BENEFITS AT A GLANCE

STUDENT HEALTH INSURANCE PLAN | PLAN YEAR 2019/2020

DESIGNED EXCLUSIVELY FOR THE STUDENTS OF:

CARLTON COLLEGE
Northfield, MN
("the Policyholder")

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

Policy Number: CCIC1920MNSHIP79
Group Number: ST1268SH
Effective: 8/15/2019 - 8/14/2020

ADMINISTERED BY:
Wellfleet Group, LLC

MNSHIP79 5.28.19
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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. For questions about enrollment, medical benefits or claims, please call Wellfleet Student at (877) 657-5030.
### Where to Find Help

<table>
<thead>
<tr>
<th>For Questions About:</th>
<th>Please Contact:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance Benefits</td>
<td>Wellfleet Group, LLC</td>
</tr>
<tr>
<td>Claims Processing</td>
<td>2077 Roosevelt Avenue</td>
</tr>
<tr>
<td>Enrollment</td>
<td>Springfield, Massachusetts 01104</td>
</tr>
<tr>
<td>ID Cards</td>
<td>(877) 657-5030</td>
</tr>
<tr>
<td>Preferred Provider Listings</td>
<td><a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a></td>
</tr>
<tr>
<td>Waiver</td>
<td></td>
</tr>
<tr>
<td>Servicing Agent</td>
<td>USI Affinity</td>
</tr>
<tr>
<td></td>
<td>5455 Rings Rd. Suite 250</td>
</tr>
<tr>
<td></td>
<td>Dublin, OH</td>
</tr>
<tr>
<td></td>
<td>(610) 537-1452</td>
</tr>
<tr>
<td>Preferred PPO Provider Listings</td>
<td>Wellfleet Student</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a></td>
</tr>
<tr>
<td></td>
<td>or</td>
</tr>
<tr>
<td></td>
<td>Cigna</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.cigna.com">www.cigna.com</a></td>
</tr>
<tr>
<td>Cigna claim forms</td>
<td>Send Cigna claims to:</td>
</tr>
<tr>
<td></td>
<td>CIGNA</td>
</tr>
<tr>
<td></td>
<td>PO Box 188061</td>
</tr>
<tr>
<td></td>
<td>Chattanooga, TN 37422 – 8061</td>
</tr>
<tr>
<td></td>
<td>Electronic Payor ID: 62308</td>
</tr>
<tr>
<td>Prescription Drug Provider</td>
<td>Wellfleet Rx</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.wellfleetstudent.com">www.wellfleetstudent.com</a></td>
</tr>
</tbody>
</table>

### Am I Eligible?

All registered full-time Undergraduate Domestic and International students taking 6 or more credits are required to have health insurance coverage, either through this Student Health Insurance Plan or through another individual or family plan. Students are automatically enrolled in the Student Health Insurance Plan at registration and the premium is added to the student's tuition fees unless proof of comparable coverage is provided by completing the waiver.

Insured Students who are enrolled in the Student Health Insurance Plan may also enroll their eligible dependents.
How Do I Waive/Enroll?
If You are eligible to be covered under this Program, You are automatically enrolled and charged premium for the coverage, unless You waive coverage. To document proof of comparable coverage, students need to complete the online Waiver Form and submit it prior to the waiver deadline date. The deadline to waive for the annual coverage is 8/15/19. To submit the online Waiver Form:

1. Go to [www.wellfleetstudent.com](http://www.wellfleetstudent.com), select your school from the drop-down box;
2. Click on the Waiver link; and
3. Complete all of the required information as directed.

- **ANNUAL WAIVER DEADLINE – 8/15/19**

Effective Dates & Costs

<table>
<thead>
<tr>
<th>Coverage Period</th>
<th>Coverage Start Date</th>
<th>Coverage End Date</th>
<th>Enrollment/Waiver Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual</td>
<td>8/15/2019</td>
<td>8/14/2020</td>
<td>8/15/2019</td>
</tr>
</tbody>
</table>

**Plan Costs for Full-time Undergraduate Domestic and International Students and their Dependents**

| Student*        | $1,956              |
| Spouse*         | $1,956              |
| Each Child*     | $1,956              |
| 3 or more Children* | $5,868            |

*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 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.
Carleton College Health Insurance Benefit Summary

This is only a brief description of coverage available under Certificate form MN 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.

