Dear Plan Member:

This Benefit Booklet provides a detailed explanation of your benefits, limitations and other plan provisions which apply to you.

Covered students and dependents ("members") are referred to in this Booklet as "you" and "your". The plan administrator is referred to as "we", "us" and "our".

All italicized words have specific definitions. These definitions can be found in the DEFINITIONS section of this Booklet.

Please read this Benefit Booklet carefully so that you understand all the benefits your plan offers. Please review Your Right to Appeals section below in order to understand your rights of dispute or claim under UC SHIP. Keep this Benefit Booklet handy in case you have any questions about your coverage.

Note: This is not an insured benefit plan. The benefits described in this Benefit Booklet or any amendments hereto are funded by the University. Anthem Blue Cross Life and Health Insurance Company performs all administrative services in connection with the processing of claims under the plan and has full and final discretion and authority to determine whether and to what extent members are entitled to benefits under the plan. Anthem Blue Cross Life and Health Insurance Company does not assume any financial risk or obligation with respect to the funding of benefits.

Anthem Blue Cross Life and Health Insurance Company is an independent licensee of the Blue Cross Association (BCA).

UC SHIP Customer Service Number: 1-866-940-8306
UC SHIP website: www.ucop.edu/ucship
COMPLAINT NOTICE

All complaints and disputes relating to benefits provided by this plan must be resolved in accordance with the plan's grievance procedures. Grievances may be made by telephone (please call the number that appears on your ID Card) or in writing (write to Anthem Blue Cross Life and Health Insurance Company, 21555 Oxnard Street, Woodland Hills, CA 91367 marked to the attention of the Customer Service Department). If you wish, the claims administrator will provide a Complaint Form which you may use to explain the matter.

All grievances regarding benefits will be acknowledged in writing, together with a description of how the claims administrator proposes to resolve the grievance.

Grievances relating to eligibility for coverage under the plan should be directed to your campus student health services in writing, within 60 days of the notification that you are not eligible for coverage. You should include all information and documentation on which your grievance is based. The student health services will notify you in writing of its conclusion regarding your eligibility. If the student health services confirms the determination that you are ineligible, you may request, in writing, that the University of California Student Health Insurance Plan (UC SHIP) office review this decision. Your request for review should be sent within 60 days after receipt of the notice from the student health services confirming your ineligibility and should include all information and documentation relevant to your grievance. Your request for review should be directed to: University of California Student Health Insurance Plan, Risk Services, 1111 Franklin Street, 10th Floor, Oakland, CA 94607. The decision of the UC SHIP Director will be final.

UC SHIP Customer Service Number: 1-866-940-8306

UC SHIP website: www.ucop.edu/ucship
Claims Administered by:

*ANTHEM BLUE CROSS*

on behalf of

ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY
YOUR RIGHT TO APPEALS

For purposes of these Appeal provisions, "claim for benefits" means a request for benefits under the plan. The term includes both pre-service and post-service claims.

- A pre-service claim is a claim for benefits under the plan for which you have not received the service or for which you may need to obtain approval in advance.
- A post-service claim is a claim for benefits under the plan for which you have received the service.

If your claim is denied:

- you will be provided with a written notice of the denial; and
- you are entitled to a full and fair review of the denial.

The procedure the claims administrator will follow will satisfy the requirements for a full and fair review under applicable law.

Notice of Adverse Benefit Determination

If your claim is denied, the claims administrator’s notice of the adverse benefit determination (denial) will include:

- information sufficient to identify the claim involved;
- the specific reason(s) for the denial;
- a reference to the specific plan provision(s) on which the claims administrator’s determination is based;
- a description of any additional material or information needed to perfect your claim;
- an explanation of why the additional material or information is needed;
- a description of the plan’s review procedures and the time limits that apply to them;
- information about any internal rule, guideline, protocol or other similar criterion relied upon in making the claim determination and about your right to request a copy of it free of charge, along with a discussion of the claim denial decision;
information about the scientific or clinical judgment for any
determination based on medical necessity or experimental treatment,
or about your right to request this explanation free of charge, along
with a discussion of the claims denial decision; and

the availability of, and contact information for, any applicable office of
health insurance consumer assistance or ombudsman who may
assist you.

For claims involving urgent/concurrent care:

• the claims administrator’s notice will also include a description of the
applicable urgent/concurrent review process; and

• the claims administrator may notify you or your authorized
representative within 72 hours orally and then furnish a written
notification.

Appeals
You have the right to appeal an adverse benefit determination (claim
denial). You or your authorized representative must file your appeal
within 180 calendar days after you are notified of the denial. You will
have the opportunity to submit written comments, documents, records
and other information supporting your claim. The claims administrator's
review of your claim will take into account all information you submit,
regardless of whether it was submitted or considered in the initial benefit
determination.

• The claims administrator shall offer a single mandatory level of
appeal and an additional voluntary second level of appeal which may
be a panel review, independent review, or other process consistent
with the entity reviewing the appeal. The time frame allowed for the
claims administrator to complete its review is dependent upon the
type of review involved (e.g. pre-service, concurrent, post-service,
urgent, etc.).

For pre-service claims involving urgent/concurrent care, you may
obtain an expedited appeal. You or your authorized representative may
request it orally or in writing. All necessary information, including the
claims administrator’s decision, can be communicated between the
claims administrator and you by telephone, facsimile or other similar
method. To file an appeal for a claim involving urgent/concurrent care,
you or your authorized representative must contact the claims
administrator at the phone number listed on your ID card and provide at
least the following information:

• the identity of the claimant;
• the date (s) of the medical service;
• the specific medical condition or symptom;
• the provider’s name;
• the service or supply for which approval of benefits was sought; and
• any reasons why the appeal should be processed on a more expedited basis.

All other requests for appeals should be submitted in writing by the Member or the Member's authorized representative, except where the acceptance of oral appeals is otherwise required by the nature of the appeal (e.g., urgent care). You or your authorized representative must submit a request for review to:

    Anthem Blue Cross Life and Health Insurance Company
    ATTN: Appeals
    P.O. Box 4310, Woodland Hills, CA 91365-4310

You must include Your Member Identification Number when submitting an appeal.

Upon request, the claims administrator will provide, without charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim. "Relevant" means that the document, record or other information:

• was relied on in making the benefit determination; or
• was submitted, considered, or produced in the course of making the benefit determination; or
• demonstrates compliance with processes and safeguards to ensure that claim determinations are made in accordance with the terms of the plan, applied consistently for similarly-situated claimants; or
• is a statement of the plan's policy or guidance about the treatment or benefit relative to your diagnosis.

The claims administrator will also provide you, free of charge, with any new or additional evidence considered, relied upon, or generated in connection with your claim. In addition, before you receive an adverse benefit determination on review based on a new or additional rationale, the claims administrator will provide you, free of charge, with the rationale.
How Your Appeal will be Decided

When the claims administrator considers your appeal, the claims administrator will not rely upon the initial benefit determination or, for voluntary second-level appeals, upon the earlier appeal determination. The review will be conducted by an appropriate reviewer who did not make the initial determination and who does not work for the person who made the initial determination. A voluntary second-level review will be conducted by an appropriate reviewer who did not make the initial determination or the first-level appeal determination and who does not work for the person who made the initial determination or first-level appeal determination.

If the denial was based in whole or in part on a medical judgment, including whether the treatment is experimental, investigational, or not medically necessary, the reviewer will consult with a health care professional who has the appropriate training and experience in the medical field involved in making the judgment. This health care professional will not be one who was consulted in making an earlier determination or who works for one who was consulted in making an earlier determination.

Notification of the Outcome of the Appeal

If you appeal a claim involving urgent/concurrent care, the claims administrator will notify you of the outcome of the appeal as soon as possible, but not later than 72 hours after receipt of your request for appeal.

If you appeal any other pre-service claim, the claims administrator will notify you of the outcome of the appeal within 30 days after receipt of your request for appeal.

If you appeal a post-service claim, the claims administrator will notify you of the outcome of the appeal within 60 days after receipt of your request for appeal.

Appeal Denial

- If your appeal is denied, that denial will be considered an adverse benefit determination. The notification from the claims administrator will include all of the information set forth in the above subsection entitled Notice of Adverse Benefit Determination.
Voluntary Second Level Appeals

If you are dissatisfied with the Plan's mandatory first level appeal decision, a voluntary second level appeal may be available. If you would like to initiate a second level appeal, please write to the address listed above. Voluntary appeals must be submitted within 60 calendar days of the denial of the first level appeal. You are not required to complete a voluntary second level appeal prior to submitting a request for an independent External Review.

External Review

If the outcome of the mandatory first level appeal is adverse to you, you may be eligible for an independent External Review.

You must submit your request for External Review to the claims administrator within four (4) months of the notice of your final internal adverse determination.

A request for an External Review must be in writing unless the claims administrator determines that it is not reasonable to require a written statement. You do not have to re-send the information that you submitted for internal appeal. However, you are encouraged to submit any additional information that you think is important for review.

For pre-service claims involving urgent/concurrent care, you may proceed with an Expedited External Review without filing an internal appeal or while simultaneously pursuing an expedited appeal through our internal appeal process. You or your authorized representative may request it orally or in writing. All necessary information, including the claims administrator's decision, can be communicated or transmitted between the claims administrator and you by telephone, facsimile or other similar method. To proceed with an Expedited External Review, you or your authorized representative must contact the claims administrator at the phone number listed on your ID card and provide at least the following information:

- the identity of the claimant;
- the date (s) of the medical service;
- the specific medical condition or symptom;
- the provider’s name;
- the service or supply for which approval of benefits was sought; and
- any reasons why the appeal should be processed on a more expedited basis.
All other requests for External Review should be submitted in writing unless the claims administrator determines that it is not reasonable to require a written statement. Such requests should be submitted by you or your authorized representative to:

Anthem Blue Cross Life and Health Insurance Company  
ATTN: Appeals  
P.O. Box 4310, Woodland Hills, CA 91365-4310

You must include Your Member Identification Number when submitting an appeal.

This is not an additional step that you must take in order to fulfill your appeal procedure obligations described above. Your decision to seek External Review will not affect your rights to any other benefits under this health care plan. There is no charge for you to initiate an independent External Review.

Requirement to file an Appeal before seeking other remedies

No such action may be taken by you unless it is commenced within three years of the Plan's final decision on the claim or other request for benefits. If the Plan decides an appeal is untimely, the Plan's latest decision on the merits of the underlying claim or benefit request is the final decision date. You must exhaust the Plan's internal Appeals Procedure but not including any voluntary level of appeal, before filing a claim in small claims court.

We reserve the right to modify the policies, procedures and timeframes in this section in accordance with applicable law.
# TABLE OF CONTENTS

YOUR RIGHT TO APPEALS ........................................... Before Table of Contents

INTRODUCTION TO THE STUDENT HEALTH INSURANCE PLAN .......... 1

HOW COVERAGE BEGINS AND ENDS .................................................. 2

HOW COVERAGE BEGINS ................................................................... 2

HOW COVERAGE ENDS ..................................................................... 7

TYPES OF PROVIDERS .................................................................... 9

CARE OUTSIDE THE UNITED STATES- BLUECARD WORLDWIDE ............................................................. 12

SUMMARY OF BENEFITS .................................................................. 14

MEDICAL BENEFITS FOR STUDENTS .................................................. 16

MEDICAL BENEFITS FOR DEPENDENTS ........................................... 27

YOUR MEDICAL BENEFITS ................................................................. 34

MAXIMUM ALLOWED AMOUNT ........................................................... 34

DEDUCTIBLES, CO-INSURANCE, CO-PAYMENTS, MAXIMUM MEDICAL AND PRESCRIPTION DRUG OUT-OF-POCKET AMOUNTS AND MEDICAL BENEFIT MAXIMUMS ................................................................. 38

CONDITIONS OF COVERAGE ................................................................. 40

MEDICAL CARE THAT IS COVERED ..................................................... 42

REPATRIATION OF REMAINS EXPENSE COVERAGE .................. 60

REPATRIATION OF REMAINS ELIGIBILITY ........................................ 60

REPATRIATION OF REMAINS EXPENSE ........................................... 60

MEDICAL CARE THAT IS NOT COVERED ............................................ 62

SUBROGATION AND REIMBURSEMENT .............................................. 67

EXCESS COVERAGE ........................................................................... 70

UTILIZATION REVIEW PROGRAM ....................................................... 71

THE MEDICAL NECESSITY REVIEW PROCESS .................................. 77

PERSONAL CASE MANAGEMENT ......................................................... 80

DISAGREEMENTS WITH MEDICAL MANAGEMENT DECISIONS ..... 81

QUALITY ASSURANCE ...................................................................... 82

CONTINUATION OF BENEFITS AFTER TERMINATION .................... 83
Students of the University of California should seek care at the student health services on campus. The student health services can diagnose and treat most illnesses and coordinate all of your healthcare. However, students may seek services off campus. A referral from a Primary Care Physician (e.g. a Family Practice, General Medicine or Internal Medicine Physician) is required prior to seeking care from a Specialist. The referral does not guarantee payment or coverage. The services must be medically necessary and a covered benefit under this plan.

Payment of emergency room claims is subject to review by the claims administrator. The claims administrator makes the final determination regarding whether services were rendered for an emergency.

NOTE: Dependents may choose any health care professional or facility that is classified as participating provider or as an other health care provider which provides care covered under this plan. To avoid denial of benefits, make sure your dependent uses only providers who participate in the claims administrator’s preferred provider organization program called the Prudent Buyer Plan or who are classified as other health care providers. See the section entitled TYPES OF PROVIDERS for further information.
HOW COVERAGE BEGINS AND ENDS

HOW COVERAGE BEGINS

ELIGIBLE STATUS

Insured Students

1. All registered domestic and international students at the University of California Merced campus, including students who are registered in-absentia are automatically enrolled in UC SHIP.

   Note: A student may waive enrollment in the plan during the specified waiver period by providing proof of other coverage that meets benefit criteria specified by the University. A waiver is effective for one academic year and must be completed again during the waiver period at the start of each fall term of the academic year. Waiver requests for each academic term within a year are also available. Information about waiving enrollment in the plan may be obtained from the student health services on campus.

Eligible Non-Registered Students

1. The following classes of individuals may enroll voluntarily as insured students:

   a. All non-registered Filing Fee status graduate students of the University of California who are completing work under the auspices of the University of California but are not attending classes. Students on Filing Fee status may purchase plan coverage for a maximum of one semester by contacting Wells Fargo Insurance Services at 800-853-5899. The student must have been covered by the plan in the term immediately preceding the term for which the student wants to purchase coverage or, if the student waived plan enrollment, show proof of loss of the coverage used to obtain the waiver.

   b. All non-registered students of the University of California who are on a Planned Educational Leave. While in this status, students may purchase plan coverage for a maximum of one semester. The student must have been covered by the plan in the term immediately preceding the term for which the student wants to purchase coverage or, if the student waived plan enrollment, show proof of loss of the coverage used to obtain the waiver. These students may enroll by contacting Wells Fargo Insurance Services at 800-853-5899.
c. All former students of the University of California who completed their degree at UC (graduated) during the term immediately preceding the term for which they want to purchase coverage. Provided these individuals were enrolled in the plan in the preceding term, they may purchase the plan coverage for a maximum of one semester. These individuals may enroll by contacting Wells Fargo Insurance Services at 800-853-5899.

Eligible Dependents

1. The following classes of dependents of insured students may enroll voluntarily in the plan:
   a. Spouse: Legally married spouse of the insured student.
   b. Domestic Partner: The individual designated as an insured student's domestic partner under one of the following methods: (i) registration of the partnership with the State of California; (ii) establishment of a same-sex legal union, other than marriage, formed in another jurisdiction that is substantially equivalent to a State of California-registered domestic partnership; or (iii) filing of a Declaration of Domestic Partnership form with the University. An insured student's opposite-sex domestic partner will be eligible for coverage only if one or both partners are age 62 or over and eligible for Social Security benefits based on age.
   c. Child: The insured student’s unmarried child(ren) as follows:
      − Natural child under the age of 26.
      − Stepchild: A stepchild under the age of 26 is a dependent as of the date the insured student marries the child's parent.
      − Adopted child under the age of 26, including a child placed with the insured student or the insured student’s spouse or domestic partner, for the purpose of adoption, from the moment of placement as certified by the agency making the placement.
      − Child of the insured student’s domestic partner: A child of the insured student’s domestic partner under the age of 26 is a dependent as of the effective date of the domestic partnership.
      − Foster Child: A foster child under the age of 18 is a dependent from the moment of placement with the insured student as certified by the agency making the placement. In certain circumstances, the foster child age limit may be extended in accordance with the provision for a nonminor
dependent, as defined in the California Welfare and Institutions Code Section 11400(v).

Dependent Adult Child: An unmarried child who is 26 years of age or older and: (i) was covered under the prior plan, or has six or more months of creditable coverage, (ii) is chiefly dependent on the student, spouse or domestic partner for support and maintenance, and (iii) is incapable of self-sustaining employment due to a physical or mental condition. A physician must certify in writing that the child is incapable of self-sustaining employment due to a physical or mental condition. The University may request proof of these conditions in order to continue coverage. The University must receive the certification, at no expense to the University, within 60 days of the date the student receives the request. The University may request proof of continuing dependency and that a physical or mental condition still exists, but not more often than once each year after the initial certification. This exception will last until the child is no longer chiefly dependent on the student, spouse or domestic partner for support and maintenance due to a continuing physical or mental condition. A child is considered chiefly dependent for support and maintenance if he or she qualifies as a dependent for federal income tax purposes.

NOTE: If both student parents are covered as insured students, their children may be covered as the dependents of either, but not of both.

2. Students are required to provide proof of dependent status when enrolling their dependents in the plan. Proof is required once per year. The following documents will be accepted:

a. For spouse, a marriage certificate

b. For a domestic partner, a Certificate of Registered Domestic Partnership issued by the State of California, or of same-sex legal union other than marriage formed in another jurisdiction, or a completed Declaration of Domestic Partnership form issued by the University

c. For a natural child, a birth certificate showing the student is the parent of the child

d. For a stepchild, a birth certificate, and a marriage certificate showing that one of the parents listed on the birth certificate is married to the student
e. For a natural child of a domestic partner, a birth certificate showing the domestic partner is the parent of the child.

f. For adopted or foster child, documentation from the placement agency showing that the student or the domestic partner has the legal right to control the child’s health care.

**PERIODS OF COVERAGE**

<table>
<thead>
<tr>
<th></th>
<th>FALL</th>
<th>SPRING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage periods</td>
<td>8/15/14-1/14/15</td>
<td>1/15/15-8/14/15</td>
</tr>
</tbody>
</table>

**ENROLLMENT**

We do not require written applications from registered students. The University of California will maintain records of all students registered each academic term and will automatically enroll all registered students for coverage under this plan each academic term. Students who provide proof that they have other health coverage that meets the University’s requirements may apply to waive enrollment in the plan.

