

Wellfleet True Choice Student Health Insurance Plan

A student guide for understanding your benefits

Who is Wellfleet?

- Wellfleet is your university's health insurance carrier and claims administrator
- We process medical claims for members enrolled in the university's True Choice Student Health Insurance Plan (SHIP)
- To learn more, visit wellfleetstudent.com. Enter the name of your school in the search bar to see more about your plan
- Contact Wellfleet with questions about benefits, coverage, and claims: (877) 657-5035





Wellfleet's approach to student health

Wellfleet has been transforming student health insurance since 1993.

We're committed to providing you with the right care, at the right cost, to your satisfaction.



Tailored solutions

- We created a health plan and pharmacy solution that meets students' unique needs.



Student-centric mindset

- We focus on improving student health, from reducing your costs to improving your access to care.



Unwavering commitment

- A Berkshire Hathaway company with more than 30 years in student health, we're committed to students.



About your True Choice Health Plan

The next generation of student health

Continually finding new ways to provide quality student health insurance at an affordable rate, True Choice does away with traditional networks, giving you more provider freedom while lowering your cost of care.

- Comprehensive medical coverage and the ability to choose your own provider
- A student-centric plan with low out-of-pocket costs
- Wellfleet Rx with \$0.00 copays on over 50 highly used medications
- Access to care on and off campus, including:
 - Primary, urgent, and emergency healthcare
 - Behavioral healthcare
 - Telehealth care



What providers can I visit?

With True Choice, you can visit **any provider**

- You're not limited by a network
- You won't have to worry about the high costs associated with "out-of-network" providers

To find a provider:

1. Download the Wellfleet Student app and create an account
2. Go to "Find Care"
3. Search for a provider in your area
4. Schedule an appointment on the phone or in the app
5. When you visit the provider, show your ID card via the app

**WELLFLEET**
STUDENT

**TRUE**
CHOICE

College logo
to go here

 **MEMBER**

Insured: Student Sample
ID: 002190599 000

Group #: #####
School Name: ABC University

 **BENEFITS**

Office visits: Primary Care: Coins \$##, #% Coins; Specialist: \$##, #% Coins
ER: \$##, #% COINS Urgent Care: \$##, #% COINS
DED - \$##
OOP - \$##
Wellfleet RX/ESI - RX Copay: Tier 1: \$## Tier 2: \$## Tier 3: \$## Speciality: \$##
RxGroup: WFLEET1 Pharmacist Rx Help Desk: (###) ###-####
RX Bin: 003858 PCN: A4 Member Pharmacy Help Desk: (###) ###-####

Eligibility/ Claims: (###) ###

** No Referral Required**

See Reverse Side For Important Information

How do I find out if a specific treatment is covered?

Here are a few ways to see if a treatment is covered on your True Choice plan:

Visit your school's Wellfleet page:

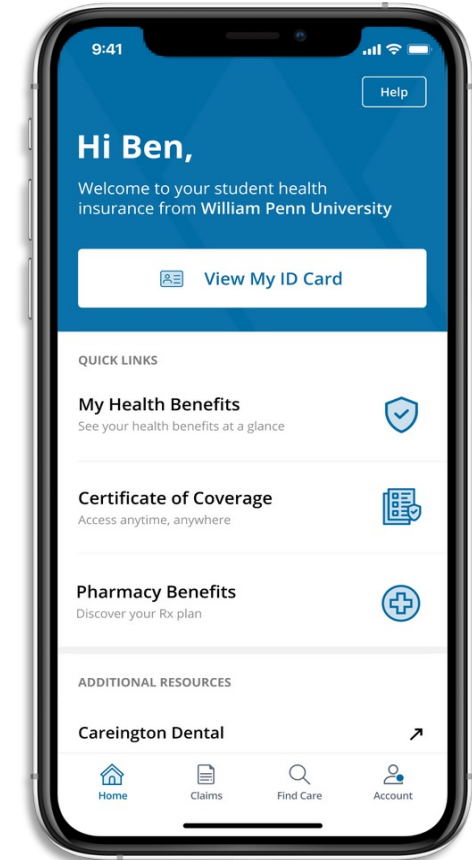
- Visit wellfleetstudent.com
- Enter your school's name
- Under "Discover Your Benefits," find the "Benefits Summary Flyer," which outlines what is covered and excluded

Use the Wellfleet Student app:

- On the homepage, choose "My Health Benefits"

Contact Wellfleet Customer Service:

- Phone: (877) 657-5035
- Email: customerservice@wellfleetinsurance.com





Where can I go for care?

- You are free to seek care at any provider of your choosing.
- Your Student Health Center is a preferred choice for convenient, low-cost care, right on campus.
- The **Wellfleet Student app** offers more care options, including
 - In-person or telehealth provider visits
 - 24/7 CareConnect mental health hotline
 - 24/7 Nurseline for expert care and guidance
 - Digital behavioral healthcare
- For more urgent needs, visit a walk-in clinic or urgent care center
- In a life-threatening situation, call 911 or go to the nearest emergency room

What virtual options are available?

