Get the Care You Need

UC SHIP Health Card Logo  4/22/13
WWW.UCOP.EDU/UCSHIP
UC
STUDENT
HEALTH 
INSURANCE 
PLAN
UC RIVERSIDE 
2016–2017
CONVENIENT AND AFFORDABLE STUDENT HEALTH INSURANCE

In an Emergency
Go to the nearest emergency room, or Urgent Care Clinic, if appropriate—no referral needed.

How SHS and UC SHIP Work Together
SHS and UC SHIP work together to provide comprehensive medical care that meets the diverse, individual needs of our students.

- You must first seek non-emergency medical care at SHS by meeting with your primary care provider.
- If you need off-campus, non-emergency services, you will be issued referrals for care outside of SHS. These referrals ensure that your additional care will be covered by UC SHIP, and are required regardless of the distance from the campus that you obtain care. See number 2 under “Get the Care You Need” for other exceptions to the referral rules.

You Need a Referral for Care Outside of SHS
When you start with an SHS referral, you can choose from other health care providers—whether in or out of the Anthem Blue Cross network—and get necessary care that’s covered by UC SHIP. You do not need a referral if you are outside of a 50 mile radius from campus.

Keep in mind that using UC Family or other Anthem Blue Cross network providers can save you money.

UC medical centers—and affiliated professional providers—are members of the Anthem Blue Cross Prudent Buyer network, but have agreed to offer their services to UC SHIP members at an even lower rate.

If you are referred for services outside of SHS, ask for provider recommendations. You can also contact Anthem Blue Cross at (866) 940-8306 for assistance with locating a network provider—it will help lower your out-of-pocket expenses.

Where to Find SHS and CAPS
Email: health@ucr.edu
By Phone:
(951) 827-5531 (main number)
(951) 827-5531 (Counseling and Psychological Services)
Location: 900 University Avenue (in Velch Student Center)

In an Emergency
Call 911 or go directly to the nearest emergency room or Urgent Care Clinic.

In a crisis, always call 911 or go directly to the nearest emergency room.

Anthem Blue Cross—our network provider—will still cover you if you call an ambulance to get medical care.

If you are transferred to a hospital, it’s your responsibility to get a referral at that hospital. Follow the referral rules so that your care is covered.

To get the care you need:
- If your student ID card is not accepted, you may need a referral from SHS.

If you need care outside of SHS, you must have a referral from SHS to receive coverage for the care you need. See number 2 under “Get the Care You Need” for exceptions to the referral rules.

Get help if you have questions, call SHS at (951) 827-3031 (main number). Or contact Anthem Blue Cross—our medical plan administrator—at (866) 940-8306 or www.anthem.com/uc.

In an emergency, go to the nearest emergency room, or Urgent Care Clinic, if appropriate—no referral needed.

Download the Free Student-Health App for Your Card and More
Paper ID cards have been replaced by the Student-Health App. Download the app from Google Play or iTunes to get your ID card, order prescription refills, find coverage information and more, any time you need it.

The app gives you quick and easy access to all your UC SHIP benefits, including:
- Your UC SHIP member ID card
- Student Health Services (SHS)—location, hours, services
- A description of your UC SHIP plan benefits
- Anthem Blue Cross—for medical claims and other plan benefits
- OptumRx—for dental coverage and claims information
- And much more!

After the app downloads, simply click “Register Now” and provide the following:
- Your first and last name
- Your student ID number
- Date of birth (month/day/year)
- Your email address

It’s important to register so you can also receive notifications about your UC SHIP benefits. Don’t have a smartphone or tablet? Access the app using your computer’s browser at www.mobilehealthconsumer.com/studenthealth.

UC SHIP Makes It Easy
Whether you go, you’ll find care is close at hand:
- On campus at Student Health Services (SHS)
- At any UC medical center, affiliated facilities and professional providers (you’ll get an additional UC Family discount!)
- Throughout the United States with other providers in the Anthem Blue Cross Prudent Buyer (PPO) network
- At the University of California Family of five nationally ranked medical centers at Davis, Irvine, Los Angeles, San Diego and San Francisco—along with their affiliated facilities and professional providers—where you’ll pay lower student rates.
- As a member of UC SHIP, you have access to the UC Family of five nationally ranked medical centers at Davis, Irvine, Los Angeles, San Diego and San Francisco—along with their affiliated facilities and professional providers—where you’ll pay lower student rates.
- All UC students are automatically enrolled in UC SHIP for medical, pharmacy, dental and vision coverage.

UC SHIP works in partnership with SHS and CAPS to get you the care you need. Consider SHS your medical “home away from home.”

UC SHIP insures your student health center that includes a full-service pharmacy and provides on campus medical and preventive care, and mental health and substance use disorder services. SHS is staffed by experts in student health—board certified physicians, certified nurse practitioners, physician assistants and nurses. SHS clinicians provide primary care for UC SHIP members and are available to coordinate any additional care you may need.

Student Health Services (SHS)/Counseling and Psychological Services (CAPS)
UC SHIP works in partnership with SHS and CAPS to get you the care you need. Consider SHS your medical “home away from home.”

