



WESLEYAN UNIVERSITY GSA Benefits Committee

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Health Services

DHC

All 3 departments partner together to help students achieve and maintain physical, emotional and mental wellness while at Wesleyan.

CAPS

WesWell

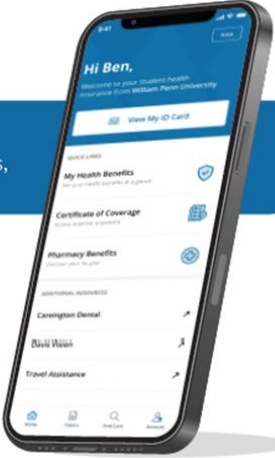
Student Health Insurance Plan (SHIP)

- ▶ Cigna PPO Medical Insurance Plan
 - ▶ PPO= Preferred Provider Organization
 - ▶ Providers in the Cigna network are preferred and considered “In Network”
 - ▶ Utilizing “In Network” providers reduces your out-of-pocket healthcare costs because of pre-negotiated rates.
 - ▶ To search for “In Network” providers, use the Wellfleet Mobile App or visit the Wellfleet Student Health website.



Student Mobile App

Enabling access to plan information, providers, resources & more -- anytime, anywhere.



Key Features

- Access digital ID cards
- View and search for claims
- Find in-network providers

View your ID card:
Easy access to healthcare ID cards for use at the doctor's office or pharmacy.

Access important health plan information:
Easily review benefit information, discover pharmacy benefits, and access additional plan resources.

View claims and activity status:
Review claims, correspond with Wellfleet's claims team and access "Explanation of Benefit" documents for each claim paid.

Find care:
Access a robust network provider search and telehealth options, including CareConnect, our 24/7 urgent behavioral health hotline.

Connect with Wellfleet's Customer Care team:
Email or call our student-focused customer care team straight from the app.

Secure account management:
Whether using our website or mobile application, students have one account and centralized information to securely manage their health plan on their terms.



Download the app on both Apple and Android devices

Questions? Our Member Service Team is ready to assist you.
Call 1-877-657-5030

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WSH - APP-121522

Connecticut College Insurance Consortium (CCIC)

- ▶ Last year, there were 9 CT colleges in the consortium
- ▶ Gallagher Student Health is our insurance broker
- ▶ Benefits of being in a consortium = cost savings through purchasing power, shared resources/expertise, enhanced risk management and increased access to knowledge and best practices.



SHIP COVERAGE- Cost Sharing

	In Network	Out of Network
Policy Year Deductible	\$250.00	\$500.00
Coinsurance	80% of Negotiated Charge	50% of Usual & Customary (UC) Charge
Out of Pocket Max	\$10,600.00	\$10,600.00
Preventative Services	100% of Negotiated Charge, Deductible Waived	50% of UC after deductible, coinsurance, copay
Physician Office Visits	\$40.00 copay, deductible waived	50% of UC after deductible
Emergency Room Care	\$175.00 copay <i>after</i> deductible	Paid the same as In Network except UC charges apply
Urgent Care Services	\$75.00 copay, deductible waived	\$75.00 copay, UC charges apply, deductible waived

“Covered” Services

- ▶ Each insurance plan/policy will have a list of covered services, usually called a Benefits Guide
- ▶ These services typically include medical benefits such as tests, prescriptions and treatment services
- ▶ When a service is “covered” most of the time that means that the insurance company agrees to accept the charge and pay some of the cost.
 - ▶ Most insurance companies will not provide coverage for elective cosmetic procedures, fertility treatments, and off label prescription use.