24/7 Nurseline

- Talk to a registered nurse
- Access Nurseline through:
 - The Wellfleet Student app
 - Phone (800) 634-7629

24/7 CareConnect behavioral health line

- Get help from a licensed counselor.
- Access CareConnect through:
 - The Wellfleet Student app
 - Phone (888) 857-5462

Teladoc

- Schedule medical and telehealth appointments
- Access Teladoc through the Wellfleet Student app

SilverCloud® by Amwell®

- Help yourself feel better with this self-guided digital behavioral health program
- Access SilverCloud® through the Wellfleet Student app

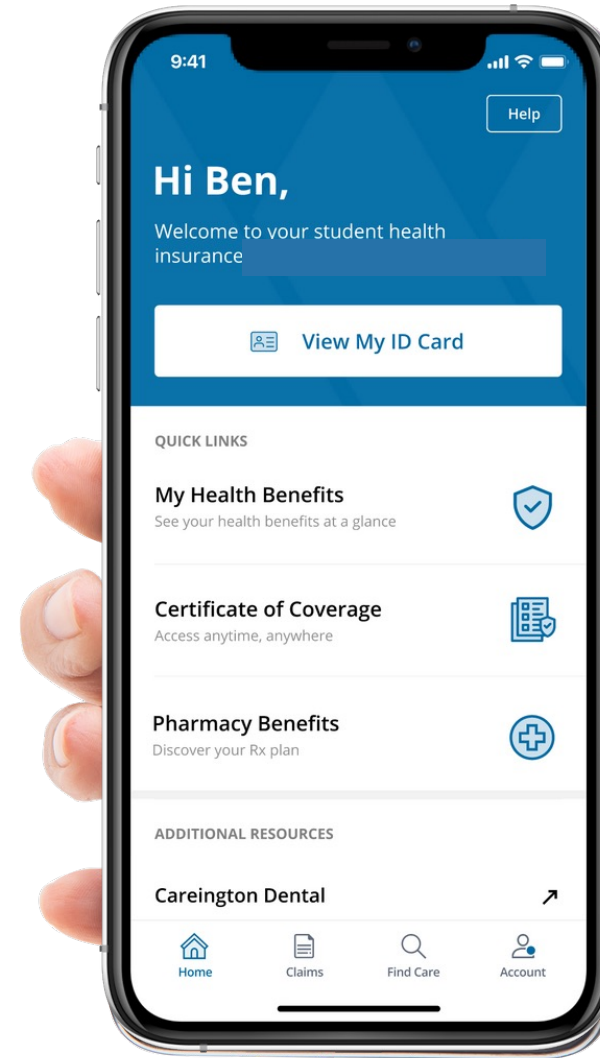


Student mobile app

Manage your health plan. Anytime. Anywhere.

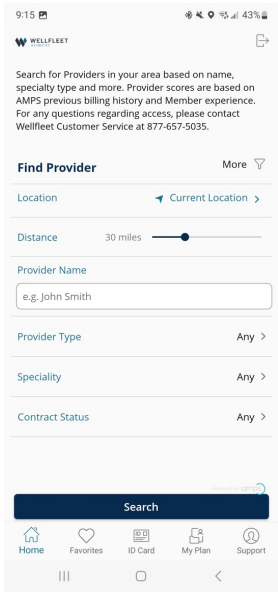
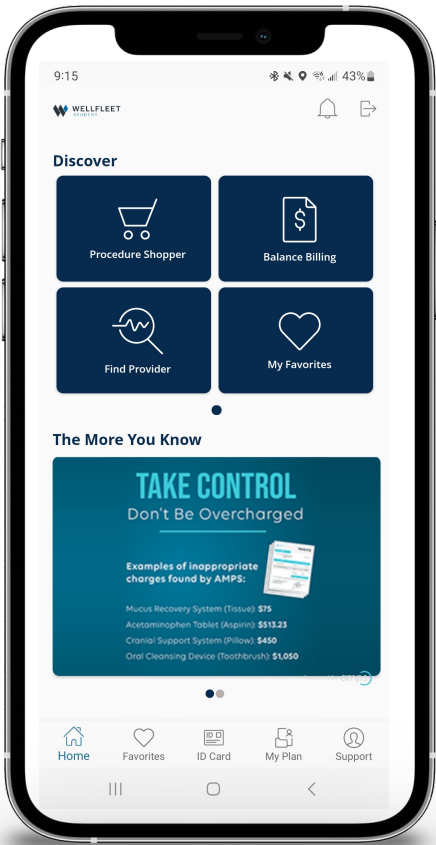
Easy access to plan data from your phone (Android or IOS) allowing you to:

- Easily access your ID card
- Explore plan benefits, resources & more
- Quickly find providers for virtual or in-person care
- Access the cost of care tool
- Connect with our customer care team
- Connect with our Care Navigation team for help scheduling medical procedures
- Securely manage your Wellfleet account
- Digitally submit and track any provider bills

