



Dear Students. We are pleased to provide you with this summary of the Student Health Insurance Plan (SHIP) for the University of Connecticut. This plan is fully compliant with the Affordable Care Act and meets all Minimum Essential Coverage requirements.

Who Is Eligible To Enroll?

Full-time Students: Undergrads 12+ credits & Graduate Students 9+ Credits, **Part-time Students** registered for at least 6 credits and **Dependents** of enrolled students.

How Do I Enroll?

UConn requires full-time students to maintain adequate health insurance coverage. The University will post the SHIP premium to the tuition bill of **most full-time students** at the start of their first semester during each academic year. Please review your tuition bill to determine if you are an auto-billed student. If the online waiver is not complete, enrollment will happen automatically. To request Voluntary enrollment, Full-time students who are not auto billed, Part-time students taking at least 6 credits and/or to enroll dependent(s) contact Smith Brothers Insurance, at 860-430-3338 or email: studenthealth@smithbrothersusa.com for more information.

How Do I Waive Coverage?

If after review of the SHIP a student wishes to decline the coverage, they must do so by completing the online waiver located in the UConn Student Administration system at: www.studentadmin.uconn.edu. From the homepage, click on **Bursar Services > Waivers > Health Waivers**.

Waiver Period Deadline Dates

Annual	September 15, 2025
Spring	February 5, 2026

Cost and Periods of Coverage

	Annual 8/1/2025 – 7/31/2026	Spring/Summer 1/1/2026 – 7/31/2026
Student	\$3,214*	\$1,897*
Spouse	\$3,144	\$1,827
Per Child	\$3,144	\$1,827

*The above rates include an administrative fee.
 Dependent rates are in addition to the student rate.

Where Can I Obtain More Information About The Plan?

Enroll Dependents Voluntary Enrollment	Smith Brothers Insurance 860-430-3338 studenthealth@smithbrothersusa.com
Waive Coverage	UConn Student Administration www.studentadmin.uconn.edu
Insurance Benefits Claim Processing ID Cards	Wellfleet Group, LLC 1-(877) 657-5030 www.wellfleetstudent.com
Find an In-Network Provider	Cigna Open Access Plus (OAP) www.Cigna.com
Prescription Drugs – formulary	WellfleetRX/ESI www.wellfleetrx.com

Underwritten By:
 Wellfleet Insurance Company

Plan Administrator:
 Wellfleet Group, LLC
 PO Box 15369
 Springfield, MA 01115
www.wellfleetstudent.com
 (877) 657-5030

Servicing Agent:
 Smith Brothers Insurance
 68 National Drive
 Glastonbury, CT 06033
Studenthealth@smithbrothersusa.com
 860-430-3338

HEALTH INSURANCE BENEFIT SUMMARY*

Unless otherwise specified below,
 the Medical Plan Deductible will always apply

BENEFIT**	In-Network Provider	Out-of-Network Provider
Policy Year Deductible	\$300 Individual \$900 Family	\$600 Individual \$1,800 Family
Out-of-Pocket Maximum	\$6,850 Individual \$13,700 Family	No Maximum
Coinsurance	80% of NC (amount paid by the plan)	60% of U&C (amount paid by the plan)
Preventive Care	100% of NC (Deductible waived)	60% of U&C
Inpatient Hospitalization <i>Pre-certification required</i>	80% of NC	60% of U&C
Physician Office Visits, Specialists/Consultants, Telemedicine or Telehealth Services and Chiropractic Care	\$20 copay per visit, then 100% of NC (Deductible waived)	60% of U&C (Deductible waived)
Emergency Services in an emergency department	\$150 copay per visit then plan pays 100% of NC (Deductible waived)	Paid the same as In-Network Provider subject to U&C
Urgent Care Centers for non-life-threatening conditions.	\$20 copay per visit then 100% of NC (Deductible waived)	\$20 copay per visit then 100% of U&C (Deductible waived)
SHaW	100% of Actual Charge for Covered Medical Expenses (Deductible Waived)	
Laboratory Procedures (Outpatient)	80% of NC (Deductible waived)	60% of U&C
Outpatient Prescription Drugs Copay per 30-day supply filled at a Retail pharmacy.	Tier 1: \$10 copay Tier 2: \$40 copay Tier 3: \$60 copay Tier 4: \$60 copay Then the plan will pay 100% of NC. (Deductible waived)	60% of U&C <i>Out-of-Network benefits provided on a reimbursement basis</i>

NC= Negotiated Charge

U&C=Usual and Customary

*This is only a brief description of the coverage(s) available under Certificate form CT SHIP Cert (2022). The Certificate will contain reductions, limitations, exclusions, and termination provisions. Full details of coverage are contained in the Certificate. If there are any conflicts between this document and the Certificate, the Certificate shall govern in all cases.