Students who lose their other health coverage during the coverage period must notify the student health services on their campus with an official written letter of termination from the previous health insurance carrier. These students will be enrolled in UC SHIP as of the date of their loss of other coverage if they notify the student health services within 31 days of the loss of their coverage. If the student does not notify the student health services within the 31 days, coverage will be effective on the date the student pays the full premium. The premium is not prorated for enrollment occurring after the start of a coverage period.

Non-registered individuals and eligible dependents who enroll on a voluntary basis must submit an enrollment application for each term of coverage. Enrollment applications must be received within the dates of the enrollment period for the term of coverage. Enrollment will not be continued to the next coverage period unless a new application is received.

Dependents of covered students may be enrolled, outside of an enrollment period for a particular coverage period, within 31 calendar days of the following events:

1. For spouse, the date of issuance of the marriage certificate.
2. For a *domestic partner*, the date that the Certificate of Registered Domestic Partnership is filed with the State of California, other jurisdiction, or the date the completed Declaration of Domestic Partnership form issued by the University is received by the student health services.

3. For a natural *child*, the date of birth.

4. For an adopted or foster *child*, the date of placement with the student or *domestic partner*.

5. For any *dependent*, the date of loss of other coverage. An official letter of termination from the insurance carrier must be provided at the time of enrollment in UC SHIP.

**Non-registered individuals and eligible dependents enroll by contacting Wells Fargo Insurance Services at 1-800-853-5899.**

**Important Note for Newborn Children.** If the student is already covered, any *child* born to the student will be covered under the parent’s benefits from the moment of birth, provided that the *plan* is notified of the birth within 31 days. Coverage will be in effect for 31 days or until the newborn reaches $25,000 in claim expenses, whichever occurs first.

The student must contact Wells Fargo Insurance Services to notify the *plan* of the child’s birth for the limited coverage described above or to enroll the child as a *dependent*. Their Customer Care telephone number is 1-800-853-5899.

For continued newborn coverage beyond the 31 days and/or $25,000 (see MEDICAL BENEFIT MAXIMUMS), the parent must enroll the newborn as a dependent within 31 days of the date of birth.
HOW COVERAGE ENDS

For students, coverage ends as provided below:

1. If the plan terminates, the student’s coverage ends at the same time. This plan may be canceled or changed at any time without notice. If the plan terminates or changes, an insured student will remain covered for claims incurred but not filed or paid prior to plan termination or change.

2. If the plan no longer provides coverage for the class of students to which an insured student belongs, the student’s coverage ends on the effective date of that change.

3. If the student graduates from the University, the student’s coverage continues through the last day of the coverage period during which the student graduates from the University.

4. If the student withdraws or is dismissed from the University, whether or not coverage will be continued after the date of the withdrawal or dismissal will be determined by campus policy. Contact the student health services for more information.

5. Enrollment in the plan may be terminated for the reasons listed below. The student shall be notified in writing of the termination. Termination shall be effective no less than 30 days following the date of the written notice.
   a. The student is disruptive, unruly or abusive to the extent that the ability of the student health services to provide services to the student and other clients is seriously impaired, or the student fails to maintain a satisfactory provider-patient relationship after the student health services and the plan administrator have made all reasonable efforts to promote such a relationship.
   b. The student knowingly gives the student health services or the plan administrator incorrect or incomplete information in any document or fails to notify the plan administrator of changes in his or her status that may affect eligibility for benefits.
   c. The student knowingly misrepresents plan enrollment status or coverage.
   d. The student knowingly presents an invalid prescription.
   e. The student knowingly misuses or allows the misuse of the plan ID card.
f. The student fails to pay any premium amount due within the time specified in writing. A student terminated for nonpayment may be re-enrolled in the plan upon full payment of all amounts due.

Enrollment in the plan may not be terminated on the basis of sex, race, color, religion, sexual orientation, ancestry, national origin, physical disability or disease status.

The Director of UC SHIP is responsible for the final decision on termination of enrollment in the plan.

6. If a registered student has been terminated from the plan and has no major medical health insurance coverage, as required by the Regents of the University of California, the student health services staff will provide the student with assistance to find a health insurance plan that meets the University's minimum health benefit standards. The student is wholly responsible for the cost of any plan in which he or she enrolls and any medical care not covered under that plan, including costs of applying for coverage and plan premiums.

For dependents, coverage ends when the student's coverage ends, or when the dependent no longer meets the dependent eligibility requirements, whichever occurs first.

Important: If a marriage or domestic partnership terminates, or if a covered child loses dependent child status, the student must give or send Wells Fargo Insurance Services written notice of the termination and loss of eligibility status. Coverage for a former spouse or domestic partner, or dependent child, if any, ends when these individuals no longer meet eligibility criteria according to the "Eligible Status" provisions. If the plan suffers a loss because the student fails to notify Wells Fargo Insurance Services of the termination of their marriage or domestic partnership, or of the loss of a child's dependent status, we may seek recovery from the student for any actual loss resulting thereby. Failure to provide written notice to Wells Fargo Insurance Services will not delay or prevent termination of coverage for the spouse, domestic partner or child. If the student notifies Wells Fargo Insurance Services in writing to cancel coverage for a former spouse, domestic partner or child, if any, immediately upon termination of the student's marriage, domestic partnership or the child's loss of dependent child status, such notice will be considered compliance with the requirements of this provision.

You may be entitled to continued benefits under terms which are specified elsewhere under CONTINUATION OF BENEFITS AFTER TERMINATION.
TYPES OF PROVIDERS

PLEASE READ THE FOLLOWING INFORMATION WHICH DESCRIBES WHAT TYPES OR GROUPS OF PROVIDERS MAY FURNISH HEALTH CARE SERVICES OR SUPPLIES UNDER THE PLAN. IF YOU HAVE SPECIAL HEALTH CARE NEEDS, YOU SHOULD CAREFULLY READ THOSE SECTIONS THAT APPLY TO THOSE NEEDS. THE MEANINGS OF WORDS AND PHRASES IN ITALICS ARE DESCRIBED IN THE SECTION OF THIS BOOKLET ENTITLED DEFINITIONS.

IMPORTANT NOTE: For dependents, services provided by non-participating providers are covered under the plan only with an authorized claims administrator referral from a participating provider, for emergency services or for urgent care.

Participating Providers. The plan has made available to the members a network of various types of "Participating Providers." These providers are called "participating" because they have agreed to participate in the claims administrator’s preferred provider organization program (PPO), called the Prudent Buyer Plan. Participating providers have agreed to rates they will accept as reimbursement for covered services. The cost of benefits provided under this plan will generally be lower for participating providers than for non-participating providers. See the definition of "Participating Providers" in the DEFINITIONS section for a complete list of the types of providers which may be participating providers. The University of California’s five Health Systems, including hospitals, and other medical facilities, and affiliated professional providers have agreed to special discounted rates of reimbursement for UC SHIP members.

A directory of participating providers is available upon request. The directory lists all participating providers in your area, including health care facilities such as hospitals and skilled nursing facilities, physicians, laboratories, and diagnostic x-ray and imaging providers. You may call the customer service number listed on your identification card (ID card) and request that a directory be sent to you. You may also search for a participating provider using the “Provider Finder” function on the website at www.anthem.com/ca. The listings include the credentials of the claims administrator’s participating providers such as specialty designations and board certification.
Non-Participating Providers. Non-participating providers are providers which have not agreed to participate in the Prudent Buyer Plan network. They have not agreed to the reimbursement rates and other provisions of a Prudent Buyer Plan contract.

Contracting and Non-Contracting Hospitals. Another type of provider is the "contracting hospital." This is different from a hospital which is a participating provider. The claims administrator has contracted with most hospitals in California to obtain certain advantages for patients covered under the plan. While only some hospitals are participating providers, all eligible California hospitals are invited to be contracting hospitals and most--over 90%--accept. For those which do not (called non-contracting hospitals), there is a significant benefit penalty in your plan.

Physicians. "Physician" means more than an M.D. Certain other practitioners are included in this term as it is used throughout the Benefit Booklet. This doesn't mean they can provide every service that a medical doctor could; it just means that the plan will cover eligible expenses you incur for their services when they're practicing within their specialty. As with the other terms, be sure to read the definition of "Physician" to determine which providers' services are covered. Only providers listed in the definition are covered as physicians. Please note also that certain providers' services are covered only upon referral of an M.D. (medical doctor) or D.O. (doctor of osteopathy) or by the student health services. Providers for whom referral is required are indicated in the definition of "physician" by an asterisk (*).

Other Health Care Providers. "Other Health Care Providers" are neither physicians nor hospitals. They are mostly free-standing facilities or service organizations, such as ambulance companies. See the definition of "Other Health Care Providers" in the DEFINITIONS section for a complete list of those providers. Other health care providers are not part of the Prudent Buyer Plan provider network.

Centers of Medical Excellence. The claims administrator is providing access to the following separate Centers of Medical Excellence (CME) networks. The facilities included in each of these CME networks are selected to provide the following specified medical services:

- **Transplant Facilities.** Transplant facilities have been organized to provide services for the following specified transplants: heart, liver, lung, combination heart-lung, kidney, pancreas, simultaneous pancreas-kidney, or bone marrow/stem cell and similar procedures. Subject to any applicable co-payments or deductibles, CME have agreed to a rate they will accept as payment in full for covered services. These procedures are covered only when performed at a CME.
• **Bariatric Facilities.** Hospital facilities have been organized to provide services for bariatric surgical procedures, such as gastric bypass and other surgical procedures for weight loss programs. **These procedures are covered only when performed at a CME.**

A *participating provider* in the Prudent Buyer Plan network is not necessarily a *CME* facility.
CARE OUTSIDE THE UNITED STATES-
BLUECARD WORLDWIDE

Prior to travel outside the United States, call the customer service telephone number listed on your ID card. It is recommended:

- Before you leave home, call the customer service number on your ID card for coverage details.
- Always carry your current ID card.
- In an emergency, seek medical treatment immediately.
- The BlueCard Worldwide Service Center is available 24 hours a day, seven days a week toll-free at (800) 810-BLUE (2583) or by calling collect at (804) 673-1177. An assistance coordinator, along with a medical professional, will arrange a physician appointment or hospitalization, if needed.

Payment and Claim Filing Information

- **Participating BlueCard Worldwide hospitals.** In most cases, you should not have to pay at the time of service for inpatient care at participating BlueCard Worldwide hospitals except for the out-of-pocket costs you normally pay (non-covered services, deductible, co-payments, and co-insurance). The hospital should submit your claim on your behalf.

- **Doctors and/or non-participating hospitals.** You will have to pay at the time of service for outpatient services, care received from a physician, and inpatient care from a hospital that is not a participating BlueCard Worldwide hospital. Then you must complete a BlueCard Worldwide claim form and send it with the original bill(s) to the BlueCard Worldwide Service Center (the address is on the form).

- BlueCard Worldwide claim forms are available from the claims administrator, from the BlueCard Worldwide Service Center, or online at:
  
  www.bcbs.com/bluecardworldwide.

  The address for submitting claims is on the form.
**Note about UC Trips:** The University provides a travel accident policy for students traveling on University business which is administered by the UC Office of the President at no additional cost to the students. For more information about this benefit and to register for the program, please go to:

http://www.ucop.edu/risk-services/loss-prevention-control/travel-assistance/

Please note that in order to receive coverage for this benefit (which includes medical evacuation and repatriation of remains while working and researching in a foreign country on University business) you MUST register at the website listed above prior to your trip. Registration is simple and takes less than 5 minutes.

In all instances, the University of California Office of the President travel accident policy is primary and will pay benefits before the benefit provided under this plan.
SUMMARY OF BENEFITS

THE BENEFITS OF THIS PLAN ARE PROVIDED ONLY FOR THOSE SERVICES THAT ARE CONSIDERED TO BE MEDICALLY NECESSARY AS DEFINED IN THE BENEFIT BOOKLET. THE FACT THAT A PHYSICIAN PRESCRIBES OR ORDERS A SERVICE DOES NOT, IN ITSELF, MAKE IT MEDICALLY NECESSARY OR A COVERED SERVICE. CONSULT THIS BOOKLET OR TELEPHONE THE CLAIMS ADMINISTRATOR AT THE NUMBER SHOWN ON YOUR ID CARD IF YOU HAVE ANY QUESTIONS REGARDING WHETHER SERVICES ARE COVERED.

THIS PLAN CONTAINS MANY IMPORTANT TERMS (SUCH AS "MEDICALLY NECESSARY" AND "MAXIMUM ALLOWED AMOUNT") THAT ARE DEFINED IN THE DEFINITIONS SECTION. WHEN READING THROUGH THIS BOOKLET, CONSULT THE DEFINITIONS SECTION TO BE SURE THAT YOU UNDERSTAND THE MEANINGS OF THESE ITALICIZED WORDS.

For your convenience, this summary provides a brief outline of your benefits. You should review the entire Benefit Booklet for more complete information about the benefits, conditions, limitations and exclusions of your plan.

Reproductive Health Care Services. Some hospitals and other providers do not provide one or more of the following services that may be covered under your plan and that you or your family member might need: family planning; contraceptive services, including emergency contraception; sterilization, including tubal ligation at the time of labor and delivery; or elective abortion. Call your prospective physician or clinic, or call the customer service telephone number listed on your ID card, to ensure that you can obtain the health care services that you need.

Second Opinions. If you have a question about your condition or about a plan of treatment which your physician has recommended, you may receive a second medical opinion from another physician, subject to the benefits, limitations, and exclusions of this plan. If you wish to receive a second medical opinion, remember that greater benefits are provided when you choose a participating provider. You may also ask your physician to refer you to a participating provider to receive a second opinion. Most UC medical centers and professional providers offer discounted reimbursement.

The coverage under this plan is secondary coverage to all other plans (including Medicare), except Medi-Cal, MRMIP and TriCare, for any services not provided by the student health services. See EXCESS COVERAGE.
The benefits of this *plan* may be subject to the SUBROGATION AND REIMBURSEMENT section.
MEDICAL BENEFITS FOR STUDENTS

DEDUCTIBLES

Benefit Year Deductible. All medical services and supplies received outside the student health services that are covered under this plan are subject to the Benefit Year Deductible listed below:

- Per Individual Student.................................................... $200

EXCEPTIONS: In certain circumstances, this deductible may not apply, as described below:

- The Benefit Year Deductible will not apply to the Medical Evacuation and Repatriation of Remains benefits.

- The Benefit Year Deductible will not apply to services provided by a participating provider that have a set-dollar Co-Payment, including office visits to physicians, emergency or urgent care, physical therapy, physical medicine, occupational therapy, speech therapy, chiropractic services, acupuncture, and osteopathic manipulation. However, the Benefit Year Deductible will apply to other charges made during an office visit, such as for testing procedures, surgery, and other services.

- The Benefit Year Deductible will not apply to benefits for Preventive Care Services when provided by a participating provider.

- The Benefit Year Deductible will not apply to the following preventive immunizations provided by a participating provider:
  - Diphtheria/Tetanus/Pertussis, administered together or individually
  - Measles, Mumps and Rubella
  - Varicella
  - Influenza
  - Hepatitis A and Hepatitis B, administered together or individually
  - Pneumococcal
  - Meningococcal
  - Anthrax
  - BCG
  - DTaP
  - Hib
  - Hib and DTP
• Japanese Encephalitis
• MMRV
• Rabies
• Smallpox
• Typhoid
• Yellow Fever
• Zoster
• Polio
• Human Papillomavirus [HPV] (female and male). The first injection in the series must be administered by age 27.

This list is not exhaustive and is subject to change; see Anthem Blue Cross’ Clinical Guidelines at www.anthem.com/ca for more information.

All other immunizations are subject to the Benefit Year Deductible.

– The Benefit Year Deductible will not apply to bariatric travel expenses incurred in connection with an authorized bariatric surgical procedure provided at a designated CME.

– The Benefit Year Deductible will not apply to Sex Reassignment Surgery travel expenses authorized by the claims administrator. See UTILIZATION REVIEW PROGRAM for information on how to obtain prior authorization.

– The Benefit Year Deductible will not apply to transplant travel expenses authorized by the claims administrator in connection with a specified transplant procedure provided at a designated CME.

– The Benefit Year Deductible will not apply to diabetes education.

Deductible for Non-PPO Hospital or Residential Treatment Center. All inpatient medical and behavioral health services and supplies are subject to the Non-Participating Facility Inpatient Deductible below when received at a non-participating hospital or residential treatment center.

Non-Participating Facility Inpatient Deductible................. $500

EXCEPTIONS: In certain circumstances, this deductible may not apply, as described below:

The Non-Participating Facility Inpatient Deductible will not apply to emergency admissions.
The Non-Participating Facility Inpatient Deductible will not apply to services for which Anthem Blue Cross has negotiated a single case payment agreement with the non-participating facility.

NOTE: The Non-Participating Facility Inpatient Deductible is separate from the Benefit Year Deductible. Satisfaction of the Benefit Year Deductible does not contribute toward meeting the Non-Participating Facility Inpatient Deductible. In addition, meeting the Non-Participating Facility Inpatient Deductible does not contribute toward meeting the Benefit Year Deductible.

CO-INSURANCE, CO-PAYMENTS AND MAXIMUM MEDICAL AND PRESCRIPTION DRUG OUT-OF-POCKET AMOUNTS

For Your Information

- **“Co-Insurance”** is the percentage of the *maximum allowed amount* which you are responsible to pay.

- **“Co-Payment”** is the set-dollar amount which you are responsible to pay.

- **“Maximum allowed amount”** is the maximum amount of reimbursement the *claims administrator* will allow for covered medical services and supplies under this plan. See YOUR MEDICAL BENEFITS: MAXIMUM ALLOWED AMOUNT. Medical expenses are incurred on the date you receive the service or supply.

- In addition to the Co-Insurance or Co-Payment shown above, you will be required to pay any amount in excess of the *maximum allowed amount* for the services of an *other health care provider* or non-participating provider.

Co-insurance. After you have met your Benefit Year Deductible, and any other applicable deductible, you will be responsible for the following percentages of the *maximum allowed amount*:

- **Participating Providers** ............................................... 10%
- **Other Health Care Providers** ..................................... 10%
- **Non-Participating Providers** .................................... 40%
Exceptions:

- Your Co-Insurance for non-participating providers will be the same as for participating providers for the following services. You may be responsible for charges which exceed the maximum allowed amount.

  a. *Emergency services* provided by other than a hospital;

  b. The first 48 hours of *emergency services* provided by a hospital (the participating provider Co-Insurance will continue to apply to a non-participating provider beyond the first 48 hours if you, in the claims administrator’s judgment, cannot be safely moved);

  c. The services of a non-participating provider *when Anthem approves a referral from a physician* who is a participating provider or from the student health services (see the provision AUTHORIZED CLAIMS ADMINISTRATOR REFERRAL on page 44);

  d. Charges by a type of physician not represented in the Prudent Buyer Plan network (for example, an audiologist);

  e. Clinical Trials; or

  f. The services of an anesthesiologist and assistant surgeon who are non-participating providers when the hospital where the surgery is to be performed, or *ambulatory surgical center*, AND the operating physician are BOTH participating providers.