UC SHIP Make It Easy
Wherever you go, you’ll find care is close at hand:
- On campus at Student Health Services (SHS)
- At any UC medical center, affiliated facilities and professional providers (you’ll get an additional UC Family discount!)
- Throughout the United States with other providers in the Anthem Blue Cross Prudent Buyer (PPO) network

All in the UC Family
As a member of UC SHIP, you have access to the UC Family of five nationally ranked medical centers at Davis, Irvine, Los Angeles, San Diego and San Francisco—along with their affiliated facilities and professional providers—where you’ll pay lower student rates. Be sure to get a referral from SHS before making an appointment with a UC Family provider outside of SHS, or with other Anthem Blue Cross Prudent Buyer network providers. Referrals are not required for emergency room services or Urgent Care Clinic visits. See number 2 under “Get the Care You Need” for other exceptions to the referral rules.

Coverage and Choices
All registered students—including registered domestic, international and students in-absentia at UC Riverside—are automatically enrolled in UC SHIP for medical, pharmacy, dental and vision coverage.

Dependents
New for 2016: Students covered by UC SHIP can enroll their eligible dependents in the same medical, dental and vision coverage that they have for themselves. Enroll dependents through the Wells Fargo Insurance Services Customer Care for UC SHIP Voluntary Student and Dependent Coverage by calling (800) 853-5899. Wells Fargo can provide you with information about rates for dependents.

A Quick How-To on Waiver Coverage
All UC students are required to have medical insurance, which is why UC SHIP automatically covers all registered students, including registered domestic and international students, and students in-absentia. You’ll find the cost of coverage (premium) on your registration bill. If you already have a health plan that meets the University’s health coverage requirements, see the SHS website to learn how to waive enrollment in UC SHIP by the waiver deadline.

Care on the Go
Go mobile with free apps for your medical, pharmacy and dental plans. ID cards, prescription refills and health coverage information at your fingertips, any time you need them.

You’re covered around the world. Whether studying, traveling or living outside of the country, you and dependents covered under UC SHIP can get care through the BlueCard Worldwide program.

DO NOT SKIP THIS STEP: You must get a SHS or CAPS referral for care outside of SHS unless you are more than 50 miles from campus. Referrals are not required for emergency room services or Urgent Care Clinic visits. See number 2 under “Get the Care You Need” for other exceptions to the referral rules.

In an Emergency
Go to the nearest emergency room, or Urgent Care Clinic, if appropriate—no referral needed.

Welcome to UC SHIP at UC Riverside!
Built for students, with student involvement, the University of California Student Health Insurance Plan—UC SHIP—provides accessible and affordable coverage that protects you from unexpected health care costs that could affect your future—graduation and beyond.

UC SHIP at UC Riverside includes medical, pharmacy, dental and vision coverage for you, with the option to enroll your eligible dependents. Plus, your medical coverage includes emergency and urgent care services anywhere in the world.
Medical Coverage
Highlights of your UC SHIP coverage are shown below. The Benefit Year Deductible applies unless stated otherwise. Visit www.ucop.edu/ucship for details. Certain expenses and services are excluded from medical coverage.
You'll find a list on the UC SHIP site at www.ucop.edu/ucship. Riverside > Access Benefits Administration Info > Medical Coverage—Anthem Blue Cross > Find Out What Is Excluded by UC SHIP.

REFERRALS ARE THE PLACE TO START IF YOU WANT UC SHIP TO PAY YOUR BENEFITS. For non-emergency care outside of SHS, obtain a written referral from your SHS primary care clinician. See number 2 under “Get the Care You Need” for other exceptions to the referral rules.

BENEFIT-YEAR DEDUCTIBLES
The amount you are responsible to pay before UC SHIP begins paying for services in each category:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency</td>
<td>$0</td>
<td>100%</td>
</tr>
<tr>
<td>Outpatient</td>
<td>$50</td>
<td>100%</td>
</tr>
<tr>
<td>Inpatient</td>
<td>$150</td>
<td>100%</td>
</tr>
<tr>
<td>Routine Physicals</td>
<td>$750</td>
<td>100%</td>
</tr>
<tr>
<td>Dental</td>
<td>$750</td>
<td>100%</td>
</tr>
</tbody>
</table>

Separate limits on your out-of-pocket costs
Once you pay this amount for covered medical and pharmacy services, UC SHIP steps in to pay 100% of your covered expenses.

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Office Visits
Copies cover office visit only. Additional charges apply for other services, such as lab work. For details, visit www.ucop.edu/ucship/Plan-Data.

Network providers:
Providers in the Anthem Blue Cross Prudent Buyer network, including UC Family medical centers, affiliated facilities and professional providers.

Out-of-network providers:
Any other health care provider you choose; however, you will be responsible to pay amounts that exceed the Anthem Blue Cross maximum allowed amount.

Pharmacy Coverage
OptumRx is the pharmacy benefit administrator for UC SHIP. You can take your prescription to any pharmacy, but you’ll pay the lowest costs if you take it to the Student Health Pharmacy or any other OptumRx network pharmacy. Certain expenses and services are excluded from Pharmacy coverage. You’ll find a list on the UC SHIP site at www.ucop.edu/ucship.

Dental Coverage
UC SHIP provides the highest benefits when you receive services from dentists in the Delta Dental PPO network. You decide how you want to manage costs by selecting a network or out-of-network dentist. Certain expenses and services are excluded from Dental coverage. You’ll find a list on the UC SHIP site at www.ucop.edu/ucship.

Vision Coverage
UC SHIP covers a greater portion of your fees when you receive exams, glasses or lenses from a provider in the Anthem Blue View Vision Insight Plan network, including the new SHS Vision Clinic. Manage your budget wisely—if you use a retail provider, be sure to select one that is in the Anthem Blue View Vision Insight Plan provider before you make a purchase. Certain expenses and services are excluded from Vision coverage. You’ll find a list on the UC SHIP site at www.ucop.edu/ucship.