



**WellAway World
Elite Student 450
Summary of Benefits**

wellaway.com

WellAway

2023

WellAway World Elite Student 450 Summary of Benefits

The Summary of Benefits will tell you about certain coverages and features of this plan. However, it is important that you read and understand the Policy (which contains a complete description of the terms and conditions), to make sure you are aware of any conditions, limitations and exclusions to your coverage. Benefits may be subject to Deductible, Coinsurance, and Copayment amounts. For questions about your coverage, contact a ConciergeCare Counselor: +1-855-773-7810, International +1-786-453-4008 (collect) or e-mail: Conciergecare@payerfusion.com.

Limit & Cost Sharing

	In-Network	Out-of-Network	Worldwide
Annual limit	Unlimited	Unlimited	\$1,000,000
Deductible	\$450	\$500	\$450
Coinsurance (WellAway cost share)	80%	50%	100%
Out-of-pocket maximum	\$5,000	\$5,500	\$0

Wellness Care

It is recommended that these services be performed in an In-Network Physician's office or in an In-Network free standing diagnostic center to maximize your benefit and reduce your costs.

Adult Wellness Care			
Periodic routine health exams, routine gynecological exams, immunizations and related preventive services such as prostate specific antigen (PSA), routine mammograms and pap smears. Your physician will measure your height, weight, blood pressure and take other routine measurements; review your medical and family history; assess your risk factors and treatment options; review your health risk assessment questionnaire; update your list of providers and prescriptions; look for signs of cognitive impairment; and set up a screening schedule for appropriate preventive services.	Your plan pays 100%	Deductible then your plan pays 50% Coinsurance	Your plan pays 100%
Child Wellness Care			
Periodic age specific physical examinations and developmental assessments; office visit; health history; hearing examinations; age related diagnostic tests; vaccination and immunization necessary for prevention; and track growth and development in accordance with pediatric guidelines.	Your plan pays 100%	Deductible then your plan pays 50% Coinsurance	Your plan pays 100%
Preventive dental services for children under 19 (includes oral exams, cleaning and fluoride treatment every 6 months, sealants every 36 months, space maintainers, and x-rays every 6 months)	Your plan pays 100%	Deductible then your plan pays 50% Coinsurance	Your plan pays 100%
Eye exams and eye glasses for children under 19 (includes one eye exam and one pair of glasses every benefit period)	Your plan pays 100%	Deductible then your plan pays 50% Coinsurance	Your plan pays 100%

Services that Require Hospitalization

	In-Network	Out-of-Network	Worldwide
Hospitalization*	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Emergency room When your symptoms are severe and your health is in jeopardy, causing loss of life, limb or death (medically necessary)	Deductible then \$200 copayment per visit (waived if admitted)	Deductible then \$200 copayment per visit (waived if admitted)	Deductible then your plan pays 100%
Rehabilitative services* (treatment of CVA, head injury, spinal cord injury, or as required as a result of post-operative brain surgery when certain criteria are met)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Habilitative services* (occupational, physical and speech therapy when certain criteria are met)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Physician services (consultations by a physician or specialist while inpatient only when medically necessary)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Behavioral health services* (mental health & substance use disorder services)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Surgical procedures and surgeon fees (inpatient)* <ul style="list-style-type: none"> Refers to the fees charged by the main surgeon that performed the surgical procedure Some complex medical procedures may require an assistant surgeon or co-surgeon performing services (maximum coverage amount is 20% of the approved fees for the main surgeon). This applies only to procedures for which an assistant surgeon or co-surgeon is indicated by evidence based medicine. Services provided by an anesthesiologist during a covered surgical procedure is a covered service by an in-network provider (maximum coverage amount is 30% of the approved fees for the main surgeon). 	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Oncology treatment, drugs & reconstructive surgery* <ul style="list-style-type: none"> Oncology treatment includes chemotherapy, radiation or pharmaceutical treatments which have approved efficacy and market distribution Reconstructive surgery due to illness or injury e.g., breast reconstruction or other bodily reconstruction due to trauma, infection, tumors or disease that will improve function and ability 	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Organ transplant* (includes heart, lung, heart and lung, kidney, pancreas, kidney and pancreas, liver, cornea, allogenic and autologous bone marrow and peripheral stem cell transplants)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%

* Pre-authorization required

Services that Require Hospitalization

In-Network

Out-of-Network

Worldwide

Emergency ambulance services

(from emergency location to nearest facility, from one hospital to another, or from hospital to your home or skilled nursing facility)

Deductible then
your plan pays
80% Coinsurance

Deductible then
your plan pays 100%

Outpatient Care

It is recommended that these services be performed in an In-Network Physician's office or in an In-Network free standing diagnostic center to maximize your benefit and reduce your costs.