- Your Co-Payment will be $100 for emergency room services. This Co-Payment will not apply if you are admitted as a hospital inpatient immediately following emergency room treatment.

- Your Co-Payment will be $50 for urgent care services provided by a participating provider.

- You are not required to pay Co-Insurance or a Co-Payment for the following services provided by a participating provider:
  
  a. Services or supplies provided under the Preventive Care Services benefit.

  b. Home health care.
c. The following preventive immunizations:

- Diphtheria/Tetanus/Pertussis, administered together or individually
- Measles, Mumps and Rubella
- Varicella
- Influenza
- Hepatitis A and Hepatitis B, administered together or individually
- Pneumococcal
- Meningococcal
- Anthrax
- BCG
- DTaP
- Hib
- Hib and DTP
- Japanese Encephalitis
- MMRV
- Rabies
- Smallpox
- Typhoid
- Yellow Fever
- Zoster
- Polio
- Human Papillomavirus [HPV] (female and male). The first injection in the series must be administered by age 27.

This list is not exhaustive and is subject to change; see Anthem Blue Cross’ Clinical Guidelines at www.anthem.com/ca for more information.

All other immunizations have a 10% Co-Insurance.

- You will not be required to pay Co-Insurance for medically necessary air ambulance transportation. Medically necessary ground ambulance transportation has a 10% Co-Insurance.

- Your Co-Payment for your first office visit for pregnancy care to a physician who is a participating provider will be $15. No Co-payment will be required for subsequent office visits. This Co-Payment will not apply toward the satisfaction of any deductible. **Note:** This exception applies only to the charge for the visit itself. It does not apply to any other charges made during that visit, such as testing procedures, surgery, and other services.
– Your Co-Payment for each home visit by, or an office visit to, a physician who is a participating provider and who is not a specialist (for other than pregnancy care), will be $15. This Co-Payment will not apply toward the satisfaction of any deductible. **Note:** This exception applies only to the charge for the visit itself. It does not apply to any other charges made during that visit, such as testing procedures, surgery, and other services.

– Your Co-Payment for each home visit by, or an office visit to, a specialist who is a participating provider will be $20. This Co-Payment will not apply toward the satisfaction of any deductible. **Note:** This exception applies only to the charge for the visit itself. It does not apply to any other charges made during that visit, such as testing procedures, surgery, and other services.

– Your Co-Payment for the diabetes education program services provided by a physician who is a participating provider will be $15. This Co-Payment will not apply toward the satisfaction of any deductible.

– Your Co-Insurance for bariatric surgical procedures determined to be medically necessary and performed at a designated CME will be the same as for participating providers. **Services for bariatric surgical procedures are not covered when performed at other than a designated CME.** See UTILIZATION REVIEW PROGRAM.

**NOTE:** Co-Payments or Co-Insurance payments do not apply for bariatric travel expenses authorized by the claims administrator. Bariatric travel expense is available when the closest CME is in excess of 50 miles from the member's residence.

– Your Co-Insurance for specified transplants (heart, liver, lung, combination heart-lung, kidney, pancreas, simultaneous pancreas-kidney, or bone marrow/stem cell and similar procedures) determined to be medically necessary and performed at a designated CME will be the same as for participating providers. **Services for specified transplants are not covered when performed at other than a designated CME.** See UTILIZATION REVIEW PROGRAM.

**NOTE:** Co-Payments or Co-Insurance payments do not apply for transplant travel expenses approved by the claims administrator. Transplant travel expense is
available when the closest CME is more than 250 miles from the recipient or donor's residence.

- Your Co-Insurance for an authorized sex reassignment surgery performed at a facility approved by the claims administrator will be the same as for participating providers. See UTILIZATION REVIEW PROGRAM.

NOTE: Co-Payments or Co-Insurance payments do not apply for travel expenses in connection with an authorized sex reassignment surgery performed at a facility which is designated by the claims administrator and approved for the sex reassignment surgery requested, provided the expenses are authorized by the claims administrator. (See UTILIZATION REVIEW PROGRAM for details.)

- You are not required to make a Co-Payment or Co-Insurance payment for the cost of services under the Medical Evacuation and Repatriation of Remains benefits up to the maximum payment amount for these services.

- Medical benefits while traveling out of the country are covered as follows:
  
a. Services provided by a participating provider will be reimbursed at 90% of the maximum allowed amount. You will be responsible for the remaining 10% of the maximum allowed amount.

b. Services provided by a non-participating provider will be reimbursed at 60% of the covered billed charges. You will be responsible for 40% of the remaining covered billed charges.

c. Services provided by an other health care provider, will be reimbursed at 90% of the covered billed charges. You will be responsible for 10% of the remaining covered billed charges.

- Your Co-Insurance for services provided under the Psycho-Educational Testing benefit will be 10% of billed charges for participating and non-participating providers.
Maximum Medical and Prescription Drug Out-of-Pocket Amount. After you have made the following out-of-pocket Co-Insurance payments and Co-Payments for covered medical and prescription drug charges you incur during a benefit year, you will no longer be required to pay Co-Insurance or Co-Payments for the remainder of that benefit year.

- Participating providers and other health care providers ... $3,000 Per Individual Student
- Non-participating providers ... $6,000 Per Individual Student

Please Note: The maximum out-of-pocket amount for participating providers/other health care providers and non-participating providers are separate maximum out-of-pocket amount. One does not accumulate toward satisfying the other.

- Expense incurred for non-covered services or supplies, or in excess of the maximum allowed amount, will not be applied toward your Maximum Medical and Prescription Drug Out-of-Pocket Amount, and is always your responsibility.

Non-Contracting Hospital Penalty. The maximum allowed amount is reduced by 25% for services and supplies provided by a non-contracting hospital. This penalty will be deducted from the maximum allowed amount prior to calculating your Co-Insurance amount, and any benefit payment will be based on such reduced maximum allowed amount. You are responsible for paying this extra expense. This reduction will be waived only for emergency services. To avoid this penalty, be sure to choose a contracting hospital.

MEDICAL BENEFIT MAXIMUMS

The plan will pay for the following services and supplies, up to the maximum amounts or for the maximum number of days or visits shown below:

Acupuncture

- For all covered services ................................. 20 visits per benefit year

Bariatric Travel Expense

- For the member (limited to three (3) trips – one pre-surgical visit, the initial surgery and one follow-up visit)
  - For transportation to the CME ...................... up to $130 per trip
• For the companion (limited to two (2) trips – the initial surgery and one follow-up visit)
  – For transportation to the CME ......................... up to $130 per trip
• For the member and one companion (for the pre-surgical visit and the follow-up visit)
  – Hotel accommodations ..................................... up to $100 per day, for up to 2 days per trip
  or as medically necessary, limited to one room, double occupancy
• For one companion (for the duration of the member’s initial surgery stay)
  – Hotel accommodations ..................................... up to $100 per day, for up to 4 days, limited to one room, double occupancy
  – For other reasonable expenses
    (excluding, tobacco, alcohol, drug and meal expenses) ..................................... up to $25 per day, for up to 4 days per trip

Hearing Aids
• For covered charges ........................................ One Hearing Aid per ear, every four years

Home Infusion Therapy
• For all covered services and supplies
  received during any one day ................................................. $600*

  *Maximum applies to non-participating providers only

Medical Benefits for Care of the Student’s Newborn Child
• For all covered services ........................................... $25,000 during the newborn child’s first 31 days after birth provided the plan has been notified of the birth during that 31-day period.
For continued coverage beyond 31 days and/or $25,000, the newborn must be enrolled as a dependent within 31 days of birth.

Medical Evacuation
• For all covered services ............................................ $10,000 maximum payment per trip

Psycho-Educational Testing
• For all covered services ............................................. $3,000 during a student's lifetime

Repatriation of Remains
• For all covered services ............................................. $7,500

Sex Reassignment Surgery Travel Expense
• For Each Surgical Procedure (limited to 6 trips)
  – For transportation to the facility where the surgery will be performed ...................... $250 for round trip coach airfare
  – For hotel accommodations ........................................ $100 per day, for up to 21 days per trip, limited to one room, double occupancy
  – For other reasonable expenses (excluding, tobacco, alcohol, drug and meal expenses) ........................................ $25 per day, for up to 21 days per trip

Transplant Travel Expense
• For the Recipient and One Companion per Transplant Episode (limited to 6 trips per episode)
  – For transportation to the CME ...................................... $250 per trip for each person for round trip coach airfare
  – For hotel accommodations ........................................ $100 per day, for up to 21 days per trip, limited to one room, double occupancy
– For other reasonable expenses
  (excluding, tobacco, alcohol, drug
  and meal expenses) ................................................... $25
  per day for each person,
  for up to 21 days per trip

• For the Donor per Transplant Episode (limited to one trip per
  episode)
  – For transportation to the CME ................................. $250
    for round trip coach airfare
  – For hotel accommodations ....................................... $100
    per day, for up to 7 days
  – For other reasonable expenses
    (excluding, tobacco, alcohol, drug
    and meal expenses) .............................................. up to $25
    per day, for up to 7 days per trip
MEDICAL BENEFITS FOR DEPENDENTS

NOTE: Dependents may choose any health care professional or facility that is classified as a participating provider (including UC providers) or as an other health care provider which provides care covered under this plan. To avoid denial of benefits, make sure your dependent uses only providers who participate in the claims administrator’s preferred provider organization program, called the Prudent Buyer Plan, or who are classified as other health care providers; otherwise your dependent must have an authorized referral from the claims administrator. See the section entitled TYPES OF PROVIDERS for further information. (Note: UC student health services are not participating providers.)

DEDUCTIBLE

Benefit Year Deductible. All medical services and supplies covered under this plan are subject to the Benefit Year Deductible below:

• Per Individual Dependent ................................................ $400

EXCEPTIONS: In certain circumstances, this deductible may not apply, as described below:

– The Benefit Year Deductible will not apply to the Medical Evacuation and Repatriation of Remains benefits.
– The Benefit Year Deductible will not apply to Preventive Care Services.
– The Benefit Year Deductible will not apply to the following preventive immunizations:
  • Diphtheria/Tetanus/Pertussis, administered together or individually
  • Measles, Mumps and Rubella
  • Varicella
  • Influenza
  • Hepatitis A and Hepatitis B, administered together or individually
  • Pneumococcal
  • Meningococcal
  • Anthrax
  • BCG
  • DTaP
  • Hib
• Hib and DTP
• Japanese Encephalitis
• MMRV
• Rabies
• Smallpox
• Typhoid
• Yellow Fever
• Zoster
• Polio
• Human Papillomavirus [HPV] (female and male). The first injection in the series must be administered by age 27.

This list is not exhaustive and is subject to change; see Anthem Blue Cross’ Clinical Guidelines at www.anthem.com/ca for more information.

All other immunizations are subject to the Benefit Year Deductible.

– The Benefit Year Deductible will not apply to emergency or urgent care clinic claims.
– The Benefit Year Deductible will not apply to bariatric travel expenses incurred in connection with an authorized bariatric surgical procedure provided at a designated CME.
– The Benefit Year Deductible will not apply to transplant travel expenses authorized by the claims administrator in connection with a specified transplant procedure provided at a designated CME.

CO-INSURANCE, CO-PAYMENTS AND MAXIMUM MEDICAL AND PRESCRIPTION DRUG OUT-OF-POCKET AMOUNTS

For Your Information:

• “Co-Insurance” is the percentage of the maximum allowed amount which you are responsible to pay.

• “Co-Payment” is the set-dollar amount which you are responsible to pay.

• “Maximum allowed amount” is the maximum amount of reimbursement the claims administrator will allow for covered medical services and supplies under this plan. See YOUR MEDICAL BENEFITS: MAXIMUM ALLOWED AMOUNT. Expense is incurred on the date you receive the service or supply.
In addition to the Co-Insurance and Co-Payment shown above, you will be required to pay any amount in excess of the maximum allowed amount for the services of an other health care provider or non-participating provider. Remember, non-participating providers are covered only by referral from a participating provider or for emergency treatment services.

**Co-Insurance.** After you have met your Benefit Year Deductible, and any other applicable deductible, you will be responsible for the following percentages of the maximum allowed amount you incur:

- **Participating Providers** .................................................... 20%
- **Other Health Care Providers** ............................................ 20%
- **Non-Participating Providers (Only permitted for an emergency or with an authorized claims administrator’s referral)** .................................... 20%

**Exceptions:**

- In addition to the 20% Co-Insurance above, you are required to make a $100 Co-Payment each time you receive emergency room services. This $100 Co-Payment will not apply if you are admitted as a hospital inpatient immediately following emergency room treatment.
- In addition to the 20% Co-Insurance above, you are required to make a $50 Co-Payment each time you receive urgent care services.
- You are not required to pay Co-Insurance for services or supplies provided under the Preventive Care Services benefit.
- You are not required to pay Co-Insurance for the following preventive immunizations:
  - Diphtheria/Tetanus/Pertussis, administered together or individually
  - Measles, Mumps and Rubella
  - Varicella
  - Influenza
  - Hepatitis A and Hepatitis B, administered together or individually
  - Pneumococcal
  - Meningococcal
• Anthrax
• BCG
• DTaP
• Hib
• Hib and DTP
• Japanese Encephalitis
• MMRV
• Rabies
• Smallpox
• Typhoid
• Yellow Fever
• Zoster
• Polio
• Human Papillomavirus [HPV] (female and male).
  The first injection in the series must be administered by age 27.

This list is not exhaustive and is subject to change; see Anthem Blue Cross’ Clinical Guidelines at www.anthem.com/ca for more information.

All other immunizations are subject to a 20% Co-Insurance.

– Your Co-Insurance for your first office visit for pregnancy care to a physician who is a participating provider will be 20% of the maximum allowed amount. After that first visit, you are not required to make a Co-Insurance payment but you remain responsible for expenses in excess of the maximum allowed amount.

  Note: This exception applies only to the charge for the visit itself. It does not apply to any other charges made during that visit, such as testing procedures, surgery, and other services.

– Your Co-Insurance for bariatric surgical procedures determined to be medically necessary and performed at a designated CME will be 20% of the maximum allowed amount. Services for bariatric surgical procedures are not covered when performed at other than a designated CME. See UTILIZATION REVIEW PROGRAM.

  Note: Co-Insurance payments do not apply for bariatric travel expenses authorized by the claims administrator. Bariatric travel expense is available when the closest CME is in excess of 50 miles from the member's residence.
Your Co-Insurance for specified transplants (heart, liver, lung, combination heart-lung, kidney, pancreas, simultaneous pancreas-kidney, or bone marrow/stem cell and similar procedures) determined to be medically necessary and performed at a designated CME will be 20% of the maximum allowed amount. Services for specified transplants are not covered when performed at other than a designated CME. See UTILIZATION REVIEW PROGRAM.

Note: Co-Insurance payments do not apply for transplant travel expenses approved by the claims administrator. Transplant travel expense is available when the closest CME is more than 250 miles from the recipient or donor's residence.

You are not required to make a Co-Payment or Co-Insurance payment for services under the Medical Evacuation and Repatriation of Remains benefits.

Medical benefits while traveling out of the country are covered as follows:

a. Services provided by a participating provider will be reimbursed at 80% of the maximum allowed amount. You will be responsible for the remaining 20% of the maximum allowed amount.

b. Services provided by a non-participating provider (emergencies only) will be reimbursed at 80% of the covered billed charges. You will be responsible for 20% of the remaining covered billed charges.

c. Services provided by an other health care provider, will be reimbursed at 80% of the covered billed charges. You will be responsible for 20% of the remaining covered billed charges.

Maximum Medical and Prescription Drug Out-of-Pocket Amount. After you have made the following out-of-pocket Co-Insurance payments and Co-Payments for covered medical and prescription drug charges you incur during a benefit year, you will no longer be required to pay Co-Insurance or make Co-Payments for the remainder of that benefit year.

- Per Individual Dependent............................................. $6,000
Note:
- Expense incurred for non-covered services or supplies, or in excess of the maximum allowed amount, will not be applied toward your Maximum Out-of-Pocket Amount, and is always your responsibility.

**MEDICAL BENEFIT MAXIMUMS**

The plan will pay for the following services and supplies, up to the maximum amounts or for the maximum number of days or visits shown below:

**Acupuncture**

- For all covered services ........................................... 20 visits per benefit year

**Bariatric Travel Expense**

- For the member (limited to three (3) trips – one pre-surgical visit, the initial surgery and one follow-up visit)
  - For transportation to the CME ......................... up to $130 per trip

- For the companion (limited to two (2) trips – the initial surgery and one follow-up visit)
  - For transportation to the CME ......................... up to $130 per trip

- For the member and one companion (for the pre-surgical visit and the follow-up visit)
  - Hotel accommodations ......................... up to $100 per day, for up to 2 days per trip or as medically necessary, limited to one room, double occupancy

- For one companion (for the duration of the member's initial surgery stay)
  - Hotel accommodations ......................... up to $100 per day, for up to 4 days, limited to one room, double occupancy

- For other reasonable expenses (excluding, tobacco, alcohol, drug and meal expenses) ................ up to $25 per day, for up to 4 days per trip
Hearing Aids
- For covered charges ......................... One Hearing Aid per ear, every four years

Medical Evacuation
- For all covered services ................................. $10,000 maximum payment per trip

Repatriation of Remains
- For all covered services ................................. $7,500

Transplant Travel Expense
- For the Recipient and One Companion per Transplant Episode (limited to 6 trips per episode)
  - For transportation to the CME ...................... $250 per trip for each person for round trip coach airfare
  - For hotel accommodations ....................... $100 per day, for up to 21 days per trip, limited to one room, double occupancy
  - For other reasonable expenses (excluding, tobacco, alcohol, drug and meal expenses) .................. $25 per day for each person, for up to 21 days per trip
- For the Donor per Transplant Episode (limited to one trip per episode)
  - For transportation to the CME ...................... $250 for round trip coach airfare
  - For hotel accommodations ....................... $100 per day, for up to 7 days
  - For other reasonable expenses (excluding, tobacco, alcohol, drug and meal expenses) .................. up to $25 per day, for up to 7 days per trip
YOUR MEDICAL BENEFITS
MAXIMUM ALLOWED AMOUNT

General

This section describes the term “maximum allowed amount” as used in this Benefit Booklet and what the term means to you when obtaining covered services under this plan. The maximum allowed amount is the total reimbursement payable under your plan for each covered service you receive from participating and non-participating providers. It is the claims administrator’s payment towards the services billed by your provider combined with any Deductible, Co-Insurance or Co-Payment owed by you. In some cases, you may be required to pay the entire maximum allowed amount. For instance, if you have not met your Deductible under this plan, then you could be responsible for paying the entire maximum allowed amount for covered services. In addition, if these services are received from a non-participating provider, you may be billed by the provider for the difference between their charges and the maximum allowed amount. In many situations, this difference could be a significant out-of-pocket amount.

