

UAW/UMass Health & Welfare Trust Fund

Dear Graduate Employees,

This document is being provided to highlight the claim payment process for removal of Impacted Wisdom teeth under both the UMass Student Health Benefit Plan (SHBP) and the Graduate Employee dental plan with Altus.

The UMass Student Health Benefit Plan provides coverage from 8/1 – 7/31, which is considered the “Policy Year”. The SHBP provides the following coverage for Extraction of Wisdom teeth:

Impacted Wisdom Teeth Expense. For removal of one or more impacted wisdom teeth.	95% of Actual or Negotiated fee (Policy Year deductible applies)
---	--

Note: The \$200 Policy Year deductible would be applicable to the expenses for removal of impacted wisdom teeth.

Examples of how a claim would be paid under the SHBP:

Student who **has not** met the Policy Year deductible has all 4 wisdom teeth removed:

*Oral Surgeon Charges \$4,200

UMass deductible - \$200

Balance \$4,000 paid at 95% = \$3,800 would be paid by the Student Health Benefit Plan.

Student responsibility = \$400

Student who **has met** the Policy Year deductible has all 4 wisdom teeth remove:

*Oral Surgeon Charges \$4200

UMass deductible - satisfied.

Balance \$4,200 paid at 95% = \$3,990 would be paid by the Student Health Benefit Plan.

Student responsibility = \$210

Note * Oral Surgeon charges who do not participate in the Cigna are subject to **Reasonable and Customary Charges (R&C), which** means the most common charge for similar professional service, procedures, drugs, devices, supplies or treatment within the geographical area where the covered medical expense was incurred. Students will be responsible for any expenses that exceed the R&C.

Note * Oral Surgeons who participate in the Cigna network will accept a negotiated discount of the **Preferred Allowance, which** means the amount a provider, contracted with the preferred provider network, has agreed to accept as payment in full for a Covered Medical Expense. Students are not responsible for the preferred allowance.

The UAW/UMass Health & Welfare Trust Fund also provides a Full Dental Insurance plan through Altus. Graduate Employees covered under the UMass SHBP can have the remaining balance billed to Altus. Please keep in mind that Altus may require additional information to pay the remaining balance.

Any Graduate Employee should always present both their Wellfleet Insurance ID card and the Altus Plan Information. The claims administrator for the UMass SHBP is Wellfleet Student.

Wellfleet Group
PO Box 15369
Springfield, MA 01115-5369
www.wellfleetstudent.com

For questions about the UMass SHBP, students can call Wellfleet at 877-657-5027.