COVERED

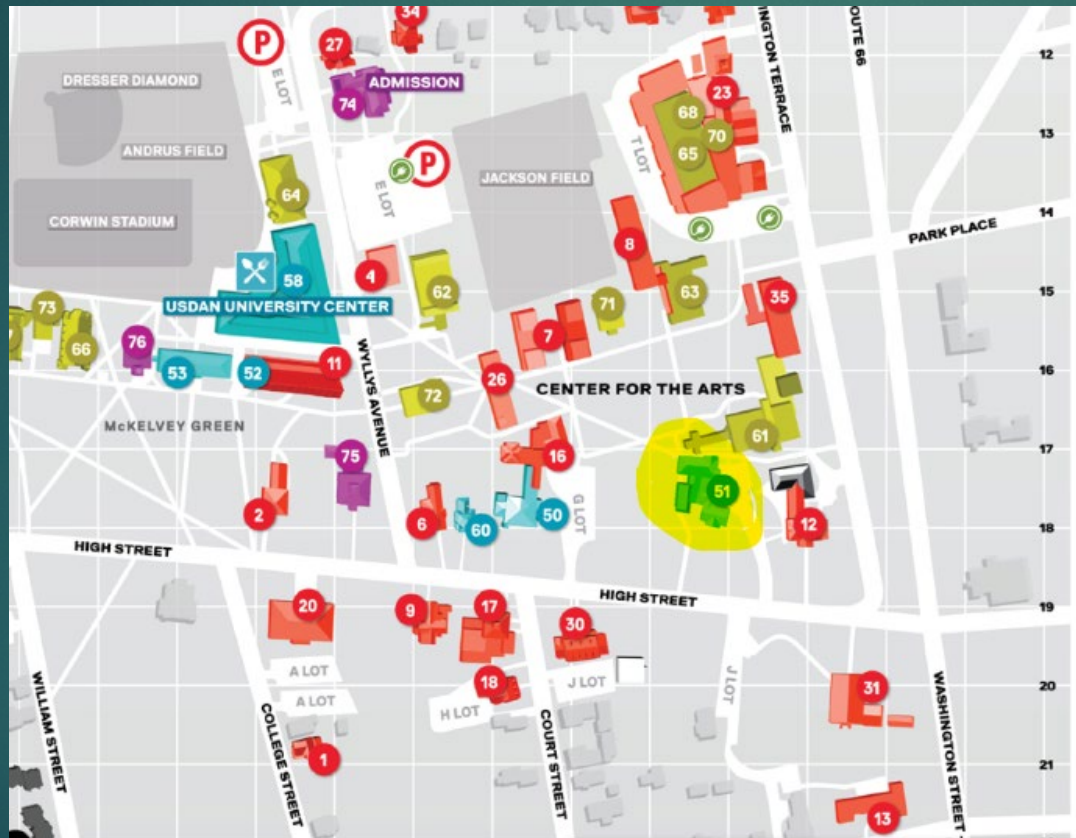


FREE

DAVISON HEALTH CENTER

Monday – Friday: 9:00am-5:00pm

Saturday: 10:00am-2:00pm



327 Hight St.

860-685-2470

No deductible,
copay or cost sharing
required!

Online appointment
scheduling available.

SHIP- Value Added Services

- ▶ Emergency Medical & Travel Assistance
 - ▶ Program that will arrange emergency medical and travel assistance services.
 - ▶ Both medical and non-medical services (lost luggage, documents, etc.)
- ▶ 24/7 Nurseline
 - ▶ **Free** access to phone-based, health information and triage
- ▶ Telemedicine Services
 - ▶ Teladoc- **Free** mental health services including diagnosis and treatment
 - ▶ Hinge Health- **Free** virtual musculoskeletal services including Physical Therapy

SHIP- Limited Benefits

- ▶ SHIP is a medical insurance plan but does provide some limited dental and vision benefits.
 - ▶ Pediatric Dental Care (up to age 26)
 - ▶ Routine, Endodontic, Prosthodontic and Medically Necessary Orthodontic Care
 - ▶ Pediatric Vision Care (up to age 26)
 - ▶ 1 Routine vision exam per year and 1 pair of prescribed lenses and frames
 - ▶ Adult Vision Care
 - ▶ 1 Routine vision exam per year
 - ▶ 1 Annual retina exam for existing conditions such as glaucoma or diabetic retinopathy
 - ▶ No Adult Dental Care

Optional Dental & Vision Insurance

- ▶ Wellfleet Student Insurance partners with Ameritas to offer supplemental vision and dental insurance plans for purchase. (Must be enrolled in SHIP)
- ▶ Wesleyan partners with Standard Life-Smith Brothers Insurance (United Healthcare Network) to offer supplemental dental insurance. Visit the DHC website for policy and plan information. (Do not need to be enrolled in SHIP)
- ▶ AccessHealthCT.com offers dental and vision only insurance plans
 - ▶ You can enter some basic information and compare plans before purchasing
- ▶ Things to keep in mind when shopping for dental insurance:
 - ▶ Most dental plans cap how much they'll pay per year (Annual Max)
 - ▶ Some dental plans have waiting periods before covering major services like root canals and crowns
 - ▶ "Basic" and "Major" service coverage vary by insurer, exclusions often apply

Be your own advocate

- ✓ When possible, look for in network providers
 - ✓ Best way to access this information is in your insurance portal or by calling the number on the back of your card
- ✓ When scheduling your appointment, be clear about your needs.
 - ✓ You don't need to give a full story, but you want to be sure you provide enough information so they can schedule you appropriately and so that you have the right time allotted for your visit.
- ✓ Write down your questions ahead of time and bring them with you
- ✓ If you need a referral, be sure you are clear on the process and next steps.
 - ✓ Is the provider in network? Will the specialist call you to schedule? Do you need to call them? How will your records get over to them?
- ✓ Use your online patient portal.
- ✓ Check your Explanation of Benefits for accuracy.
- ✓ If something is not fully paid for or you have questions, call your insurance company and ask!