductible Waived	60% of U&C for Covered Medical Expenses Deductible Waived
<b>Student Health Center/Infirmary</b>	100% of U&C Deductible Waived	
<b>Chiropractic Care</b>	\$20 copayment per visit then the plan pays 100% of the NC for Covered Medical Expenses Deductible Waived	60% of U&C for Covered Medical Expenses  Deductible Waived
<b>Emergency Services Expense</b>	\$150 copayment then the plan pays 100% of the NC for Covered Medical Expenses Deductible Waived	Paid the same as In-Network Provider subject to Usual and Customary Charge.
<b>Urgent Care Centers</b>	\$20 copayment per visit then the plan pays 100% of the NC for Covered Medical Expenses Deductible Waived	60% of U&C for Covered Medical Expenses
<b>Laboratory Procedures (Outpatient)</b>	80% of NC for Covered Medical Expenses Deductible Waived	60% of U&C for Covered Medical Expenses
<b>Allergy Testing &amp; Allergy Injections/Treatment</b>	80% of the NC for Covered Medical Expenses	60% of U&C for Covered Medical Expenses
<b>Specialist Consultant/ Physician Services</b>	\$20 copayment per visit then the plan pays 100% of the NC for Covered Medical Expenses Deductible Waived	60% of U&C for Covered Medical Expenses Deductible Waived

<p><b>Outpatient Prescription Drugs Copay per 30-day supply</b></p> <p><b>Out-of-Network Provider benefits provided on a reimbursement basis.</b></p>	<p>Tier 1 - \$5 Copayment                  Tier 2 - \$40 Copayment                  Tier 3 - \$60 Copayment                  Tier 4 - \$60 copayment                  then the plan pays 100% of the Negotiated Charge for Covered Medical Expense                  Deductible Waived</p>	<p>60% of Actual Charge for Covered Medical Expenses</p>
<p><b>NC = Negotiated Charge</b></p>		<p><b>U&amp;C = Usual and Customary</b></p>

**Pre-Certification**

Pre-certification is required for inpatient hospital, 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.

Additionally, no authorization requirement will apply to obstetrical or gynecological care provided by In-Network Providers.

**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** -expenses incurred within Your Home Country or country of regular domicile, that exceed the benefit amount shown in the Schedule of Benefits.
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 or as part of the Student Health Center benefits provided by this plan.
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.
  10. Any expenses in excess of Usual and Customary Charges except as provided in the Certificate.
  11. 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.
  12. 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.
  13. 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.
  14. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport.
  15. 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.
  16. Services that are duplicated when provided by both a certified Nurse-midwife and a Physician.
  17. Expenses payable under any prior policy which was in force for the person making the claim.
  18. 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.
  19. 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.
  20. Elective Surgery or Elective Treatment unless such coverage is otherwise specifically covered under the Certificate.
  21. Charges incurred for acupuncture, in any form, except to the extent provided in the Schedule of Benefits.
  22. 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.
  23. Treatment for obesity. Surgery for removal of excess skin or fat.
  24. Charges for hair growth or removal unless otherwise specifically covered under the Certificate.
  25. Expenses for radial keratotomy.
  26. Adult Vision unless specifically provided in the Certificate.
  27. 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.
  28. Charges for hearing exams, hearing screening, and the fitting or repair or replacement of hearing aids or cochlear implants except as specifically provided in the Certificate.
  29. 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.
  30. Surgery or related services for cosmetic purposes to improve appearance, except to restore bodily function or correct deformity resulting from disease, or trauma.
  31. Treatment to the teeth, including orthodontic braces and orthodontic appliances, unless otherwise covered under the Pediatric Dental Care Benefit.
  32. 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.
  33. Custodial Care service and supplies except when provided in connection with Extended Day Treatment



- Programs.
34. Charges for hot or cold packs for personal use.
  35. Braces and appliances used as protective devices during a student's participation in sports. Replacement braces and appliances are not covered.
  36. Services of private duty Nurse except as provided in the Certificate.
  37. Expenses that are not recommended and approved by a Physician.
  38. 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.
  39. Cosmetic procedures related to Gender Reassignment including but not limited to rhinoplasty, face lift, facial bone reduction, lip enhancement or reduction, blepharoplasty, breast augmentation, body contouring, reduction thyroid chondroplasty, hair removal, voice modification surgery, skin resurfacing, chin implants, nose implants.
  40. Sleep Disorders, except for the diagnosis and treatment of obstructive sleep apnea.
  41. Treatment of Acne unless Medically Necessary.
  42. 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.
  43. 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;
    - 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.
  44. Non-chemical addictions.
  45. Non-physical, occupational, speech therapies (art, dance, etc.).
  46. Modifications made to dwellings.
  47. General fitness, exercise programs.
  48. Hypnosis.
  49. Roling.
  50. Biofeedback.
  51. Hyperhidrosis.

## Value Added Services

The following are not affiliated with Commercial Casualty Insurance Company and the services are not part of the Plan Underwritten by Commercial Casualty Insurance Company. These value-added options are provided by Wellfleet Student.

### **VISION DISCOUNT PROGRAM**

For Vision Discount Benefits please go to:

[www.wellfleetstudent.com](http://www.wellfleetstudent.com)

### **EMERGENCY MEDICAL AND TRAVEL ASSISTANCE**

Wellfleet Student provides access to a comprehensive program that will arrange emergency medical and travel assistance services, repatriation services and other travel assistance services when you are traveling. For general inquiries regarding the travel access assistance services coverage, please call Wellfleet Student at (877) 657-5030. **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, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Assistance Center.

### **24 HOUR NURSELINE**

Students who enroll and maintain medical coverage in this insurance plan have access to the *24 Hour Nurseline*. This *24-Hour Nurseline* program provides:

- Phone-based, reliable health information in response to health concerns and questions; and
- Assistance in decisions on the appropriate level of care for an injury or sickness.

Appropriate care may include self-care at home, a call to a physician, or a visit to the emergency room.

Calls are answered 24 hours a day, 365 days a year by experienced registered nurses who have been specifically trained to handle telephone health inquiries.

This program is not a substitute for doctor visits or emergency response systems. The *Nurseline* does not answer health plan benefit questions. Health benefit questions should be referred to the Plan Administrator. The *24 Hour Nurseline* toll free number will be on the ID card.

**(800) 634-7629**



Your out-of-pocket costs may be lower when you utilize Cigna PPO Providers. For a listing of Cigna PPO Providers, go to [www.cigna.com](http://www.cigna.com) or contact Wellfleet Student toll-free at (877) 657-5030, or [www.wellfleetstudent.com](http://www.wellfleetstudent.com) for assistance.



With CareConnect from Wellfleet Student, students have 24/7 access to professional assistance to help manage personal concerns, emotional issues, transition and adjustment concerns, academic stress, career development, and the demands of daily and family obligations.

Members in need of assistance simply call the behavioral health hotline on their ID card, **(888) 857-5462**, or via the Wellfleet Student mobile app for immediate access to a masters-level mental health professional. Students are run through a clinical assessment to determine if CareConnect counseling, health center referral, or other treatment is necessary. To access mobile features, students simply download their school's app in their device's app store.