Urgent care center

Deductible then
\$50 copayment

Deductible then
your plan pays
50% Coinsurance

Deductible then
your plan pays 100%

Outpatient ambulatory surgical facility & surgical care*

Free-standing only

\$100 copayment then
your plans pays
80% Coinsurance

\$100 copayment then
your plans pays
50% Coinsurance

Deductible then
your plan pays 100%

Surgeon Fees

- Some complex medical procedures may require an assistant surgeon or co-surgeon performing services (maximum coverage amount is 20% of the approved fees for the main surgeon). This applies only to procedures for which an assistant surgeon or co-surgeon is indicated by evidence based medicine.
- Services provided by an anesthesiologist during a covered surgical procedure is a covered service by an in-network provider (maximum coverage amount is 30% of the approved fees for the main surgeon)

Deductible then
your plan pays
80% Coinsurance

Deductible then
your plan pays
50% Coinsurance

Deductible then
your plan pays 100%

Oncology treatment, drugs & reconstructive surgery*

- Oncology treatment includes chemotherapy, radiation or pharmaceutical treatments which have approved efficacy and market distribution
- Reconstructive surgery due to illness or injury e.g., breast reconstruction or other bodily reconstruction due to trauma, infection, tumors or disease that will improve function and ability

Deductible then
your plan pays
80% Coinsurance

Deductible then
your plan pays
50% Coinsurance

Deductible then
your plan pays 100%

Basic diagnostic services and laboratory tests

When performed in a physician's office or in a free-standing non-hospital facility, e.g., x-rays, ultrasounds, EKG, colonoscopy, heart cardiac test, echocardiography, stress test (this list is not exclusive)

Deductible then
your plan pays
80% Coinsurance

Deductible then
your plan pays
50% Coinsurance

Deductible then
your plan pays 100%

Advanced diagnostic and imaging services*

When performed in a free-standing non-hospital facility, e.g., MRI, CT scans, PET scans, MRA, angiography, nuclear imaging, biopsy, CTA, CT coronary angioplasty, diagnostic colonoscopy/endoscopy (this list is not exclusive)

Deductible then
your plan pays
80% Coinsurance

Deductible then
your plan pays
50% Coinsurance

Deductible then
your plan pays 100%

* Pre-authorization required

Outpatient Care

In-Network

Out-of-Network

Worldwide

It is recommended that these services be performed in an In-Network Physician's office or in an In-Network free standing diagnostic center to maximize your benefit and reduce your costs.

Rehabilitative services* (for treatment of CVA, head injury, spinal cord injury, or as required as a result of post-operative brain surgery when certain criteria are met)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Habilitative services* (limited to occupational, physical and speech therapy when certain criteria are met)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Outpatient physical therapy* (physical therapy and spinal manipulation when restoring function loss due to a medical condition or to attain age appropriate function for activities of daily living - treatment plan must be provided)	Deductible then \$15 copayment	Deductible then your plan pays 50% Coinsurance (limited to 40 visits per benefit period)	Deductible then your plan pays 100%
Outpatient chiropractic & spinal manipulation* (chiropractic services and spinal manipulation <i>(to correct a slight dislocation of a bone or joint that is demonstrated by x-ray)</i> when restoring function loss due to a medical condition or to attain age appropriate function for activities of daily living - treatment plan must be provided)	Deductible then \$15 copayment (limited to combined 15 visits per benefit period)	\$15 copayment then your plan pays 50% Coinsurance (limited to combined 15 visits per benefit period)	Deductible then your plan pays 100% (limited to combined 15 visits per benefit period)
Alternative medicine (combined benefit limits) Acupuncture, homeopathy, Chinese Medicine	Deductible then \$15 copayment (limited to combined 15 visits per benefit period)	Not covered	Deductible then your plan pays 100% (limited to combined 15 visits per benefit period)
Behavioral health services* (outpatient facility for mental health & substance use disorder services)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Emergency dental services (due to damage to natural sound teeth which is treated within 90 days of the accidental dental injury)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Vision services (for the treatment of aphakia, injury to or diseases of the eyes and glasses or lenses following cataract surgery)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%