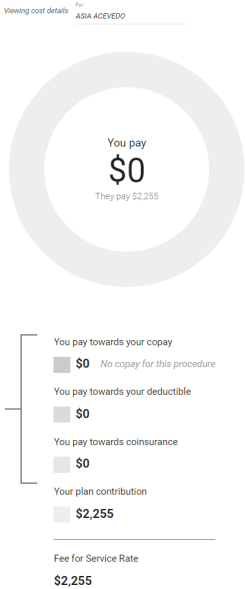
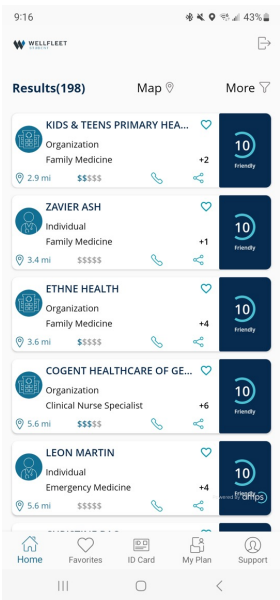


Features that simplify and educate

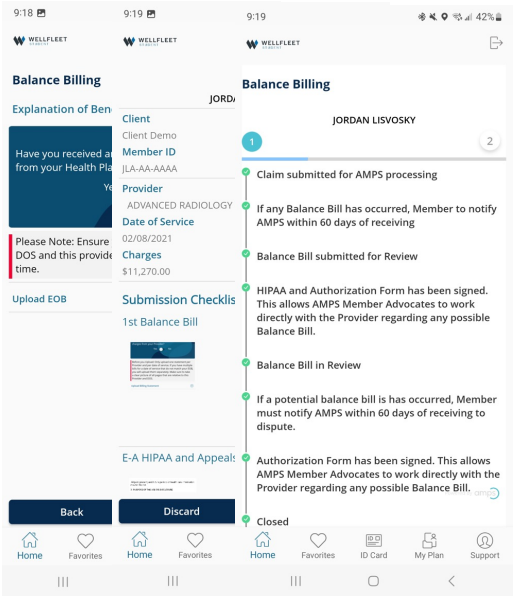
Easily find care and manage claims



Find a provider



Estimate cost of care



Submit and track claims



What is an Explanation of Benefits (EOB) and how do you read it?

- Once a claim has been reviewed and processed, Wellfleet will send you an EOB
- This document provides a lot of information, including:
 - The total charges from the provider
 - What services we have covered
 - What discounts have been applied
 - What your remaining financial responsibility (if any) is
- An EOB is not a bill, so do not send any balance due to Wellfleet
- The provider will receive a separate notification from Wellfleet and should send you a revised bill for any remaining amount due
- Instructions on how to read an EOB can be found [here](#)

What do I do if I receive a bill from a provider?

- Most providers accept Wellfleet's initial payment without dispute
- Built into your True Choice plan is balance bill protection:
 - This means that members are protected from additional billing if the provider doesn't accept our initial payment.
 - If a provider sends you an additional bill, notify Wellfleet by:
 - Uploading a picture of your bill on the Wellfleet Student app
 - Or calling customer service at (877) 657-5035
 - Once notified, Wellfleet will take full responsibility for managing negotiations with the provider to reach a resolution

Jane checks the mail and notices a bill



Jane will send the bill directly to Wellfleet, and we will take it from here



Jane will be assigned **a dedicated, 1:1 member advocate** to handle her balance bill.



Wellfleet will communicate with the provider and **manage** all negotiations, if necessary.



Wellfleet will provide **full support through bill resolution** and keep Jane informed



How can I check the status of a claim?

Wellfleet Student app:

1. Open the app
2. Log in to your Wellfleet Student account
3. Navigate to the “Claims” tab
4. See your claims history and the status of each claim

If you have questions on a claim, contact Customer Service:

- Choose “Help” in the Wellfleet Student app
- Call us at (877) 657-5035
- Email customerservice@wellfleetinsurance.com



What if I need a prescription drug?

- Your student health plan may include Wellfleet Rx pharmacy benefits
- Our student-focused pharmacy aims to provide the right medications at an affordable cost
- If you receive a prescription from your doctor, pick it up using the following steps:
 1. Bring the prescription to your pharmacy or have the provider send it there
 2. Provide your SHIP ID card to the pharmacist
 3. Pay your copay
 4. Pick up your prescription
- Wellfleet will pay for covered medications in full after you pay the copayment
- Depending on the drug, your copay may range from \$0 to \$50

How to contact us

Wellfleet Student app:

Choose the “Help” button in the Wellfleet Student app to talk with our Customer Service team

Phone:

(877) 657-5035

Office hours:

Monday - Thursday

8:30 a.m. – 7:00 p.m. EST

Friday

9:00 a.m. – 5:00 p.m. EST

Email:

customerservice@wellfleetinsurance.com

Mail:

WELLFLEET GROUP, LLC

PO Box 15369

Springfield, MA 01115-5369



Thank you.