**Pre-certification is required for inpatient hospital, surgery, and selected outpatient services. Pre-Certification is not required for 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.

This Certificate does not cover Loss nor provide benefits for any of the following, except as otherwise provided by the benefits of this Certificate and as shown in the Schedule of Benefits.

General Exclusions

- **International Students Only** - Eligible expenses within Your 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 You could be eligible.
- 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.
- 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.
- Professional services rendered by an Immediate Family Member or anyone who lives with You.
- 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.
- Any expenses in excess of Usual and Customary Charges except as provided in the Certificate.
- 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.
- Services that are duplicated when provided by both a certified Nurse midwife and a Physician.
- Expenses payable under any prior policy which was in force for the person making the claim.
- 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.
- 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.
- 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.
- 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 as specified in the Policy.
- Elective Surgery or Elective Treatment unless such coverage is otherwise specifically covered under the Certificate.
- 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 people assembled together.
- Custodial Care service and supplies except when provided in connection with Extended Day Treatment Programs.
- Charges for hot or cold packs for personal use.
- Services of private duty Nurse except as provided in the Certificate.
- Expenses that are not recommended and approved by a Physician.
- Experimental or Investigational drugs, devices, Treatments, or procedures, unless otherwise covered under Covered Clinical Trials. See the Other Benefits section for more information.
- 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.
- 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.
- Non-chemical addictions.
- Non-physical, occupational, speech therapies (art, dance, etc.).
- Modifications made to dwellings.
- General fitness, exercise programs.
- Hypnosis.
- Rolfing.
- Biofeedback.
- Charges incurred for acupuncture, in any form, except to the extent provided in the Schedule of Benefits.
- Sleep Disorders, except for the diagnosis, and Treatment of obstructive sleep apnea, including testing performed in a home or outpatient setting.
- 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.

Activities Related:

- Braces and appliances used as protective devices during a student's participation in sports. Replacement braces and appliances are not covered.
- Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport.
- 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.
- 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.

Weight Management/Reduction

- 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.
- Treatment for obesity. Surgery for removal of excess skin or fat.

Family Planning:

- Infertility Treatment (male or female)-this includes but is not limited to (except as otherwise specifically covered under this Certificate):
- 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 eggs or embryos.
- Hysteroscopy.
- Laparoscopy.
- Laparotomy.
- Ovulation predictor kits.
- Reversal of tubal ligations.
- Reversal of vasectomies.
- Costs for and relating to surrogate motherhood if the individual is not an insured person under the Certificate.
- Cloning; or
- Medical and surgical procedures that are Experimental or Investigative, unless Our denial is overturned by an External Appeal Agent.

Vision

- Expenses for radial keratotomy.
- Adult Vision unless specifically provided in the Certificate.
- 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.

Dental

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

Hearing

- Charges for hearing exams, repair of hearing aids or cochlear implants except as specifically provided in the Certificate.

Cosmetic

- Treatment of Acne unless Medically Necessary.
- Charges for hair growth or removal unless otherwise specifically covered under the Certificate.
- Surgery or related services for cosmetic purposes to improve appearance, except to restore bodily function or correct deformity resulting from disease, or trauma.

Prescription Drugs

- 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 or prescribed as Medically Necessary.
- Allergy sera and extracts administered via injection.
- Vitamins and minerals, except as specifically provided under Preventive Service, or prescribed as Medically Necessary.
- 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.

- Prescription digital therapeutics.
- 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.
- Medical marijuana, cannabis, or other supplies and/or services rendered at a cannabis dispensary. This does not include synthetic pharmaceutical products approved by the FDA and included on the Formulary. When prescribed as Medically Necessary Treatment for a pain management diagnosis, the Insured Person may submit a claim for reimbursement under the medical benefits;
- Any drug or medicine for the purpose of weight control.
- Sexual enhancements drugs, or
- Vision correction products.

The following Value-added services are not part of the Certificate and are not underwritten by Wellfleet Insurance Company. These services are provided by Independent vendors and are available to all students who participates in the UConn Student Health Insurance Plan:

- **24/7 Nurse Hotline 1-800-634-7629**
- **Teladoc Behavioral Health Services 1-800-835-2362**
- **24/7 Behavioral Health Hotline/CareConnect 1-888-857-5462**



Questions? Call our Member Service Team for assistance at (877) 657-5030.



Download the Wellfleet Student app available on Apple and Android devices