Provided below are two examples which illustrate how the maximum allowed amount works. These examples are for illustration purposes only.

Example: The plan has a student member Co-Insurance of 10% for participating provider services after the Deductible has been met.

- The member receives services from a participating surgeon. The billed charge is $2,000. The maximum allowed amount under the plan for the surgery is $1,000. The member’s Co-Insurance responsibility when a participating surgeon is used is 10% of $1,000, or $100. This is what the member pays. The plan pays 90% of $1,000, or $900. The participating surgeon accepts the total of $1,000 as full reimbursement for the surgery regardless of the charges.

Example: The plan has a student member Co-Insurance of 40% for non-participating provider services after the Deductible has been met.

- The member receives services from a non-participating surgeon. The billed charge is $2,000. The maximum allowed amount under the plan for the surgery is $1,000. The member’s Co-Insurance responsibility when a non-participating surgeon is used is 40% of $1,000, or $400. The plan pays the remaining 60% of $1,000, or $600. In addition, the non-participating surgeon could bill the member the difference between $2,000 and $1,000. So the
member's total out-of-pocket charge would be $400 plus an additional $1,000, for a total of $1,400.

When you receive covered services, the claims administrator will, to the extent possible, apply claim processing rules to the claim submitted. The claims administrator uses these rules to evaluate the claim information and determine the accuracy and appropriateness of the procedure and diagnosis codes included in the submitted claim. Applying these rules may affect the maximum allowed amount if the claims administrator determines that the procedure and/or diagnosis codes used were inconsistent with procedure coding rules and/or reimbursement policies. For example, if your provider submits a claim using several procedure codes when there is a single procedure code that includes all of the procedures that were performed, the maximum allowed amount will be based on the single procedure code.

Provider Network Status

The maximum allowed amount may vary depending upon whether the provider is a participating provider, a non-participating provider or other health care provider.

Participating Providers and CME. For covered services performed by a participating provider or CME the maximum allowed amount for this plan will be the rate the participating provider or CME has agreed with the claims administrator to accept as reimbursement for the covered services. Because participating providers have agreed to accept the maximum allowed amount as payment in full for those covered services, they should not send you a bill or collect for amounts above the maximum allowed amount. However, you may receive a bill or be asked to pay all or a portion of the maximum allowed amount to the extent you have not met your Deductible or have a Co-Payment or Co-Insurance. Please call the customer service telephone number on your ID card for help in finding a participating provider or visit www.anthem.com/ca.

If you are planning to have outpatient surgery, you should first find out if the facility where the surgery is to be performed is an ambulatory surgical center. An ambulatory surgical center is licensed as a separate facility even though it may be located on the same grounds as a hospital (although this is not always the case). If the ambulatory surgical center is licensed separately, you should find out if the facility is a participating provider before undergoing the surgery.

Non-Participating Providers (for dependents, permitted only with an authorized claims administrator referral by a participating provider or for an emergency) and Other Health Care Providers. * For covered services you receive from a non-participating provider or other health care provider the maximum allowed amount will be based on one of the following: 1) the applicable non-participating provider rate or fee...
schedule for this plan; 2) an amount negotiated by the claims administrator or a third party vendor which has been agreed to by the non-participating provider; 3) an amount derived from the total charges billed by the non-participating provider, or 4) an amount based on information provided by a third party vendor.

Unlike participating providers, non-participating providers and other health care providers may send you a bill and collect for the amount of the non-participating provider’s or other health care provider’s charge that exceeds the maximum allowed amount under this plan. You may be responsible for paying the difference between the maximum allowed amount and the amount the non-participating provider or other health care provider charges. This amount can be significant. Choosing a participating provider will likely result in lower out of pocket costs to you. Please call the customer service number on your ID card for help in finding a participating provider or visit the website www.anthem.com/ca. Customer service is also available to assist you in determining this plan’s maximum allowed amount for a particular covered service from a non-participating provider or other health care provider.

NOTE: A participating hospital may employ non-participating health care providers. You should make sure the health care providers who will provide the services you need are participating providers. You may be responsible for paying the difference between the maximum allowed amount and the amount the non-participating provider charges.

Please see the Out Of Area Services provision in the section entitled GENERAL PROVISIONS for additional information.

*Exceptions:

- **Ambulance Services.** The maximum allowed amount for ambulance services and supplies will be the billed charge.

- **Clinical Trials.** The maximum allowed amount for non-participating providers for services and supplies provided in connection with Clinical Trials will be the lesser of the billed charge or the amount that ordinarily applies when services are provided by a participating provider.

- **If Medicare is the primary payor, the maximum allowed amount does not include any charge:**
  1. By a hospital, in excess of the approved amount as determined by Medicare; or
  2. By a physician who is a participating provider who accepts Medicare assignment, in excess of the approved amount as determined by Medicare; or
3. By a physician who is a non-participating provider or other health care provider who accepts Medicare assignment, in excess of the lesser of the maximum allowed amount stated above, or the approved amount as determined by Medicare; or

4. By a physician or other health care provider who does not accept Medicare assignment, in excess of the lesser of the maximum allowed amount stated above, or the limiting charge as determined by Medicare.

You will always be responsible for expense incurred which is not covered under this plan.

WITH RESPECT TO STUDENT MEDICAL BENEFITS

Reduction of The Maximum Allowed Amount for Non-Contracting Hospitals. A small percentage of hospitals which are non-participating providers are also non-contracting hospitals. Except for emergency care, the maximum allowed amount is reduced by 25% for all services and supplies provided by a non-contracting hospital. You will be responsible for paying this amount. You are strongly encouraged to avoid this additional expense by seeking care from a contracting hospital. You can call the customer service number on your ID card to locate a contracting hospital.

MEMBER COST SHARE

For certain covered services, and depending on your plan design, you may be required to pay all or a part of the maximum allowed amount as your cost share amount (Deductibles, Co-Insurance or Co-Payments). Your cost share amount may be different depending on whether you received covered services from a participating provider (including UC providers) or non-participating provider. Specifically, you may be required to pay higher cost-sharing amounts or may have limits on your benefits when using non-participating providers. Please see the SUMMARY OF BENEFITS section for your cost share responsibilities and limitations, or call the customer service telephone number on your ID card to learn how this plan’s benefits or cost share amount may vary by the type of provider you use.

The claims administrator will not provide any reimbursement for non-covered services. You may be responsible for the total amount billed by your provider for non-covered services, regardless of whether such services are performed by a participating provider or non-participating provider. Non-covered services include services specifically excluded from coverage by the terms of your plan and services received after benefits have been exhausted. Benefits may be exhausted by exceeding, for example, Medical Benefit Maximums or day/visit limits.
In some instances you may only be asked to pay the lower *participating provider* cost share percentage when you use a *non-participating provider*. For example, if you go to a *participating* hospital or facility and receive covered services from a *non-participating provider* such as a radiologist, anesthesiologist or pathologist providing services at the hospital or facility, you will pay the participating provider cost share percentage of the *maximum allowed amount* for those covered services. However, you also may be liable for the difference between the *maximum allowed amount* and the non-participating provider's charge, called “balance billing.”

**AUTHORIZED CLAIMS ADMINISTRATOR REFERRALS**

In some circumstances the *claims administrator* may authorize participating provider cost share amounts (Deductibles, Co-Insurance or Co-Payments) to apply to a claim for a covered service you receive from a *non-participating provider*. In such circumstance, you or your *physician* must contact the *claims administrator* in advance of obtaining the covered service. It is your responsibility to ensure that the claims administrator has been contacted. If the claims administrator authorizes a participating provider cost share amount to apply to a covered service received from a non-participating provider, you also may still be liable for the difference between the maximum allowed amount and the non-participating provider's charge. Please call the customer service telephone number on your ID card for authorized claims administrator referral information or to request authorization.

**DEDUCTIBLES, CO-INSURANCE, CO-PAYMENTS, MAXIMUM MEDICAL AND PRESCRIPTION DRUG OUT-OF-POCKET AMOUNTS AND MEDICAL BENEFIT MAXIMUMS**

After subtracting any applicable deductible and your Co-Payment or Co-Insurance amount, the *plan* will pay benefits up to the *maximum allowed amount*, not to exceed the applicable Medical Benefit Maximum. The Deductible amounts, Co-Payments, Co-Insurance, Maximum Medical and Prescription Drug Out-Of-Pocket Amounts and Medical Benefit Maximums are set forth in the SUMMARY OF BENEFITS.

**DEDUCTIBLES**

Each deductible under this *plan* is separate and distinct from the other. Only the covered charges that make up the maximum allowed amount will apply toward the satisfaction of any deductible except as specifically indicated in this Booklet.
Benefit Year Deductible. Each year, you will be responsible for satisfying the Benefit Year Deductible (see pages >) before benefits are paid.

Non-Participating Facility Inpatient Deductible. With respect to Student Medical Benefits, each time you are admitted to a hospital or residential treatment center which is a non-participating provider, you are responsible for paying the Inpatient Deductible (see page >). This deductible will not apply to an emergency admission, or to services for which the claims administrator has negotiated a single case payment agreement with the non-participating facility.

CO-INSURANCE AND CO-PAYMENTS

The claims administrator will apply the applicable Co-Insurance percentage to the maximum allowed amount remaining after any deductible has been met. This will determine the dollar amount of your Co-Insurance.

For Co-Payment, the claims administrator will subtract your Co-Payment from the maximum allowed amount. Covered services requiring a Co-Payment are not subject to the benefit year deductible.

MAXIMUM MEDICAL AND PRESCRIPTION DRUG OUT-OF-POCKET AMOUNTS

Satisfaction of the Maximum Medical and Prescription Drug Out-of-Pocket Amount. If, after you have met your Benefit Year Deductible, you pay Co-Insurance and make Co-Payments equal to your Maximum Medical and Prescription Drug Out-of-Pocket Amount per member during a benefit year, you will no longer be required to pay Co-Insurance or make Co-payments for any additional covered services or supplies during the remainder of that year.

Participating Providers, Participating Pharmacies, CMEs and Other Health Care Providers. Only covered charges up to the maximum allowed amount for the services of a participating provider, participating pharmacy, CME or other health care provider will be applied to the participating provider and other health care provider Out-of-Pocket Amount.

After this Out-of-Pocket Amount per member has been satisfied during a benefit year, you will no longer be required to pay Co-Insurance or make a Co-payment for the covered services provided by a participating provider, participating pharmacy, CME or other health care provider for the remainder of that year. You will continue to be required to pay Co-Insurance or make a Co-payment for the covered services of a non-participating provider or non-participating pharmacy until the non-participating provider Out-of-Pocket Amount has been met.
**Non-Participating Providers and Non-Participating Pharmacies.**

Only covered charges up to the *maximum allowed amount* for the services of a *non-participating provider* or non-participating pharmacy will be applied to the *non-participating provider* Out-of-Pocket Amount. After this Out-of-Pocket Amount per *member* has been satisfied during a *benefit year*, you will no longer be required to pay Co-Insurance or make a Co-Payment for the covered services provided by a *non-participating provider* or non-participating pharmacy for the remainder of that *year*.

Note: Any Co-Payments or Co-Insurance you make toward your prescription drug benefit (for additional information contact Ventegra at 1-877-867-0943 or [www.ventegra.net](http://www.ventegra.net)) will apply towards your medical and prescription drug Out-of-Pocket Amount as shown under in the *SUMMARY OF BENEFITS*. Call the customer service telephone number listed on your ID card for more information.

**Charges Which Do Not Apply Toward the Maximum Medical and Prescription Drug Out-of-Pocket Amount.** The following charges will not be applied toward satisfaction of an Out-of-Pocket Amount:

- Charges for services or supplies not covered under this *plan*; and
- Charges which exceed the *maximum allowed amount*.

**MEDICAL BENEFIT MAXIMUMS**

The *plan* does not make benefit payments for any *member* in excess of any of the Medical Benefit Maximums.

**CONDITIONS OF COVERAGE**

The following conditions of coverage must be met for an expense incurred for services or supplies to be covered under this *plan*.

1. UC Merced does not require a referral from student health services, but students must receive a referral from a primary care *physician* who is a *participating provider* before seeking services of a specialist.

2. You must incur this expense while you are covered under this *plan*. Expense is incurred on the date you receive the service or supply for which the charge is made.

3. The expense must be for a medical service or supply furnished to you as a result of illness, injury or pregnancy, except as specifically described in the section entitled *MEDICAL CARE THAT IS COVERED*.

4. The expense must be for a medical service or supply included in *MEDICAL CARE THAT IS COVERED*. Additional limits on covered charges are included under specific benefits and in the *SUMMARY OF BENEFITS*. 
5. The expense must not be for a medical service or supply listed in MEDICAL CARE THAT IS NOT COVERED. If the service or supply is partially excluded, then only that portion which is not excluded will be covered under this plan.

6. The expense must not exceed any of the maximum benefits or limitations of this plan.

7. Any services received must be those which are regularly provided and billed by the provider. In addition, those services must be consistent with the illness, injury, degree of disability and your medical needs. Benefits are provided only for the number of days required to treat your illness or injury.

8. All services and supplies must be ordered by a physician.

9. The services or supplies must be medically necessary, unless the services are provided under the Preventive Care Services benefit.
MEDICAL CARE THAT IS COVERED

Subject to the Medical Benefit Maximums in the SUMMARY OF BENEFITS, the requirements set forth under CONDITIONS OF COVERAGE and the exclusions or limitations listed under MEDICAL CARE THAT IS NOT COVERED, we will provide benefits for the following services and supplies:

**Ambulance.** The following *medically necessary* ambulance services:

1. Base charge, mileage and non-reusable supplies of a licensed ambulance company for ground service to transport you to and from a hospital.

2. Emergency services or transportation services that are provided to you by a licensed ambulance company as a result of a “911” emergency response system* request for assistance if you believe you have an *emergency* medical condition requiring such assistance.

3. Base charge, mileage and non-reusable supplies of a licensed air ambulance company to transport you from the area where you are first disabled to the nearest hospital where appropriate treatment is provided if, and only if, such services are *medically necessary* and ground ambulance service is inadequate.

4. Monitoring, electrocardiograms (EKGs; ECGs), cardiac defibrillation, cardiopulmonary resuscitation (CPR) and administration of oxygen and intravenous (IV) solutions in connection with ambulance service. An appropriately licensed person must render the services.

*If you have an *emergency* medical condition that requires an emergency response, please call the “911” emergency response system if you are in an area where the system is established and operating.

**Ambulatory Surgical Center.** Services and supplies provided by an ambulatory surgical center in connection with outpatient surgery.

**Bariatric Surgery.** Services and supplies in connection with *medically necessary surgery* for weight loss, only for morbid obesity and only when performed at an approved CME facility. See UTILIZATION REVIEW PROGRAM for details.

You must obtain pre-service review for all bariatric surgical procedures. Charges for services provided for or in connection with a bariatric surgical procedure performed at a facility other than a CME will not be considered as covered under the plan.

**Bariatric Travel Expense.** The following travel expense benefits will be provided in connection with a covered bariatric surgical procedure only when the member’s home is fifty (50) miles or more from the nearest bariatric CME. All travel expenses must be approved by the claims
Administrator in advance. The fifty (50) mile radius around the CME will be determined by the bariatric CME coverage area. (See Definitions.)

- Transportation for the member to and from the CME up to $130 per trip for a maximum of three (3) trips (one pre-surgical visit, the initial surgery and one follow-up visit).

- Transportation for one companion to and from the CME up to $130 per trip for a maximum of two (2) trips (the initial surgery and one follow-up visit).

- Hotel accommodations for the member and one companion not to exceed $100 per day for the pre-surgical visit and the follow-up visit, up to two (2) days per trip or as medically necessary. Limited to one room, double occupancy.

- Hotel accommodations for one companion not to exceed $100 per day for the duration of the member’s initial surgery stay, up to four (4) days. Limited to one room, double occupancy.

- Other reasonable expenses not to exceed $25 per day, up to four (4) days per trip. Meals, tobacco, alcohol and drug expenses are excluded from coverage.

Customer service will confirm if the bariatric travel benefit is provided in connection with access to the selected bariatric CME. Details regarding reimbursement can be obtained by calling the customer service number on your I.D. card. A travel reimbursement form will be provided for submission of legible copies of all applicable receipts in order to obtain reimbursement.

Blood. Blood transfusions, including blood processing and the cost of unreplaced blood and blood products. Charges for the collection, processing and storage of self-donated blood are covered, but only when specifically collected for a planned and covered surgical procedure.

Breast Cancer. Services and supplies provided in connection with the screening for, diagnosis of, and treatment for breast cancer, including:

1. Diagnostic mammogram examinations for the treatment of a diagnosed illness or injury. Routine mammograms will be covered under the Preventive Care Services benefit.

2. Mastectomy and lymph node dissection; complications from a mastectomy including lymphedema.

3. Reconstructive surgery performed to restore and achieve symmetry following a medically necessary mastectomy.

4. Breast prostheses following a mastectomy (see Prosthetic Devices).
This coverage is provided according to the terms and conditions of this plan that apply to all other medical conditions.

Chemotherapy

Chiropractic, Acupuncture and Osteopathic Services. The following services provided by a physician under a treatment plan:

1. Services of a chiropractor for manual manipulation of the spine to correct subluxation;
2. Manipulation therapy services provided by an osteopath; and
3. Acupuncture treatment to treat a disease, illness or injury, including a patient history visit, physical examination, treatment planning and treatment evaluation, electroacupuncture, cupping and moxibustion.

Acupuncture services will be limited to 20 visits during a benefit year.

Clinical Trials. Coverage is provided for services and supplies for routine patient costs you receive as a participant in an approved clinical trial. The services must be those that are listed as covered by this plan for members who are not enrolled in a clinical trial.

An “approved clinical trial” is a phase I, phase II, phase III, or phase IV clinical trial that studies the prevention, detection, or treatment of cancer or another life-threatening disease or condition, from which death is likely unless the disease or condition is treated. Coverage is limited to the following clinical trials:

1. Federally funded trials approved or funded by one or more of the following:
   a. The National Institutes of Health,
   b. The Centers for Disease Control and Prevention,
   c. The Agency for Health Care Research and Quality,
   d. The Centers for Medicare and Medicaid Services,
   e. A cooperative group or center of any of the four entities listed above or the Department of Defense or the Department of Veterans Affairs,
   f. A qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants, or
   g. Any of the following departments if the study or investigation has been reviewed and approved through a system of peer review that the Secretary of Health and Human Services determines (1)
to be comparable to the system of peer review of investigations and studies used by the National Institutes of Health, and (2) assures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review:

i. The Department of Veterans Affairs,

ii. The Department of Defense, or

iii. The Department of Energy.

