March 23, 2020

International Accommodations

During these trying times, with COVID-19, students are faced with a myriad of issues like how to continue learning, to figuring out how to get home. Wellfleet understands that these problems exist and is here to make the lives of students easier. Therefore, we have put the following policies in place.

1. Wellfleet has lifted the exclusion prohibiting medical visits while students are in their home country.
   o Wellfleet will cover your visits while you’re in your home country with the same in-network cost share that you experience in the U.S.
   o Enrolled students whose schools have transitioned to online learning will continue to be eligible under the plan.

2. Wellfleet has removed the non-emergency treatment exclusion for students seeking care while overseas.
   o This means medically necessary treatment will be covered at the in-network level of benefits subject to any in-network deductible, coinsurance and co-payments.

3. Wellfleet has enabled students to file claims electronically while in their home country.
   o If you receive treatment, please submit a completed claim form along with a copy of the bill to Wellfleet.
   o Claims forms are located at [www.wellfleetstudent.com](http://www.wellfleetstudent.com), scroll to the forms page.

4. Wellfleet is committed to assisting students around the globe.
   o Wellfleet Student offers 24/7 emergency medical and travel assistance services, emergency evacuation and repatriation, and other travel assistance services.
   o To find out more about this benefit and how to use it, please visit [https://wellfleetstudent.com/travel-assistance/](https://wellfleetstudent.com/travel-assistance/).

5. Wellfleet is assisting students in need of behavioral health care with virtual options.
   o Wellfleet utilizes CareConnect to assist students with acute behavioral health needs. CareConnect will connect you with a live practitioner that can help with several different behavioral health issues.
   o To determine if your school participates in CareConnect services, visit your school’s landing page here [www.wellfleetstudent.com](http://www.wellfleetstudent.com).
   o For those students on the Cigna network, please visit this website to locate a virtual counselor who care assist you as well. [https://hcpdirectory.cigna.com/web/public/consumer/directory/search](https://hcpdirectory.cigna.com/web/public/consumer/directory/search).

6. Wellfleet is assisting students in need of general medical care with virtual options.
   o Telehealth visits will also be covered in the same manner as an in-person visit, so members can conduct a Doctor's appointment from the comfort of their home. Contact your providers office to determine if this is a service they will provide.