**Relation Insurance Services; Administered by Wellfleet**

Effective August 1, 2020

The health insurance service agent is **Relation Insurance Services,** (Administered by **Wellfleet**)**.** Once you are enrolled into the plan, you can create an online account at [www.wellfleetstudent.com](http://www.wellfleetstudent.com), and follow the directions in this tutorial: <https://www.youtube.com/watch?v=IeinGcJi9dg&feature=youtu.be>. **Wellfleet** is handling the ID cards and claims services. If you have problems registering, please contact [comprohealth@miu.edu](mailto:comprohealth@miu.edu).

**Monthly Cost of Health Insurance:**

**$292** per person, per month.

* Students’ monthly payments **are covered for the first 8 months** of their program. After the 8-month period, students are expected to start paying for their health insurance; either to their student account if they are not working, or by checking account or credit card if they are working. Dependents’ payments are not covered, and students must pay for them by checking account or credit card.

**Co-Insurance:**

For an in-network provider, the insurance will cover **85% of the cost** (after your deductible is paid).

For an out-of-network provider, the insurance will cover **75% of the cost** (after your deductible is paid).

**Annual Deductible:**

For in-network, your deductible is **$250,** and out-of-network is **$500.**

* **What is a deductible?** A deductible is the amount of the bill paid out-of-pocket by you, the policy holder, before the insurance provider will pay any expenses. The deductible restarts every August.

**Open Enrollment for Dependents:**

Dependents (spouse and children) can now be openly enrolled every quarter, along with the student. To enroll dependents, please let us know prior to the enrollment deadline as much as possible! We will be requesting information about your dependent to enroll them, and this could take some extra time.

**Open Enrollment/Cancellation Deadline:**

January 20th for an effective date of February 1st

April 20th for an effective date of May 1st

July 20th for an effective date of August 1st

October 20th for an effective date of November 1st

**Please send us an email if you wish to cancel your health insurance or want to enroll a dependent.**

**Pharmacy:**

The Pharmacy Benefits Manager (PBM) is **Wellfleet Rx/ESI**. To fill a prescription, visit an IN-NETWORK pharmacy and pay the copay. Only prescriptions filled at a **Wellfleet RX/ESI pharmacy** are covered.

To locate a **Wellfleet RX/ESI** pharmacy, please visit [**www.wellfleetstudent.com**](http://www.wellfleetstudent.com), or call Member Pharmacy Help at **(877) 640-7940**.

**Travel Coverage:**

If you temporarily travel outside the U.S., that is not your home country, you will have the same benefits covered. However, you may have to pay out-of-pocket and then file a claim when you arrive back to the U.S. to be reimbursed.