2. Studies or investigations done as part of an investigational new drug application reviewed by the Food and Drug Administration.

3. Studies or investigations done for drug trials that are exempt from the investigational new drug application.

When a service is part of an approved clinical trial, it is covered even though it may otherwise be an investigative service as defined by the plan (see the DEFINITIONS section).

Participation in the clinical trial must be recommended by your physician after determining participation has a meaningful potential to benefit you.

Routine patient costs do not include the costs associated with any of the following:

1. The investigational item, device, or service itself.

2. Any item or service provided solely to satisfy data collection and analysis needs and that is not used in the clinical management of the patient.

3. Any service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

4. Any item, device, or service that is paid for, or should have been paid for, by the sponsor of the trial.

Note: You will be financially responsible for the costs associated with non-covered services.

Dental Care

1. Admissions for Dental Care. Listed inpatient hospital services for up to three days during a hospital stay, when such stay is required for dental treatment and has been ordered by a physician (M.D.) and a dentist (D.D.S. or D.M.D.). The claims administrator will make the final determination as to whether the dental treatment could have been safely rendered in another setting due to the nature of the
procedure or your medical condition. Hospital stays for the purpose of administering general anesthesia are not considered necessary and are not covered except as specified in #2, below.

2. **General Anesthesia.** General anesthesia and associated facility charges when your clinical status or underlying medical condition requires that dental procedures be rendered in a hospital or ambulatory surgical center. This applies only if (a) the member is less than seven years old, (b) the member is developmentally disabled, or (c) the member’s health is compromised and general anesthesia is medically necessary. Charges for the dental procedure itself, including professional fees of a dentist, are not covered.

3. **Dental Injury.** Services of a physician (M.D.) or dentist (D.D.S. or D.M.D.) solely to treat an accidental injury to natural teeth. Coverage shall be limited to only such services that are medically necessary to repair the damage done by the accidental injury and/or to restore function lost as a direct result of the accidental injury. Damage to natural teeth due to chewing or biting is not considered an accidental injury.

**Diabetes.** Services and supplies provided for the treatment of diabetes, including:

1. The following equipment and supplies:
   a. Blood glucose monitors, including monitors designed to assist the visually impaired, and blood glucose testing strips;
   b. Insulin pumps;
   c. Pen delivery systems for insulin administration (non-disposable);
   d. Visual aids (but not eyeglasses) to help the visually impaired to properly dose insulin; and
   e. Podiatric devices, such as therapeutic shoes and shoe inserts, to treat diabetes-related complications.

   Items a through d above are covered under your plan’s benefits for durable medical equipment (see Durable Medical Equipment). Item e above is covered under your plan’s benefits for prosthetic devices (see Prosthetic Devices).

2. Diabetes education program which:
   a. Is designed to teach a member who is a patient and members of the patient’s family about the disease process and the daily management of diabetic therapy;
b. Includes self-management training, education, and medical nutrition therapy to enable the member to properly use the equipment, supplies, and medications necessary to manage the disease; and

c. Is supervised by a physician.

Diabetes education services are covered under plan benefits for office visits to physicians.

3. The following items are covered as medical supplies:

a. Insulin syringes and disposable pen delivery systems for insulin administration. NOTE: Charges for insulin and other prescriptive medications are not covered as part of your medical plan. See your pharmacy benefits plan booklet for information on prescriptive medications.

b. Testing strips, lancets and alcohol swabs.

4. Screenings for gestational diabetes are covered under your Preventive Care Services benefit. Please see that provision for further details.

**Diagnostic Services.** Outpatient diagnostic imaging and laboratory services.

**Durable Medical Equipment.** Rental or purchase of dialysis equipment or dialysis supplies. Rental or purchase of other medical equipment and supplies which are:

1. Of no further use when medical needs end;
2. For the exclusive use of the patient;
3. Not primarily for comfort or hygiene;
4. Not for environmental control or for exercise; and
5. Manufactured specifically for medical use.

The claims administrator will determine whether the item satisfies the conditions above.

**Genetic Testing.** Genetic testing for individuals to assess their risk for a variety of conditions. Note, testing is only available according to the claims administrator's clinical guidelines.
Hearing Aid Services. The following hearing aid services are covered when provided by or purchased as a result of a written recommendation from an otolaryngologist or a state-certified audiologist.

1. Audiological evaluations to measure the extent of hearing loss and determine the most appropriate make and model of hearing aid. These evaluations will be covered under plan benefits for office visits to physicians.

2. Hearing aids (monaural or binaural) including ear mold(s), the hearing aid instrument, batteries, cords and other ancillary equipment.

3. Visits for fitting, counseling, adjustments and repairs for a one-year period after receiving the covered hearing aid.

Covered charges under 2 and 3 above for hearing aids are limited to one hearing aid per ear, every four years.

These items and services are covered under your plan’s benefits for durable medical equipment (see Durable Medical Equipment and Prosthetic Devices).

No benefits will be provided for the following:

1. Charges for a hearing aid which exceeds specifications prescribed for the correction of hearing loss.

2. Surgically implanted hearing devices (i.e., cochlear implants, audient bone conduction devices). Medically necessary surgically implanted hearing devices may be covered under your plan’s benefits for prosthetic devices (see Prosthetic Devices).

NOTE: Hearing aids are not covered if provided by a non-participating provider.

Hemodialysis Treatment

HIV Testing. Human immunodeficiency virus (HIV) testing, regardless of whether the testing is related to a primary diagnosis. This coverage is provided according to the terms and conditions of this plan that apply to all other medical conditions.

Home Health Care. The following services provided by a home health agency:

1. Services of a registered nurse or licensed vocational nurse under the supervision of a registered nurse or a physician.
2. Services of a licensed therapist for physical therapy, occupational therapy, speech therapy, or respiratory therapy.

3. Services of a medical social service worker.

4. Services of a health aide who is employed by (or who contracts with) a home health agency. Services must be ordered and supervised by a registered nurse employed by the home health agency as professional coordinator. These services are covered only if you are also receiving the services listed in 1 or 2 above.

5. Medically necessary supplies provided by the home health agency.

A visit of four hours or less by a home health aide shall be considered as one home health visit.

Home health care services are subject to pre-service review to determine medical necessity. Please refer to UTILIZATION REVIEW PROGRAM for information on how to obtain the proper reviews.

Home health care services are not covered if received while you are receiving benefits under the Hospice Care provision of this section.

Home Infusion Therapy. The following services and supplies when provided by a home infusion therapy provider in your home for the intravenous administration of your total daily nutritional intake or fluid requirements, medication related to illness or injury, chemotherapy, antibiotic therapy, aerosol therapy, tocolytic therapy, special therapy, intravenous hydration, or pain management:

1. Medication, ancillary medical supplies and supply delivery, (not to exceed a 14-day supply); however, medication which is delivered but not administered is not covered;

2. Pharmacy compounding and dispensing services (including pharmacy support) for intravenous solutions and medications;

3. Hospital and home clinical visits related to the administration of infusion therapy, including skilled nursing services including those provided for: (a) patient or alternative caregiver training; and (b) visits to monitor the therapy;

4. Rental and purchase charges for durable medical equipment (as shown below); maintenance and repair charges for such equipment;

5. Laboratory services to monitor the patient's response to therapy regimen.
With respect to insured students home infusion therapy benefits, the plan’s maximum payment will not exceed $600 for the services or supplies received during any one day when provided by a non-participating provider.

Home infusion therapy provider services are subject to pre-service review to determine medical necessity. See UTILIZATION REVIEW PROGRAM for details.

Hospice Care. The plan will pay for:

1. Room and board charges in an inpatient hospice unit;
2. Services of a registered nurse, licensed practical nurse and licensed vocational nurse;
3. Services of a licensed therapist for physical therapy, occupational therapy, speech therapy and respiratory therapy;
4. Medical social services;
5. Services of a home health aide;
6. Dietary and nutritional guidance. Nutritional support such as intravenous feeding or hyperalimentation;
7. Drugs and medicines approved for general use by the Food and Drug Administration that are available only if prescribed by a physician;
8. Medical supplies;
9. Oxygen and related respiratory therapy supplies;
10. Bereavement counseling for your family; and
11. Palliative care (care which controls pain and relieves symptoms, but does not cure) which is appropriate for the illness.

Your physician must consent to your care by the hospice and must be consulted in the development of your treatment plan. The hospice must submit a written treatment plan to the claims administrator every 30 days.
Hospital. Covered services under the plan are as follows:

1. Inpatient services and supplies, provided by a hospital. The maximum allowed amount will not include charges in excess of the hospital's prevailing two-bed room rate unless there is a negotiated per diem rate between the claims administrator and the hospital, or unless your physician orders, and the claims administrator authorizes, a private room as medically necessary;

2. Services in special care units; and

3. Outpatient services and supplies provided by a hospital, including outpatient surgery.

Immunizations. Preventive immunizations provided by a participating provider are covered under this plan. Please see the SUMMARY OF BENEFITS section for a list of preventive immunizations.

This list is not exhaustive and is subject to change; see Anthem Blue Cross' Clinical Guidelines at www.anthem.com/ca for more information.

Jaw Joint Disorders. The plan will pay for splint therapy or surgical treatment for disorders or conditions of the joints linking the jawbones and the skull (the temporomandibular joints), including the complex of muscles, nerves and other tissues related to those joints.

Medical Evacuation. For members who are studying or traveling abroad or international students in the U.S. on a non-immigrant visa, benefits will be paid toward reimbursement of the expenses incurred transporting you back to your country of legal residence for medical care and treatment. The plan will pay medical evacuation benefits if: (a) your illness commenced or injury occurred while you were covered by this plan; (b) your physician certifies in writing that you are medically stable and you require further care and treatment for your accident or illness; and (c) you have incurred expenses for your transportation back to your country of legal residence for your medical care and treatment. The total amount of benefit for medical evacuation is $10,000.

Benefits will not be paid under this plan for expenses incurred for or in connection with the following:

1. Services for medical evacuation when you have mild lesions, simple injuries such as sprains, simple fractures, or mild illness which can be treated in the country where you are studying or traveling and do not prevent you from participating in your studies;

2. Services for medical evacuation when your physician does not certify, in writing, that you need further medical care or treatment for an illness or accident that has commenced or has occurred while traveling or studying abroad; and
3. The cost of airfare for a family member or traveling companion accompanying you.

**Mental or Nervous Disorders or Substance Abuse.** Covered services shown below for the *medically necessary* treatment of *mental or nervous disorders* or substance abuse.

1. Inpatient hospital services as stated in the Hospital provision of this section, services from a *residential treatment center*, and visits to a *day treatment center*;

2. *Physician* visits during a covered inpatient stay;

3. Outpatient medication management by a psychiatrist.

4. *Physician* visits for outpatient psychotherapy or psychological testing or outpatient rehabilitative care (such as physical therapy, occupational therapy, or speech therapy) for the treatment of *mental or nervous disorders* or substance abuse; and

5. Counseling for the treatment of anorexia nervosa or bulimia nervosa.

Treatment for substance abuse does not include smoking cessation programs.

**Neuropsychological Testing.** Neuropsychological testing by a neuropsychologist.

**Nutrition and Counseling.** Services and supplies provided for *medically necessary* dietary and nutritional evaluations, counseling, and behavioral modification programs for the treatment of anorexia nervosa or bulimia nervosa.

**Pediatric Asthma Equipment and Supplies.** The following items and services when required for the *medically necessary* treatment of asthma in a *dependent child*:

1. Nebulizers, including face masks and tubing, inhaler spacers and peak flow meters.

2. Education for pediatric asthma, including education to enable the *child* to properly use the items listed above. This education will be covered under the plan's benefits for office visits to a *physician*.

**Physical Therapy, Physical Medicine, Occupational Therapy and Speech Therapy.** The following services provided by a *physician* under a treatment plan:

1. Physical therapy and physical medicine provided on an outpatient basis for the treatment of illness or injury including the therapeutic use of heat, cold, exercise, electricity, ultraviolet radiation,
manipulation of the spine, or massage for the purpose of improving
circulation, strengthening muscles, or encouraging the return of
motion. (This includes many types of care which are customarily
provided by physical therapists and osteopaths.)

2. Occupational therapy provided on an outpatient basis when the
ability to perform daily life tasks has been lost or reduced by illness
or injury including programs which are designed to rehabilitate
mentally, physically or emotionally handicapped persons. Occupational therapy programs are designed to maximize or
improve a patient's upper extremity function, perceptual motor skills
and ability to function in daily living activities.

3. Outpatient speech therapy following injury or organic disease.

For the purposes of this benefit, the term "visit" shall include any visit by
a physician in that physician's office, or in any other outpatient setting,
during which one or more of the services covered under this limited
benefit are rendered, even if other services are provided during the same
visit.

Post-exposure Prophylaxis (students only). Post-exposure
prophylaxis following exposure to bodily fluids while engaging in an
activity required by your academic program. Services must be medically
necessary as determined by the clinical guidelines of the facility in which
the exposure takes place.

Pregnancy and Maternity Care

1. All medical benefits when provided for pregnancy or maternity care,
including diagnosis of genetic disorders in cases of high-risk
pregnancy in the following situations: (a) mother is age 35 or over at
the time of delivery; or (b) family history of chromosomal anomaly; or
(c) previous child of member was delivered with chromosomal
anomaly; or (d) high or low serum alpha-fetoprotein.

Inpatient hospital benefits in connection with childbirth will be
provided for at least 48 hours following a normal delivery or 96 hours
following a cesarean section, unless the mother and her physician
decide on an earlier discharge.

2. All covered services for the newborn child's first 31 days after birth
will be covered at the benefit level of the student member, if the
student member is the child's natural parent and the plan has been
notified of the child's birth. If the child is not enrolled as a covered
dependent within 31 days of birth, the maximum the plan will pay is
$25,000 for all covered services provided during that 31-day period.
3. Certain services are covered under the Preventive Care Services benefit. Please see that provision for further details.

**Preventive Care Services.** Outpatient services, supplies, and office visits provided in connection with preventive care services as shown below. The benefit year deductible will not apply to these services or supplies when they are provided by a participating provider. No Co-Insurance or Co-Payment will apply to these services or supplies when they are provided by a participating provider.

1. A physician’s services for routine physical examinations.

2. Immunizations prescribed by an examining physician related to preventive care services.

3. Radiology and laboratory services and tests ordered by the examining physician in connection with a routine physical examination, excluding any such tests related to an illness or injury. Those radiology and laboratory services and tests related to an illness or injury will be covered as any other medical service available under the terms and conditions of the provision Diagnostic Services.

4. Health screenings as ordered by the examining physician for the following: breast cancer; cervical cancer, including human papillomavirus (HPV); prostate cancer; colorectal cancer; and other medically accepted cancer screening tests, blood lead levels, high blood pressure, type 2 diabetes mellitus, cholesterol and obesity.

5. Human immunodeficiency virus (HIV) testing, regardless of whether the testing is related to a primary diagnosis.

6. Counseling and risk factor reduction intervention services provided by the examining physician for sexually transmitted infections, human immunodeficiency virus (HIV), contraception, tobacco use, and tobacco use-related diseases.

7. Additional preventive care and screening for women, including the following:
   a. Women’s contraceptives, sterilization procedures, and counseling. This includes injectable contraceptives and patches. Contraceptive devices such as diaphragms, intrauterine devices (IUD)s, and implants are also covered.
   b. Breast feeding support, supplies, and counseling. One breast pump will be covered per calendar year under this benefit.
   c. Gestational diabetes screening.
8. For student members only, tuberculosis (TB) screening as part of an annual preventive physical examination at student health services on campus at no cost to students.

See the definition of Preventive Care Services in the DEFINITIONS section for information about services that are covered by this plan as preventive care services.

**Professional Services**

1. Services of a physician.

2. Services of an anesthetist (M.D. or C.R.N.A.).

**Prosthetic Devices**

1. Breast prostheses following a mastectomy.

2. *Prosthetic devices* to restore a method of speaking when required as a result of a covered medically necessary laryngectomy.

3. The plan will pay for other medically necessary prosthetic devices, including:
   
   a. Surgical implants;
   
   b. Artificial limbs or eyes;
   
   c. The first pair of contact lenses or eye glasses when required as a result of a covered medically necessary eye surgery;
   
   d. Therapeutic shoes and inserts for the prevention and treatment of diabetes-related foot complications; and
   
   e. Orthopedic footwear used as an integral part of a brace; and shoe inserts that are custom molded to the patient.

**Psycho-Educational Testing (students only).** Psycho-educational testing will be covered when conducted by a neuropsychologist, or licensed clinical, educational, or counseling psychologist in order to assess and diagnose functional limitations due to learning disabilities. This benefit covers psycho-educational test batteries including aptitude, achievement, and cognitive tests to assess for cognitive and learning disabilities; a written report listing test scores, testing procedures followed, interpretation of test results, and date(s) of testing. Consultation with the student to review test results and recommendations for appropriate academic accommodation are also covered under this benefit. Limited to $3,000 for the student's lifetime.

**Radiation Therapy**
Reconstructive Surgery. Reconstructive surgery performed to correct deformities caused by congenital or developmental abnormalities, illness, or injury for the purpose of improving bodily function or symptomatology or creating a normal appearance. This includes medically necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures. “Cleft palate” means a condition that may include cleft palate, cleft lip, or other craniofacial anomalies associated with cleft palate.

Sex Reassignment Surgery Benefits (students only). This plan provides benefits to insured students for many of the charges incurred for sex reassignment surgery (also known as gender reassignment surgery). Not all charges are eligible and some are only eligible to a limited extent. Sex reassignment surgery must be performed at a facility designated and approved by the claims administrator for the type of sex reassignment surgery requested and must be authorized prior to being performed. Charges for services that are not authorized, or which are provided in a facility other than the one which the claims administrator has designated and approved for the sex reassignment surgery requested, will not be considered covered under the plan. See UTILIZATION REVIEW PROGRAM for details.

If the services are authorized (See UTILIZATION REVIEW PROGRAM for details), this plan will provide medically necessary benefits in connection with sex reassignment surgery.

Sex Reassignment Surgery Travel Expense (students only). The following travel expenses in connection with an authorized sex reassignment surgery performed at a facility which is designated by the claims administrator and approved for the sex reassignment surgery requested, provided the expenses are authorized by the claims administrator (See UTILIZATION REVIEW PROGRAM for details) for up to six trips:

a. Round trip coach airfare to the facility which is designated by the claims administrator and approved for the sex reassignment surgery requested, not to exceed $250 per person per trip;
b. Hotel accommodations, not to exceed $100 per day for up to 21 days per trip, limited to one room, double occupancy; and
c. Other reasonable expenses, not to exceed $25 per day for each person, for up to 21 days per trip.