Physician Services

Teladoc® consultations (for illnesses including cold & flu symptoms, allergies, pink eye, respiratory infection, sinus problems and skin problems)	\$10 copayment Limited to 12 visits per benefit period	Not covered	Not available
Physician E-Visits (E-visits are available for established patients and should not exceed 1 visit in a 7 day period. E-Visits are limited to 1 per day per Physician and must be legally authorized in your state of residence)	Deductible then \$20 copayment	Deductible then your plan pays 50% Coinsurance	Not available

* Pre-authorization required

Physician Services

	In-Network	Out-of-Network	Worldwide
Primary care (includes general consultation, primary care visit, check-ups, office visits, and gynecologist when designated as your primary care physician)	Deductible then \$20 copayment	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Specialist consultation	Deductible then \$20 copayment	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Behavioral health (includes office visit, diagnostic evaluation, psychiatric treatment, individual therapy, and group therapy rendered to you by a physician, psychologist or mental health professional for the treatment of a mental health illness or substance use disorder)	Deductible then \$20 copayment	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Allergy testing & treatment (includes injections for allergies, may include desensitization therapy and the cost of hypo-sensitization serum)	Deductible then \$20 copayment	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%

Maternity Care

Prenatal and postnatal physician consultations	Paid in Full	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Labor and delivery Hospital stay minimum 48 hours for normal delivery and 96 hours for c-section (includes hospital, obstetrician, midwife, anesthesiologist, pediatrician (well baby) for a normal delivery)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Complications of Pregnancy (mother only) miscarriage, preeclampsia, ectopic pregnancy and c-section	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Birthing center	\$200 copayment	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Newborn care (a newborn child who is properly enrolled will be covered from the moment of birth for injury or illness, including routine care, and the necessary care or treatment of medically diagnosed congenital defects, birth abnormalities and premature birth)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Infertility treatment	Not covered	Not covered	Not covered
Sterilization (surgical sterilizations, tubal ligations and vasectomies only)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%

Other Services

	In-Network	Out-of-Network	Worldwide
Skilled nursing facility*	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Home healthcare* (care must begin within 14 days following your hospital stay, prescribed by a physician and provided under the supervision of a registered nurse)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Hospice* (accommodation, nursing care and support for the treatment of end of life stages which must be approved by a physician)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Dialysis* (includes equipment, training and medical supplies at a licensed provider location or dialysis center)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Durable medical equipment (helps to complete your daily activity and includes walker, wheelchair, crutches, canes, oxygen equipment or other equipment that can withstand repeated use which must be medically necessary and prescribed by a physician)	Deductible then your plan pays 80% Coinsurance	Deductible then your plan pays 50% Coinsurance	Deductible then your plan pays 100%

Prescription Drugs

	EHIM In-Network Pharmacy	Out-of-Network	Worldwide
Preventive	100%	Not covered	Deductible then your plan pays 100%
Generic	\$15 copayment	\$15 copayment then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Brand	\$40 copayment	\$40 copayment then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Non-preferred brands	\$75 copayment	\$75 copayment then your plan pays 50% Coinsurance	Deductible then your plan pays 100%
Specialty	\$100 copayment	\$100 copayment then your plan pays 50% Coinsurance	Deductible then your plan pays 100%

Evacuation & Repatriation*

Medical evacuation	Paid in full up to \$120,000 limit per covered person, per benefit period
Medical repatriation	Paid in full up to \$50,000 lifetime limit per covered person
Repatriation of mortal remains	Paid in full up to \$25,000 lifetime limit per covered person

* Pre-authorization required

WellAway[®]

Keeping You Well, While You're Away.[®]



WellAway Limited

Victoria Place
31 Victoria Street
5th Floor
PO Box HM 1624
Hamilton HM 10
Bermuda

Phone: +1 441-296-0651

info@wellaway.com
wellaway.com



This material is for informational purposes only and is subject to change. If you decide to purchase a WellAway product, you will be provided with a member package that contains a complete description of the benefits, conditions, limitations and exclusions of coverage. Products and services may not be available in all jurisdictions and are expressly excluded where prohibited by applicable law.

The contents of this material are the exclusive intellectual property of WellAway Limited. No reproduction, changes or copying is possible without the consent of WellAway Limited. The WellAway name, brand and logos are the registered marks of WellAway Limited and the WellAway Limited Segregated Account, Hamilton, Bermuda.