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>IN-NETWORK PROVIDER</th>
<th>OUT-OF-NETWORK PROVIDER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policy Year Deductible</td>
<td>$200 Individual</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$7,900 Individual</td>
<td>$15,800 Family</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>80% of Negotiated Charge (NC)</td>
<td>60% of Usual &amp; Customary (U&amp;C)</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>100% of NC</td>
<td>60% of U&amp;C</td>
</tr>
<tr>
<td>Hospital Room &amp; Board (Inpatient)</td>
<td>80% of the NC after Deductible for Covered Medical Expenses</td>
<td>60% of the U&amp;C after Deductible for Covered Medical Expenses</td>
</tr>
<tr>
<td>Surgery (Inpatient or Outpatient)</td>
<td>80% of the NC after Deductible for Covered Medical Expenses</td>
<td>60% of the U&amp;C after Deductible for Covered Medical Expenses</td>
</tr>
<tr>
<td>In Office Physician Visit</td>
<td>80% of the NC after Deductible for Covered Medical Expenses</td>
<td>60% of the U&amp;C after Deductible for Covered Medical Expenses</td>
</tr>
<tr>
<td>Emergency Services Expense (copay waived if admitted)</td>
<td>$250 copayment then the plan pays 80% of the NC after Deductible for Covered Medical Expenses</td>
<td>Paid the same as In-Network Provider subject to Usual and Customary Charge.</td>
</tr>
<tr>
<td>Urgent Care Centers</td>
<td>80% of the NC after Deductible for Covered Medical Expenses</td>
<td>60% of the U&amp;C after Deductible for Covered Medical Expenses</td>
</tr>
<tr>
<td>Diagnostic Imaging Services &amp; Laboratory Procedures (Outpatient)</td>
<td>80% of the NC after Deductible for Covered Medical Expenses</td>
<td>60% of the U&amp;C after Deductible for Covered Medical Expenses</td>
</tr>
<tr>
<td>Allergy Testing &amp; Allergy Injections/Treatment</td>
<td>80% of the NC after Deductible for Covered Medical Expenses</td>
<td>60% of the U&amp;C after Deductible for Covered Medical Expenses</td>
</tr>
<tr>
<td>Specialist Consultant/ Physician Services</td>
<td>80% of the NC after Deductible for Covered Medical Expenses</td>
<td>60% of the U&amp;C after Deductible for Covered Medical Expenses</td>
</tr>
</tbody>
</table>
Outpatient Prescription Drugs
Copay per 30-day supply

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
<th>Tier 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20 Copayment</td>
<td>$40 Copayment</td>
<td>$60 Copayment</td>
<td>$60 copayment</td>
</tr>
<tr>
<td>then the plan pays 100% of the Negotiated Charge for Covered Medical Expense Deductible Waived</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Not covered

NC = Negotiated Charge       U&C = Usual and Customary

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 the Insured Person.

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 the Insured Person’s 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 the Insured Person 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 the Insured Person’s 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 the Insured Person.
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:
   - 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;
   - In vitro fertilization, gamete intrafallopian tube transfers or zygote intrafallopian tube transfers;
   - Costs for an ovum donor or donor sperm;
   - Sperm storage costs;
   - Cryopreservation and storage of embryos;
   - Ovulation induction and monitoring;
   - Artificial insemination;
   - Hysteroscopy, except if the procedure is Medically Necessary for reasons other than infertility;
   - 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. 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.

8. Any expenses in excess of Usual and Customary Charges except as provided in the Policy.

9. 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.

10. 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.

11. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport for which benefits are paid under another Professional Sports Insurance Program. Any Sports insurance program will be the primary payor. We will be the secondary payor, unless otherwise specified under the Coordination of Benefits provision.

12. Treatment, services, supplies or facilities in a Hospital owned or operated by the Veterans Administration or a national government or any of its agencies, except when a charge is made which the Insured Person is required to pay.

13. Services that are duplicated when provided by both a certified Nurse-midwife and a Physician.

14. Expenses payable under any prior policy which was in force for the person making the claim.

15. 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.

16. Elective Surgery or Elective Treatment unless such coverage is otherwise specifically covered under the Policy.

17. Charges incurred for acupuncture, in any form, except to the extent provided in the Schedule of Benefits.

18. 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.


20. Charges for hair growth or removal unless otherwise specifically covered under the Certificate.

21. Surgery or related services for cosmetic purposes to improve appearance, except to restore bodily function or correct deformity resulting from disease, or trauma, or for port-wine stain removal.

22. Treatment to the teeth, including orthodontic braces and orthodontic appliances, unless otherwise covered under the Pediatric Dental Care Benefit.

23. Braces and appliances used as protective devices during a student’s participation in sports. Replacement

24. Exhibition of impacted wisdom teeth or dental abscesses.

25. The Insured Person is:
   - committing or attempting to commit a felony,
   - engaged in an illegal occupation.

26. Elective abortions, except when the life of the Insured Person upon whom the abortion is performed is at stake. Elective abortion means an elective, non-therapeutic, abortion including those resulting from rape or incest.

27. Custodial Care service and supplies.

28. Charges for hot or cold packs for personal use.

29. Braces and appliances used as protective devices during a student’s participation in sports. Replacement
braces and appliances are not covered.
32. Services of private duty Nurse except as provided in the Certificate.
33. Expenses that are not recommended and approved by a Physician.
34. 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.
35. 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.
36. Sleep Disorders, except for the diagnosis and treatment of obstructive sleep apnea.
37. Treatment of Acne unless Medically Necessary.
38. 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.
39. 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, except as specifically provided in the Prescription Drug Benefit section of the Certificate;
   • repackaged products;
   • blood components except factors;
   • immunology products.
40. Non-chemical addictions.
41. Non-physical, occupational therapies (art, dance, etc.).
42. Modifications made to dwellings.
43. General fitness, exercise programs.
44. Hypnosis.
45. Rolfing.
46. Biofeedback.

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

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 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

Cigna
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 or contact Wellfleet Student toll-free at (877) 657-5030, or www.wellfleetstudenthealth.com for assistance.

CareConnect
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.