Skilled Nursing Facility. Inpatient services and supplies provided by a skilled nursing facility. The amount by which your room charge exceeds the prevailing two-bed room rate of the skilled nursing facility is not considered covered under this plan.
Skilled nursing facility services and supplies are subject to pre-service review to determine medical necessity. Please refer to the UTILIZATION REVIEW PROGRAM for information on how to obtain the proper reviews.

Special Food Products. Special food products and formulas that are part of a diet prescribed by a physician for the treatment of phenylketonuria (PKU). Most formulas used in the treatment of PKU are obtained from a pharmacy and are covered under your separate prescription drug benefit (for additional information contact Ventegra at 1-877-867-0943 or www.ventegra.net). Special food products that are not available from your prescription drug benefit plan are covered as medical supplies under this plan’s medical benefits.

Sterilization. Sterilization including female tubal ligation and male vasectomy.

Therapeutic/Elective Abortion. Therapeutic and elective termination of pregnancy, including Mifepristone when provided under the Food and Drug Administration (FDA) approved treatment regimen.

Transplant Services. Services and supplies provided in connection with a non-investigative organ or tissue transplant, if you are:

1. The recipient; or
2. The donor.

If you are the recipient, an organ or tissue donor who is not an enrolled member is also eligible for services as described. Benefits are reduced by any amounts paid or payable by that donor's own coverage. The maximum allowed amount for a donor, including donor testing and donor search, is limited to expense incurred for medically necessary medical services only. The maximum allowed amount for services incident to obtaining the transplanted material from a living donor or a human organ transplant bank will be covered. Such charges, including complications from the donor procedure for up to six weeks from the date of procurement, are covered. Services for treatment of a condition that is not directly related to, or a direct result of, the transplant are not covered.

Covered services are subject to any applicable deductibles, co-payments and medical benefit maximums set forth in the SUMMARY OF BENEFITS. The maximum allowed amount does not include charges for services received without first obtaining the claims administrator's prior authorization or which are provided at a facility other than a transplant center approved by the claims administrator. See UTILIZATION REVIEW PROGRAM for details.
SPECIFIED TRANSPLANTS:

You must obtain the claims administrator’s prior authorization for all services including, but not limited to, preoperative tests and postoperative care related to the following specified transplants: heart, liver, lung, combination heart-lung, kidney, pancreas, simultaneous pancreas-kidney, or bone marrow/stem cell and similar procedures. Specified transplants must be performed at Centers of Medical Excellence (CME). Charges for services provided for or in connection with a specified transplant performed at a facility other than a CME will not be considered covered. Call the toll-free telephone number for pre-service review on your ID card if your physician recommends a specified transplant for your medical care. A case manager transplant coordinator will assist in facilitating your access to a CME. See UTILIZATION REVIEW PROGRAM for details.

Transplant Travel Expense. The following travel expenses in connection with an approved, specified organ transplant (heart, liver, lung, heart-lung, kidney-pancreas, or bone marrow, including autologous bone marrow transplant, peripheral stem cell replacement and similar procedures) performed at a specific CME only when the recipient or donor’s home is more than 250 miles from the specific CME, provided the expenses are approved by the claims administrator in advance:

1. For the recipient and a companion, per transplant episode, up to six trips per episode:
   a. Round trip coach airfare to the CME, not to exceed $250 per person per trip.
   b. Hotel accommodations, not to exceed $100 per day for up to 21 days per trip, limited to one room, double occupancy.
   c. Other reasonable expenses (excluding meals, tobacco, alcohol and drug expenses), not to exceed $25 per day for each person, for up to 21 days per trip.

2. For the donor, per transplant episode, limited to one trip:
   a. Round trip coach airfare to the CME, not to exceed $250.
   b. Hotel accommodations, not to exceed $100 per day for up to 7 days.
   c. Other reasonable expenses (excluding meals, tobacco, alcohol and drug expenses), not to exceed $25 per day, for up to 7 days.
Tuberculosis Screening and Testing (students only). Services and supplies provided in connection with tuberculosis screening and testing when the screening/testing is prescribed by your physician. Services include, but are not limited to, tuberculosis screenings, chest physical exams, skin tests, and chest x-rays.
REPATRIATION OF REMAINS EXPENSE COVERAGE

REPATRIATION OF REMAINS ELIGIBILITY

Benefits are payable under this coverage if:

1. The insured student’s or dependent’s country of permanent legal residence is not the United States and you die from any cause while in the United States; or

2. You are an insured student or dependent who is a legal United States resident outside of the United States and you die from any cause while outside of the United States.

REPATRIATION OF REMAINS EXPENSE

The plan will pay expenses incurred to meet the minimum legal requirements for transportation of human remains, up to the Maximum Amount of Coverage, to prepare and transport your remains from the United States to the country of your permanent legal residence, or, if you are a permanent legal resident of the United States, from the country in which you are traveling to the United States, subject to the following:

CONDITIONS FOR BENEFITS

The plan will pay benefits if your death occurs under these conditions:

1. Your death occurred while you were insured by this coverage;

2. Your death occurred:
   • For a student or dependent whose country of permanent legal residence is not the United States, while you were in the United States; or
   • For a student, or dependent who is a legal United States resident, while traveling outside the United States; and

3. One or more persons have incurred expense for the preparation and transportation of your remains to your country of legal residence for burial.

Maximum Amount of Coverage .................................................... $7,500
EXCLUSIONS

No payment will be made under this plan for expenses incurred for or in connection with any of the items below. (The titles given to these exclusions and limitations are for ease of reference only; they are not meant to be an integral part of the exclusions and limitations and do not modify their meaning.)

Not Covered. Services received before your effective date.

Preparation and Transportation of Remains within the U.S. For a student or dependent who is a legal United States resident and dies within the United States, services furnished to prepare and transport your remains within the United States.

Travel Expense. Transportation of anyone accompanying the body to the country of legal residence, or traveling for the purpose of visitation.

Funeral Expenses. The cost of a funeral, including, but not limited to, a viewing or visitation and formal funeral service, use of a hearse to transport the body to the funeral site and cemetery, and burial entombment.

Embalming and Cremation. The cost of embalming (unless legally required); the cost of cremation of remains.
MEDICAL CARE THAT IS NOT COVERED

No payment will be made under this plan for expenses incurred for or in connection with any of the items below. (The titles given to these exclusions and limitations are for ease of reference only; they are not meant to be an integral part of the exclusions and limitations and do not modify their meaning.)

**Acupuncture.** Acupuncture treatment except as specifically stated in the Chiropractic, Acupuncture and Osteopathic Services provision of MEDICAL CARE THAT IS COVERED. Acupressure, or massage to control pain, treat illness or promote health by applying pressure to one or more specific areas of the body based on dermatomes or acupuncture points.

**Air Conditioners.** Air purifiers, air conditioners, or humidifiers.

**Clinical Trials.** Services and supplies in connection with clinical trials, except as specifically stated in the Clinical Trials provision under the section MEDICAL CARE THAT IS COVERED.

**Commercial Weight Loss Programs.** Weight loss programs, whether or not they are pursued under medical or physician supervision, unless specifically listed as covered by this plan.

This exclusion includes, but is not limited to, commercial weight loss programs (Weight Watchers, Jenny Craig, LA Weight Loss) and fasting programs.

This exclusion does not apply to medically necessary treatments for morbid obesity or dietary evaluations and counseling, and behavioral modification programs for the treatment of anorexia nervosa or bulimia nervosa. Surgical treatment for morbid obesity is covered as stated in the Bariatric Surgery provision of MEDICAL CARE THAT IS COVERED.

**Cosmetic Surgery.** Cosmetic surgery or other services performed solely for beautification or to alter or reshape normal (including aged) structures or tissues of the body to improve appearance. This exclusion does not apply to reconstructive surgery (that is, surgery performed to correct deformities caused by congenital or developmental abnormalities, illness, or injury for the purpose of improving bodily function or symptomatology or to create a normal appearance), including surgery performed to restore symmetry following mastectomy. Cosmetic surgery does not become reconstructive surgery because of psychological or psychiatric reasons.
Crime or Nuclear Energy. Conditions that result from: (1) your commission of or attempt to commit a felony, as long as any injuries are not a result of a medical condition or an act of domestic violence; or (2) any release of nuclear energy, whether or not the result of war, when government funds are available for treatment of illness or injury arising from such release of nuclear energy.

Custodial Care or Rest Cures. Inpatient room and board charges in connection with a hospital stay primarily for environmental change or physical therapy. Custodial care or rest cures, except as specifically provided under the Hospice Care or Home Infusion Therapy provisions of MEDICAL CARE THAT IS COVERED. Services provided by a rest home, a home for the aged, a nursing home or any similar facility.

Dental Services or Supplies. For dental treatment, regardless of origin or cause, except as specified below. “Dental treatment” includes but is not limited to preventive care and fluoride treatments; dental x-rays, supplies, appliances, dental implants and all associated expenses; diagnosis and treatment related to the teeth, jawbones or gums, including but not limited to:

- Extraction, restoration, and replacement of teeth;
- Services to improve dental clinical outcomes.

This exclusion does not apply to the following:

- Services which we are required by law to cover;
- Services specified as covered in the section MEDICAL CARE THAT IS COVERED;
- Dental services to prepare the mouth for radiation therapy to treat head and/or neck cancer.

Education or Counseling. Any educational treatment or nutritional counseling, or any services that are educational, vocational, or training in nature except as specifically provided or arranged by the claims administrator. Such services are provided under the Home Infusion Therapy, Pediatric Asthma Equipment and Supplies, or Diabetes provisions of MEDICAL CARE THAT IS COVERED. This exclusion does not apply to counseling for the treatment of anorexia nervosa or bulimia nervosa.

Excess Amounts. Any amounts in excess of the maximum allowed amount or any Benefit Maximum.

Experimental or Investigative. Any experimental or investigative procedure or medication.
Eye Surgery for Refractive Defects. Any eye surgery solely or primarily for the purpose of correcting refractive defects of the eye such as nearsightedness (myopia) and/or astigmatism. Contact lenses and eye glasses required as a result of this surgery.

Food or Dietary Supplements. Nutritional and/or dietary supplements, except as provided in this plan or as required by law. This exclusion includes, but is not limited to, those nutritional formulas and dietary supplements that can be purchased over the counter, which by law do not require either a written prescription or dispensing by a licensed pharmacist.

Government Treatment. Any services actually given to you by a local, state or federal government agency, or by a public school system or school district, except when payment under this plan is expressly required by federal or state law. The plan will not cover payment for these services if you are not required to pay for them or they are given to you for free.

Health Club Memberships. Health club memberships, exercise equipment, charges from a physical fitness instructor or personal trainer, or any other charges for activities, equipment or facilities used for developing or maintaining physical fitness, even if ordered by a physician. This exclusion also applies to health spas.

Infertility Treatment. Any services or supplies furnished in connection with the diagnosis and treatment of infertility, including, but not limited to, diagnostic tests, medication, surgery, artificial insemination, in vitro fertilization, sterilization reversal, and gamete intrafallopian transfer.

Inpatient Diagnostic Tests. Inpatient room and board charges in connection with a hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.

Lifestyle Programs. Programs to alter one’s lifestyle which may include but are not limited to diet, exercise, imagery or nutrition. This exclusion will not apply to cardiac rehabilitation programs approved by the claims administrator.

Non-Licensed Providers. Treatment or services rendered by non-licensed health care providers and treatment or services for which the provider of services is not required to be licensed. This includes treatment or services from a non-licensed provider under the supervision of a licensed physician, except as specifically provided or arranged by the claims administrator.

Not Covered. Services received before your effective date or after your coverage ends, except as specifically stated under EXTENSION OF BENEFITS.
**Not Medically Necessary.** Services or supplies that are not *medically necessary*, as defined in the DEFINITIONS section of this Booklet.

**Not Specifically Listed.** Services not specifically listed in this plan as covered services.

**Optometric Services or Supplies.** Optometric services are covered under a separate Vision Plan (see the Blue View Vision Plan Certificate of Insurance, available at your student health services or on the plan website). Eye exercises including orthoptics. Routine eye exams and routine eye refractions, except as specifically provided under Preventive Care Services provision of MEDICAL CARE THAT IS COVERED. Eye glasses or contact lenses, except as specifically stated in the Prosthetic Devices provision of MEDICAL CARE THAT IS COVERED.

**Orthodontia.** Braces and other orthodontic appliances or services.

**Orthopedic Supplies.** Orthopedic shoes (other than shoes joined to braces) or non-custom molded and cast shoe inserts, except for therapeutic shoes and inserts for the prevention and treatment of diabetes-related foot complications as specifically stated in the Prosthetic Devices provision of MEDICAL CARE THAT IS COVERED.

**Outpatient Prescription Drugs and Medications.** Outpatient prescription drugs or medications and insulin, except as specifically stated under the Home Infusion Therapy and Therapeutic/Elective Abortion provisions of MEDICAL CARE THAT IS COVERED section. Non-prescription, over-the-counter patent or proprietary drugs or medicines. Cosmetics, health or beauty aids. See your pharmacy benefits plan booklet for information on outpatient prescription drugs, medication and insulin.

**Personal Items.** Any supplies for comfort, hygiene or beautification.

**Private Contracts.** Services or supplies provided pursuant to a private contract between the member and a provider, for which reimbursement under the Medicare program is prohibited, as specified in Section 1802 (42 U.S.C. 1395a) of Title XVIII of the Social Security Act.

**Private Duty Nursing.** Inpatient or outpatient services of a private duty nurse.

**Routine Exams or Tests.** Routine physical exams or tests which do not directly treat an actual illness, injury or condition, including those required by the DMV, for voluntary participation in any academic, recreational or other program, for employment or by government authority, except as specifically stated in the Preventive Care Services provision of MEDICAL CARE THAT IS COVERED.
**Scalp hair prostheses.** Scalp hair prostheses, including wigs or any form of hair replacement.

**Services of Relatives.** Professional services received from a person who lives in your home or who is related to you by blood or marriage, except as specifically stated in the Home Infusion Therapy provision of MEDICAL CARE THAT IS COVERED.

**Sports Related Conditions.** Expenses incurred for treatment of sport-related accidental injury resulting from intercollegiate or professional sports.

**Sterilization Reversal.** Reversal of sterilization.

**Surrogate Mother Services.** For any services or supplies provided to a person not covered under the plan in connection with a surrogate pregnancy (including, but not limited to, the bearing of a child by another woman for an infertile couple).

**Telephone and Facsimile Machine Consultations.** Consultations provided by telephone or facsimile machine.

**Voluntary Payment.** Services for which you are not legally obligated to pay. Services for which you are not charged. Services for which no charge is made in the absence of insurance coverage, except services received at a non-governmental charitable research hospital. Such a hospital must meet the following guidelines:

1. It must be internationally known as being devoted mainly to medical research;
2. At least 10% of its yearly budget must be spent on research not directly related to patient care;
3. At least one-third of its gross income must come from donations or grants other than gifts or payments for patient care;
4. It must accept patients who are unable to pay; and
5. Two-thirds of its patients must have conditions directly related to the hospital’s research.

**Work-Related.** Work-related conditions if benefits are recovered or can be recovered, either by adjudication, settlement or otherwise, under any workers’ compensation, employer's liability law or occupational disease law, even if you do not claim those benefits.
SUBROGATION AND REIMBURSEMENT

These provisions apply when the plan pays benefits as a result of injuries or illnesses you sustained and you have a right to a Recovery or have received a Recovery from any source. A “Recovery” includes, but is not limited to, monies received from any person or party, any person's or party's liability insurance, uninsured/underinsured motorist proceeds, worker's compensation insurance or fund, “no-fault” insurance and/or automobile medical payments coverage, whether by lawsuit, settlement or otherwise. Regardless of how you or your representative or any agreements characterize the money you receive as a Recovery, it shall be subject to these provisions.

Subrogation

The plan has the right to recover payments it makes on your behalf from any party responsible for compensating you for your illnesses or injuries. The following apply:

• The plan has first priority from any Recovery for the full amount of benefits it has paid regardless of whether you are fully compensated, and regardless of whether the payments you receive make you whole for your losses, illnesses and/or injuries.

• You and your legal representative must do whatever is necessary to enable the plan to exercise the plan's rights and do nothing to prejudice those rights.

• In the event that you or your legal representative fail to do whatever is necessary to enable the plan to exercise its subrogation rights, the plan shall be entitled to deduct the amount the plan paid from any future benefits under the plan.

• The plan has the right to take whatever legal action it sees fit against any person, party or entity to recover the benefits paid under the plan.

• To the extent that the total assets from which a Recovery is available are insufficient to satisfy in full the plan's subrogation claim and any claim held by you, the plan's subrogation claim shall be first satisfied before any part of a Recovery is applied to your claim, your attorney fees, other expenses or costs.

• The plan is not responsible for any attorney fees, attorney liens, other expenses or costs you incur without the plan's prior written consent. The "common fund" doctrine does not apply to any funds recovered by any attorney you hire regardless of whether funds recovered are used to repay benefits paid by the plan.
Reimbursement

If you obtain a Recovery and the plan has not been repaid for the benefits the plan paid on your behalf, the plan shall have a right to be repaid from the Recovery in the amount of the benefits paid on your behalf and the following provisions will apply:

• You must reimburse the plan from any Recovery to the extent of benefits the plan paid on your behalf regardless of whether the payments you receive make you whole for your losses, illnesses and/or injuries.

• Notwithstanding any allocation or designation of your Recovery (e.g., pain and suffering) made in a settlement agreement or court order, the plan shall have a right of full recovery, in first priority, against any Recovery. Further, the plan’s rights will not be reduced due to your negligence.

• You and your legal representative must hold in trust for the plan the proceeds of the gross Recovery (i.e., the total amount of your Recovery before attorney fees, other expenses or costs) to be paid to the plan immediately upon your receipt of the Recovery. You must reimburse the plan, in first priority and without any set-off or reduction for attorney fees, other expenses or costs. The “common fund” doctrine does not apply to any funds recovered by any attorney you hire regardless of whether funds recovered are used to repay benefits paid by the plan.

• If you fail to repay the plan, the plan shall be entitled to deduct any of the unsatisfied portion of the amount of benefits the plan has paid or the amount of your Recovery whichever is less, from any future benefit under the plan if:
  1. The amount the plan paid on your behalf is not repaid or otherwise recovered by the plan; or
  2. You fail to cooperate.

• In the event that you fail to disclose the amount of your settlement to the plan, the plan shall be entitled to deduct the amount of the plan’s lien from any future benefit under the plan.

• The plan shall also be entitled to recover any of the unsatisfied portion of the amount the plan has paid or the amount of your Recovery, whichever is less, directly from the Providers to whom the plan has made payments on your behalf. In such a circumstance, it may then be your obligation to pay the Provider the full billed amount, and the plan will not have any obligation to pay the Provider or reimburse you.
• The plan is entitled to reimbursement from any Recovery, in first priority, even if the Recovery does not fully satisfy the judgment, settlement or underlying claim for damages or fully compensate you or make you whole.

Your Duties

• You must notify the plan promptly of how, when and where an accident or incident resulting in personal injury or illness to you occurred and all information regarding the parties involved.

• You must cooperate with the plan in the investigation, settlement and protection of the plan's rights. In the event that you or your legal representative fail to do whatever is necessary to enable the plan to exercise its subrogation or reimbursement rights, the plan shall be entitled to deduct the amount the plan paid from any future benefits under the plan.

• You must not do anything to prejudice the plan's rights.

• You must send the plan copies of all police reports, notices or other papers received in connection with the accident or incident resulting in personal injury or illness to you.

• You must promptly notify the plan if you retain an attorney or if a lawsuit is filed on your behalf.

The Plan Administrator or its delegate has sole discretion to interpret the terms of the Subrogation and Reimbursement provision of this plan in its entirety and reserves the right to make changes as it deems necessary.

If the covered person is a minor, any amount recovered by the minor, the minor's trustee, guardian, parent, or other representative, shall be subject to this provision. Likewise, if the covered person's relatives, heirs, and/or assignees make any Recovery because of injuries sustained by the covered person, that Recovery shall be subject to this provision.

The plan is entitled to recover its attorney's fees and costs incurred in enforcing this provision.

The plan shall be secondary in coverage to any medical payments provision, no-fault automobile insurance policy or personal injury protection policy regardless of any election made by you to the contrary. The plan shall also be secondary to any excess insurance policy, including, but not limited to, school and/or athletic policies.
EXCESS COVERAGE

We will reduce the amount payable under this plan to the extent expenses are covered under any other plan. The claims administrator will determine the amount of benefits provided by other plans without reference to any coordination of benefits, non-duplication of benefits, or other similar provisions. The amount from other plans includes any amount to which the member is entitled, whether or not a claim is made for the benefits. This plan is secondary coverage to all other policies except Medi-Cal, MRMIP and TriCare.
UTILIZATION REVIEW PROGRAM

Benefits are provided only for medically necessary and appropriate services. Utilization Review is designed to work together with you and your provider to ensure you receive appropriate medical care and avoid unexpected out of pocket expense.

No benefits are payable, however, unless your coverage is in force at the time services are rendered, and the payment of benefits is subject to all the terms and requirements of this plan.

Important: The Utilization Review Program requirements described in this section do not apply when coverage under this plan is secondary to another plan providing benefits for you or your dependents.

The utilization review program evaluates the medical necessity and appropriateness of care and the setting in which care is provided. You and your physician are advised if the claims administrator has determined that services can be safely provided in an outpatient setting, or if an inpatient stay is recommended. Services that are medically necessary and appropriate are certified by the claims administrator and monitored so that you know when it is no longer medically necessary and appropriate to continue those services.

It is your responsibility to see that your physician starts the utilization review process before scheduling you for any service subject to the utilization review program. If you receive any such service, and do not follow the procedures set forth in this section, your benefits will be reduced as shown in the Effect on Benefits section.

UTILIZATION REVIEW REQUIREMENTS

The stages of utilization review are pre-service review, concurrent review, and retrospective review.

Pre-service review determines in advance the medical necessity and appropriateness of certain procedures or admissions and the appropriate length of stay, if applicable. Pre-service review is required for the services listed below.

- Scheduled, non-emergency inpatient hospital stays and residential treatment center admissions.

Exceptions: Utilization review is not required for inpatient hospital stays for the following services:

- Maternity care of 48 hours or less following a normal delivery or 96 hours or less following a cesarean section; and
• Mastectomy in association with a breast cancer diagnosis and lymph node dissection.

• Facility-based care for the treatment of mental or nervous disorders, and substance abuse.

• Transplant services.

• Home infusion therapy.

• Home health care.

• Admissions to a skilled nursing facility.

• Bariatric surgical services performed at a Centers of Medical Excellence (CME) facility.

• Sex reassignment surgery benefits for students.

Concurrent review determines whether services are medically necessary and appropriate when the claims administrator is notified while service is ongoing, for example, an emergency admission to the hospital.

Retrospective review is performed to review services that have already been provided. This applies in cases when pre-service or concurrent review was not completed, or in order to evaluate and audit medical documentation subsequent to services being provided. Retrospective review may also be performed for services that continued longer than originally certified.

HOW TO OBTAIN UTILIZATION REVIEWS

Remember, it is always your responsibility to confirm that the review has been performed. If the review is not performed, benefits will not be provided, as shown in the Effect on Benefits section.

Pre-service Reviews. Penalties will result for failure to obtain required pre-service review, before receiving scheduled services, as follows:

1. For all scheduled services that are subject to utilization review, you or your physician must initiate the pre-service review at least three working days prior to when you are scheduled to receive services.

2. You must tell your physician that this plan requires pre-service review. Physicians who are participating providers will initiate the review on your behalf. A non-participating provider may initiate the review for you, or you may call the claims administrator directly. The toll-free number for pre-service review is printed on your ID card.
3. If you do not receive the reviewed service within 60 days of the certification, or if the nature of the service changes, a new pre-service review must be obtained.

4. The claims administrator will determine if services are medically necessary and appropriate. For inpatient hospital and residential treatment center stays, the claims administrator will, if appropriate, specify a specific length of stay for services. For facility-based care for the treatment of mental or nervous disorders and substance abuse, the claims administrator will, if appropriate, specify the type and level of services, as well as their duration. You, your physician and the provider of the service will receive a written confirmation showing this information.

**Concurrent Reviews**

1. If pre-service review was not performed, you, your physician or the provider of the service must contact the claims administrator for concurrent review. For an emergency admission or procedure, the claims administrator must be notified within one working day of the admission or procedure, unless extraordinary circumstances* prevent such notification within that time period.

2. When participating providers have been informed of your need for utilization review, they will initiate the review on your behalf. You may ask a non-participating provider to call the toll free number printed on your ID card or you may call directly.

3. When it is determined that the service is medically necessary and appropriate, the claims administrator will, depending upon the type of treatment or procedure, specify the period of time for which the service is medically appropriate. The claims administrator will also determine the medically appropriate setting.

4. If it is determined that the service is not medically necessary and appropriate, your physician will be notified by telephone no later than 24 hours following the claims administrator’s decision. You and your physician will receive written notice within two business days following the decision. However, care will not be discontinued until your physician has been notified and a plan of care that is appropriate for your needs has been agreed upon.

*Extraordinary Circumstances.* In determining extraordinary circumstances, the claims administrator may take into account whether or not your condition was severe enough to prevent you from notifying them, or whether or not a member of your family was available to notify the claims administrator for you. You may have to prove that such extraordinary circumstances were present at the time of the emergency.
Retrospective Reviews

1. Retrospective review is performed when the claims administrator is not notified of the service you received and is therefore unable to perform the appropriate review prior to your discharge from the hospital or completion of outpatient treatment. It is also performed when pre-service or concurrent review has been done, but services continue longer than originally certified.

It may also be performed for the evaluation and audit of medical documentation after services have been provided, whether or not pre-service or concurrent review was performed.

2. Such services which have been retroactively determined to not be medically necessary and appropriate will be retrospectively denied certification.

EFFECT ON BENEFITS

In order for the full benefits of this plan to be payable, the following criteria must be met:

1. The appropriate utilization reviews must be performed in accordance with this plan. When pre-service review is performed and the admission, procedure or service is determined to be medically necessary and appropriate, benefits will be provided for the following:

- Scheduled, non-emergency inpatient hospital stays and residential treatment center admissions.

- Facility-based care for the treatment of mental or nervous disorders, and substance abuse.

- Transplant services as follows:
  a. For bone, skin or cornea transplants, if the physicians on the surgical team and the facility in which the transplant is to take place are approved for the transplant requested.
  b. For transplantation of heart, liver, lung, combination heart-lung, kidney, pancreas, simultaneous pancreas-kidney or bone marrow/stem cell and similar procedures, if the providers of the related preoperative and postoperative services are approved and the transplant will be performed at a Centers of Medical Excellence (CME) facility.

- Services of a home infusion therapy provider if the attending physician has submitted both a prescription and a plan of treatment before services are rendered.
• Home health care services if:
  a. The services can be safely provided in your home, as certified by your attending physician;
  b. Your attending physician manages and directs your medical care at home; and
  c. Your attending physician has established a definitive treatment plan which must be consistent with your medical needs and lists the services to be provided by the home health agency.

• Services provided in a skilled nursing facility if you require daily skilled nursing or rehabilitation, as certified by your attending physician.

• Bariatric surgical procedures, such as gastric bypass and other surgical procedures for weight loss if:
  a. The services are to be performed for the treatment of morbid obesity;
  b. The physicians on the surgical team and the facility in which the surgical procedure is to take place are approved for the surgical procedure requested; and
  c. The bariatric surgical procedure will be performed at a CME facility.

• Sex reassignment surgery services for insured students and related covered services will be provided as follows:
  a. The Surgical Procedure:
     i. The services are medically necessary and appropriate; and
     ii. The physicians on the surgical team and the facility in which the surgery is to take place are approved for the sex reassignment surgery requested.
  b. Sex Reassignment Surgery Travel Expense:
     i. It is for sex reassignment surgery and related services, authorized by the claims administrator; and
     ii. The sex reassignment surgery must be performed at a specific facility designated by the claims administrator which is approved for the sex reassignment surgery requested.
2. Services that are not reviewed prior to or during service delivery will be reviewed retrospectively when the bill is submitted for benefit payment. If that review results in the determination that part or all of the services were not *medically necessary* and appropriate, benefits will not be paid for those services.

If you proceed with any services that have been determined to be not *medically necessary* and appropriate at any stage of the utilization review process, **benefits will not be provided for those services.**
THE MEDICAL NECESSITY REVIEW PROCESS

The claims administrator will work with you and your health care providers to cover medically necessary and appropriate care and services. While the types of services requiring review and the timing of the reviews may vary, the claims administrator is committed to ensuring that reviews are performed in a timely and professional manner. The following information explains the review process.

1. A decision on the medical necessity of a pre-service request will be made no later than 5 business days from receipt of the information reasonably necessary to make the decision, and based on the nature of your medical condition.

2. A decision on the medical necessity of a concurrent request will be made no later than one business day from receipt of the information reasonably necessary to make the decision, and based on the nature of your medical condition. However, care will not be discontinued until your physician has been notified and a plan of care that is appropriate for your needs has been agreed upon.

3. A decision on the medical necessity of a retrospective review will be made and communicated in writing to you and your physician no later than 30 days from receipt of the information necessary to make the decision.

4. If the claims administrator does not have the information they need, they will make every attempt to obtain that information from you or your physician. If unsuccessful and a delay is anticipated, the claims administrator will notify you and your physician of the delay and what is needed to make a decision. The claims administrator will also inform you of when a decision can be expected following receipt of the needed information.

5. All pre-service, concurrent and retrospective reviews for medical necessity are screened by clinically experienced, licensed personnel (called “Review Coordinators”) using pre-established criteria and the claims administrator’s medical policy. These criteria and policies are developed and approved by practicing providers not employed by the claims administrator, and are evaluated at least annually and updated as standards of practice or technology change. Requests satisfying these criteria are certified by the review coordinator as medically necessary.
6. A written confirmation including the specific service determined to be medically necessary will be sent to you and your provider no later than 2 business days after the decision, and your provider will be initially notified by telephone within 24 hours of the decision for pre-service and concurrent reviews.

7. If the request fails to satisfy these criteria or medical policy, the request is referred to a Peer Clinical Reviewer. Peer Clinical Reviewers are health professionals clinically competent to evaluate the specific clinical aspects of the request and render an opinion specific to the medical condition, procedure and/or treatment under review. Peer Clinical Reviewers are licensed in California with the same license category as the requesting provider. When the Peer Clinical Reviewer is unable to certify the service, the requesting physician is contacted by telephone for a discussion of the case. In many cases, services can be certified after this discussion. If the Peer Clinical Reviewer is still unable to certify the service, your provider will be given the option of having the request reviewed by a different Peer Clinical Reviewer.

8. Only the Peer Clinical Reviewer may determine that the proposed services are not medically necessary and appropriate. Your physician will be notified by telephone within 24 hours of a decision not to certify and will be informed at that time of how to request reconsideration. Written notice will be sent to you and the requesting provider within two business days of the decision. This written notice will include:

- an explanation of the reason for the decision;
- reference to the criteria used in the decision to modify or not certify the request;
- the name and phone number of the Peer Clinical Reviewer making the decision to modify or not certify the request; and
- information about how to request reconsideration if you or your provider disagree with the decision.

9. Reviewers may be claims administrator employees or an independent third party chosen at the sole and absolute discretion of the claims administrator.

10. You or your physician may request copies of specific criteria and/or medical policy by writing to the address shown on your plan ID card. Medical necessity review procedures may be disclosed to health care providers through provider manuals and newsletters.
A determination of medical necessity does not guarantee payment or coverage. The determination that services are medically necessary is based on the clinical information provided. Payment is based on the terms of your coverage at the time of service. These terms include certain exclusions, limitations, and other conditions. Payment of benefits could be limited for a number of reasons, including:

- The information submitted with the claim differs from that given by phone;
- The service is excluded from coverage; or
- You are not eligible for coverage when the service is actually provided.

Revoking or modifying an authorization. A certification for services or care may be revoked or modified prior to the services being rendered for reasons including but not limited to the following:

- Your coverage under this plan ends;
- The plan terminates;
- You reach a benefit maximum that applies to the services in question; or
- Your benefits under the plan change so that the services in question are no longer covered or are covered in a different way.
PERSONAL CASE MANAGEMENT

The personal case management program enables you to obtain medically appropriate care in a more economical, cost-effective and coordinated manner during prolonged periods of intensive medical care. Through a case manager, the claims administrator has the right to recommend an alternative plan of treatment which may include services not covered under this plan. The plan does not have an obligation to provide personal case management. These services are provided at the sole and absolute discretion of the claims administrator.

HOW PERSONAL CASE MANAGEMENT WORKS

You may be identified for possible personal case management through the plan’s utilization review procedures, by the attending physician, hospital staff, or the claims administrator’s claims reports. You or your family may also call the claims administrator.

Benefits for personal case management will be considered only when all of the following criteria are met:

1. You require extensive long-term treatment;
2. The claims administrator anticipates that such treatment utilizing services or supplies covered under this plan will result in considerable cost;
3. A cost-benefit analysis determines that the benefits payable under this plan for the alternative plan of treatment can be provided at a lower overall cost than the benefits you would otherwise receive under this plan while maintaining the same standards of care; and
4. You (or your legal guardian) and your physician agree, in a letter of agreement, with the claims administrator’s recommended substitution of benefits and with the specific terms and conditions under which alternative benefits are to be provided.

Alternative Treatment Plan. If the claims administrator determines that your needs could be met more efficiently, an alternative treatment plan may be recommended. This may include providing benefits not otherwise covered under this plan. A case manager will review the medical records and discuss your treatment with the attending physician, you, and your family.

The claims administrator makes treatment recommendations only; any decision regarding treatment belongs to you and your physician. The plan will, in no way, compromise your freedom to make such decisions.
EFFECT ON BENEFITS

1. Any alternative benefits are accumulated toward any Benefit Maximum.

2. Benefits are provided for an alternative treatment plan on a case-by-case basis only. The claims administrator has absolute discretion in deciding whether or not to authorize services in lieu of benefits for any member, which alternatives may be offered and the terms of the offer.

3. An authorization of services in lieu of benefits in a particular case in no way commits the claims administrator to do so in another case or for another member.

4. The personal case management program does not prevent the claims administrator from strictly applying the expressed benefits, exclusions and limitations of this plan at any other time or for any other member.

Note: The claims administrator reserves the right to use the services of one or more third parties in the performance of the services outlined in the letter of agreement with the member. No other assignment of any rights or delegation of any duties by either party is valid without the prior written consent of the other party.

DISAGREEMENTS WITH MEDICAL MANAGEMENT DECISIONS

1. If you or your physician disagree with a decision, or question how it was reached, you or your physician may request reconsideration. Requests for reconsideration (either by telephone or in writing) must be directed to the reviewer making the determination. The address and the telephone number of the reviewer are included on your written notice of determination. Written requests must include medical information that supports the medical necessity of the services.

2. If you, your representative, or your physician acting on your behalf finds the reconsidered decision still unsatisfactory, a grievance or a request for an appeal of reconsidered decision may be submitted in writing to the claims administrator.
QUALITY ASSURANCE

Utilization review programs are monitored, evaluated, and improved on an ongoing basis to ensure consistency of application of screening criteria and medical policy, consistency and reliability of decisions by reviewers, and compliance with policy and procedure including but not limited to timeframes for decision making, notification and written confirmation. The Board of Directors of Anthem Blue Cross Life and Health is responsible for medical necessity review processes through its oversight committees including the Strategic Planning Committee, Quality Management Committee, and Physician Relations Committee. Oversight includes approval of policies and procedures, review and approval of self-audit tools, procedures, and results. Monthly process audits measure the performance of reviewers and Peer Clinical Reviewers against approved written policies, procedures, and timeframes. Quarterly reports of audit results and, when needed, corrective action plans are reviewed and approved through the committee structure.
CONTINUATION OF BENEFITS AFTER TERMINATION

If a member is confined as an inpatient in a hospital on the date of termination of the plan or when coverage would otherwise terminate, benefits may be continued for treatment of illness or injury for which the member is hospitalized. No benefits are provided for services treating any other illness, injury or condition. The member’s benefits will be extended for a period of 30 days provided that the member is confined as an inpatient in a hospital, under a physician’s care, and the services are medically necessary. Any benefits payable under this plan will not exceed any benefit maximums shown under the section entitled SUMMARY OF BENEFITS: MEDICAL BENEFIT MAXIMUMS.
GENERAL PROVISIONS

Providing of Care. The plan administrator is not responsible for providing any type of hospital, medical or similar care, nor are we responsible for the quality of any such care received.

Independent Contractors. The claims administrator’s relationship with providers is that of an independent contractor. Physicians, and other health care professionals, hospitals, skilled nursing facilities and other community agencies are not the claims administrator’s agents nor is the claims administrator, or any of the employees of the claims administrator, an employee or agent of any hospital, medical group or medical care provider of any type.

Non-Regulation of Providers. The benefits of this plan do not regulate the amounts charged by providers of medical care, except to the extent that rates for covered services are regulated with participating providers.

Out of Area Services. The claims administrator has a variety of relationships with other Blue Cross and/or Blue Shield Licensees referred to generally as “Inter-Plan Programs”. Whenever you obtain healthcare services outside of the service area, the claims for these services may be processed through one of these Inter-Plan Programs, which include the BlueCard® Program and may include negotiated National Account arrangements available between the claims administrator and other Blue Cross and Blue Shield Licensees.

Typically, when accessing care outside the service area, you may obtain care from healthcare providers that have a contractual agreement (i.e., are “participating providers”) with the local Blue Cross and/or Blue Shield Licensee in that other geographic area (“Host Blue”). In some instances, you may obtain care from non-participating healthcare providers. The plan’s payment practices in both instances are described below.

BlueCard® Program. Under the BlueCard® Program, when you access covered healthcare services within the geographic area served by a Host Blue, the claims administrator will remain responsible for fulfilling their contractual obligations. However, the Host Blue is responsible for contracting with and generally handling all interactions with its participating healthcare providers.

Whenever you access covered healthcare services outside the service area and the claim is processed through the BlueCard® Program, the amount you pay for covered healthcare services is calculated based on the lower of:

- The billed covered charges for your covered services; or
- The negotiated price that the Host Blue makes available to the claims administrator.
Often, this “negotiated price” will consist of a simple discount which reflects the actual price paid by the Host Blue pays to your healthcare provider. But sometimes it is an estimated price that takes into account special arrangements with your healthcare provider or provider group that may include types of settlements, incentive payments, and/or other credits or charges. Occasionally it may be an average price, based on a discount that results in expected average savings for similar types of healthcare providers after taking into account the same types of transactions as with an estimated price.

Estimated pricing and/or average pricing, going forward, also take into account adjustments to correct for over- or underestimation of modifications of past pricing for the types of transaction modifications noted above. However such adjustments will not affect the price the claims administrator uses for your claim because they will not be applied retroactively to claims already paid.

Federal law or the law in a small number of states may require the Host Blue to add a surcharge to the calculation. If any federal or any state law mandates other liability calculation methods, including a surcharge, the claims administrator would then calculate your liability for any covered healthcare services according to applicable law.

Non-Participating Health Care Providers Outside Our Service Area

Member Liability Calculation. When covered health care services are provided outside of California by non-participating health care providers, the amount you pay for such services will generally be based on either the Host Blue’s non-participating health care provider local payment or the pricing arrangements required by applicable state law. In these situations, you may be liable for the difference between the amount that the non-participating health care provider bills and the payment the plan will make for the covered services as set forth in this paragraph.

Exceptions. In certain situations, the claims administrator may use other payment bases, such as billed covered charges, the payment the claims administrator would make if the health care services had been obtained within California, or a special negotiated payment, as permitted under Inter-Plan Programs Policies, to determine the amount the plan will pay for services rendered by non-participating health care providers. In these situations, you may be liable for the difference between the amount that the non-participating health care provider bills and the payment the plan will make for the covered services as set forth in this paragraph.

If you obtain services in a state with more than one Blue Plan network, an exclusive network arrangement may be in place. If you see a provider who is not part of an exclusive network arrangement, that provider’s services will be considered non-network care, and you may be
billed the difference between the charge and the maximum allowable amount. You may call the customer service number on your ID card or go to www.anthem.com/ca for more information about such arrangements.

Providers available to you through the BlueCard Program have not entered into contracts with the claims administrator. If you have any questions or complaints about the BlueCard Program, please call the customer service telephone number listed on your ID card.

Terms of Coverage

1. In order for you to be entitled to benefits under the plan, both the plan and your coverage under the plan must be in effect on the date the expense giving rise to a claim for benefits is incurred.

2. The benefits to which you may be entitled will depend on the terms of coverage in effect on the date the expense giving rise to a claim for benefits is incurred. An expense is incurred on the date you receive the service or supply for which the charge is made.

3. The plan is subject to amendment, modification or termination according to the provisions of the plan without your consent or concurrence.

Protection of Coverage. This plan does not have the right to cancel your coverage while: (1) this plan is in effect; (2) you are eligible; and (3) your required premiums are paid according to the terms of the plan, except as noted under the terms of HOW COVERAGE ENDS.

Free Choice of Provider. This plan in no way interferes with your right as a member entitled to hospital benefits to select a hospital. You may choose any physician who holds a valid physician and surgeon's certificate and who is a member of, or acceptable to, the attending staff and board of directors of the hospital where services are received. You may also choose any other health care professional or facility which provides care covered under this plan, and is properly licensed according to appropriate state and local laws. However, your choice may affect the benefits payable according to this plan.

Provider Reimbursement. Physicians and other professional providers are paid on a fee-for-service basis, according to an agreed schedule. A participating physician may, after notice from the claims administrator, be subject to a reduced negotiated rate in the event the participating physician fails to make routine referrals to participating providers, except as otherwise allowed (such as for emergency services). Hospitals and other health care facilities may be paid either a fixed fee or on a discounted fee-for-service basis.
Medical Necessity. The benefits of this plan are provided only for services which the claims administrator determines to be medically necessary. The services must be ordered by the attending physician for the direct care and treatment of a covered condition. They must be standard medical practice where received for the condition being treated and must be legal in the United States. The process used to authorize or deny health care services under this plan is available to you upon request.

Expense in Excess of Benefits. The plan is not liable for any expense you incur in excess of the benefits of this plan.

Benefits Not Transferable. Only the member is entitled to receive benefits under this plan. The right to benefits cannot be transferred.

Notice of Claim. You or the provider of service must send the claims administrator properly and fully completed claim forms within 90 days of the date you receive the service or supply for which a claim is made. If it is not reasonably possible to submit the claim within that time frame, an extension of up to 12 months will be allowed. The plan is not liable for the benefits of the plan if you do not file claims within the required time period. The plan will not be liable for benefits if the claims administrator does not receive written proof of loss (a completed claim form) on time.

Members must submit a completed claim form including name, address, member ID number (as shown on their UC SHIP Medical ID card) along with supporting documents such as a clear copy of the detailed bill (provider name, address, tax ID, date(s) of service, individual/total charge(s), procedure and diagnosis codes) as well as receipts to prove the expenses were incurred.

Payment to Providers. The benefits of this plan will be paid directly to contracting hospitals, participating providers, CME and medical transportation providers. If you receive services from non-contracting hospitals or non-participating providers, payment will be made directly to the student and you will be responsible for payment to the provider. In some cases a non-participating provider may be willing to submit claims on behalf of the member to the claims administrator, in which case the student would have to sign a statement assigning benefits to the provider. The plan will pay non-contracting hospitals and other providers of service directly when emergency services and care are provided to you or one of your covered dependents. The plan will continue such direct payment until the emergency care results in stabilization. These payments will fulfill the plan’s obligation to you for those covered services.
Right of Recovery. Whenever payment has been made in error, the claims administrator will have the right to recover such payment from you or, if applicable, the provider, in accordance with applicable laws and regulations. In the event the claims administrator recovers a payment made in error from the provider, except in cases of fraud or misrepresentation on the part of the provider, the claims administrator will only recover such payment from the provider within 365 days of the date the payment was made on a claim submitted by the provider. The claims administrator reserves the right to deduct or offset any amounts paid in error from any pending or future claim.

Under certain circumstances, if the claims administrator pays your healthcare provider amounts that are your responsibility, such as deductibles, co-payments or co-insurance, the claims administrator may collect such amounts directly from you. You agree that the claims administrator has the right to recover such amounts from you.

The claims administrator has oversight responsibility for compliance with provider, vendor and subcontractor contracts. The claims administrator may enter into a settlement or compromise regarding enforcement of these contracts and may retain any recoveries made from a provider, vendor or subcontractor resulting from an audit if the return of the overpayment is not feasible.

The claims administrator has established recovery policies to determine which recoveries are to be pursued, when to incur costs and expenses, and whether to settle or compromise recovery amounts. The claims administrator will not pursue recoveries for overpayments if the cost of collection exceeds the overpayment amount. The claims administrator may not provide you with notice of overpayments made by the plan or you if the recovery method makes providing such notice administratively burdensome.

Workers’ Compensation Insurance. The plan does not affect any requirement for coverage by workers’ compensation insurance. It also does not replace that insurance.

Liability to Pay Providers. In the event that the plan does not pay a provider who has provided services to you, you will be required to pay that provider any amounts not paid to them by the plan.

Renewal Provisions. The plan is subject to renewal at certain intervals. The required premium or other terms of the plan may be changed from time to time.

Certificate of Creditable Coverage. The claims administrator will issue a certificate of creditable coverage automatically when your coverage under this plan ends. The claims administrator will also provide a certificate of creditable coverage in response to your request, or to a
request made on your behalf, at any time while you are covered under this plan and up to 24 months after your coverage under this plan ends. The certificate of creditable coverage documents your coverage under this plan. To request a certificate of creditable coverage, please call the customer service telephone number listed on your ID card.

Transition Assistance for New Members: Transition Assistance is a process that allows for completion of covered services for new members receiving services from a provider who was a member of your prior plan’s network but is a non-participating provider under this plan. If you are a new member, you may request Transition Assistance if any one of the following conditions applies:

1. An acute condition. An acute condition is a medical condition that involves a sudden onset of symptoms due to an illness, injury, or other medical problem that requires prompt medical attention and that has a limited duration. Completion of covered services shall be provided for the duration of the acute condition.

2. A serious chronic condition. A serious chronic condition is a medical condition caused by a disease, illness, or other medical problem or medical disorder that is serious in nature and that persists without full cure or worsens over an extended period of time or requires ongoing treatment to maintain remission or prevent deterioration. Completion of covered services shall be provided for a period of time necessary to complete a course of treatment and to arrange for a safe transfer to another provider, as determined by the claims administrator in consultation with you and the non-participating provider and consistent with good professional practice. Completion of covered services shall not exceed twelve (12) months from the time you enroll in this plan.

3. A pregnancy. A pregnancy is the three trimesters of pregnancy and the immediate postpartum period. Completion of covered services shall be provided for the duration of the pregnancy.

4. A terminal illness. A terminal illness is an incurable or irreversible condition that has a high probability of causing death within one (1) year or less. Completion of covered services shall be provided for the duration of the terminal illness.

5. The care of a newborn dependent child between birth and age thirty-six (36) months. Completion of covered services shall not exceed twelve (12) months from the time the child enrolls in this plan.

6. Performance of a surgery or other procedure that the claims administrator has authorized as part of a documented course of treatment and that has been recommended and documented by the provider to occur within 180 days of the time you enroll in this plan.
Please contact customer service at the telephone number listed on your ID card to request Transition Assistance or to obtain a copy of the written policy. Eligibility is based on your clinical condition and is not determined by diagnostic classifications. Transition Assistance does not provide coverage for services not otherwise covered under the plan.

You will be notified by telephone, and the provider by telephone and fax, as to whether or not your request for Transition Assistance is approved. If approved, you will be financially responsible only for applicable deductibles, Co-Insurance, and Co-Payments under the plan. Financial arrangements with non-participating providers are negotiated on a case-by-case basis. The non-participating provider will be asked to agree to accept reimbursement and contractual requirements that apply to participating providers, including payment terms. If the non-participating provider does not agree to accept said reimbursement and contractual requirements, the non-participating provider’s services will not be continued. If you do not meet the criteria for Transition Assistance, you are afforded due process including having a physician review the request.

**Continuity of Care after Termination of Provider:** Subject to the terms and conditions set forth below, benefits will be provided at the participating provider level for covered services (subject to applicable Co-Payments, Co-Insurance, deductibles and other terms) received from a provider at the time the provider’s contract with the claims administrator terminates (unless the provider’s contract terminates for reasons of medical disciplinary cause or reason, fraud, or other criminal activity).

You must be under the care of the participating provider at the time the provider’s contract terminates. The terminated provider must agree in writing to provide services to you in accordance with the terms and conditions, including reimbursement rate, of his or her agreement with the claims administrator prior to termination. If the provider does not agree with these contractual terms and conditions, the provider’s services will not be covered at the participating provider benefit level beyond the contract termination date.

Benefits for the completion of covered services by a terminated provider will be provided only for the following conditions:

1. An acute condition. An acute condition is a medical condition that involves a sudden onset of symptoms due to an illness, injury, or other medical problem that requires prompt medical attention and that has a limited duration. Completion of covered services shall be provided for the duration of the acute condition.

2. A serious chronic condition. A serious chronic condition is a medical condition caused by a disease, illness, or other medical problem or medical disorder that is serious in nature and that persists without full
cure or worsens over an extended period of time or requires ongoing treatment to maintain remission or prevent deterioration. Completion of covered services shall be provided for a period of time necessary to complete a course of treatment and to arrange for a safe transfer to another provider, as determined by the claims administrator in consultation with you and the terminated provider and consistent with good professional practice. Completion of covered services shall not exceed twelve (12) months from the date the provider's contract terminates.

3. A pregnancy. A pregnancy is the three trimesters of pregnancy and the immediate postpartum period. Completion of covered services shall be provided for the duration of the pregnancy.

4. A terminal illness. A terminal illness is an incurable or irreversible condition that has a high probability of causing death within one (1) year or less. Completion of covered services shall be provided for the duration of the terminal illness.

5. The care of a newborn dependent child between birth and age thirty-six (36) months. Completion of covered services shall not exceed twelve (12) months from the date the provider's contract terminates.

6. Performance of a surgery or other procedure that the claims administrator has authorized as part of a documented course of treatment and that has been recommended and documented by the provider to occur within 180 days of the date the provider's contract terminates.

Such benefits will not apply to providers who have been terminated due to medical disciplinary cause or reason, fraud, or other criminal activity.

Please contact customer service at the telephone number listed on your ID card to request continuity of care or to obtain a copy of the written policy. Eligibility is based on your clinical condition and is not determined by diagnostic classifications. Continuity of care does not provide coverage for services not otherwise covered under the plan.

You will be notified by telephone, and the provider will be notified by telephone and fax, as to whether or not your request for continuity of care is approved. If approved, you will be financially responsible only for applicable deductibles, Co-Insurance, and Co-Payments under the plan. Financial arrangements with terminated providers are negotiated on a case-by-case basis. The terminated provider will be asked to agree to accept reimbursement and contractual requirements that apply to participating providers, including payment terms. If the terminated provider does not agree to accept the same reimbursement and contractual requirements, that provider's services will not continue to be reimbursed at the participating provider level. If you disagree with the
determination regarding continuity of care, you may file complaint as described in the COMPLAINT NOTICE.
DEFINITIONS

The meanings of key terms used in this Benefit Booklet are shown below. Whenever any of the key terms shown below appears, it will appear in italicized letters. When any of the terms below are italicized in this Benefit Booklet, you should refer to this section.

Accidental injury is physical harm or disability which is the result of a specific unexpected incident caused by an outside force. The physical harm or disability must have occurred at an identifiable time and place. Accidental injury does not include illness or infection, except infection of a cut or wound.

Ambulatory surgical center is a freestanding outpatient surgical facility. It must be licensed as an outpatient clinic according to state and local laws and must meet all requirements of an outpatient clinic providing surgical services. It must also meet accreditation standards of the Joint Commission on Accreditation of Health Care Organizations or the Accreditation Association of Ambulatory Health Care.

Authorized claims administrator referral occurs when you, because of your medical needs, are referred to a non-participating provider, but only when:

1. There is no participating provider who practices in the appropriate specialty, which provides the required services, or which has the necessary facilities within a 30-mile radius of, or 30 minutes normal travel time from, your residence or place of work or study;

2. You are referred in writing to the non-participating provider by the physician who is a participating provider, and

3. The referral has been authorized by the claims administrator before services are rendered.

You or your physician must call the toll-free telephone number printed on your identification card prior to scheduling an admission to, or receiving the services of, a non-participating provider.

Such authorized referrals are not available to bariatric surgical services nor to specified transplants. These services are only covered when performed at a CME.

Bariatric CME Coverage Area is the area within the 50-mile radius surrounding a designated bariatric CME.
Benefit year is a period that determines the application of your benefits, such as the accumulation toward satisfaction of the annual deductible, accumulation toward annual benefit limitations or maximums, and accumulation toward the annual out-of-pocket liability maximum. Benefit year dates vary by campus – check with the student health services for the dates of your benefit year.

Centers of Medical Excellence (CME) are health care providers designated by the claims administrator as a selected facility for specified medical services. A provider participating in a CME network has an agreement in effect with the claims administrator at the time services are rendered or is available through their affiliate companies or their relationship with the Blue Cross and Blue Shield Association. CME agree to accept the maximum allowed amount as payment in full for covered services. A participating provider in the Prudent Buyer Plan network is not necessarily a CME.

Child meets the plan’s eligibility requirements for children as outlined under HOW COVERAGE BEGINS AND ENDS.

Claims administrator refers to Anthem Blue Cross Life and Health Insurance Company. Anthem Blue Cross Life and Health Insurance Company shall perform all administrative services in connection with the processing of claims under this plan and shall have full and final discretion and authority to determine whether and to what extent members are entitled to benefits under the plan.

Contracting hospital is a hospital which has a Standard Hospital Contract in effect with the claims administrator to provide care to members. A contracting hospital is not necessarily a participating provider. A list of contracting hospitals will be sent on request.

Coverage period is the period during which a student and his or her covered dependents are eligible for coverage and receive the benefits of this plan.

Creditable coverage is any individual or group plan that provides medical, hospital and surgical coverage, including continuation or conversion coverage, coverage under Medicare or Medicaid, TRICARE, the Federal Employees Health Benefits Program, programs of the Indian Health Service or of a tribal organization, a state health benefits risk pool, coverage through the Peace Corps, the State Children's Health Insurance Program, or a public health plan established or maintained by a state, the United States government or a foreign country. Creditable coverage does not include accident only, credit, coverage for on-site medical clinics, disability income, coverage only for a specified disease or condition, hospital indemnity or other fixed indemnity insurance, Medicare supplement, long-term care insurance, dental, vision, workers’ compensation insurance, automobile insurance, no-fault insurance, or
any medical coverage designed to supplement other private or governmental plans. Creditable coverage is used to establish eligibility rules for children who cannot get a self-sustaining job due to a physical or mental condition.

If your prior coverage was through an employer, you will receive credit for that coverage if it ended because your employment ended, the availability of medical coverage offered through employment or sponsored by the employer terminated, or the employer's contribution toward medical coverage terminated, and any lapse between the date that coverage ended and the date you become eligible under this plan is no more than 180 days (not including any waiting period imposed under this plan).

**Custodial care** is care provided primarily to meet your personal needs. This includes help in walking, bathing or dressing. It also includes: preparing food or special diets; feeding by utensil, tube or gastrostomy; suctioning and self-administering medication or any other care which does not require continuing services of medical personnel.

**Day treatment center** is an outpatient psychiatric facility which is licensed according to state and local laws to provide outpatient programs and treatment of mental or nervous disorders or substance abuse under the supervision of physicians.

**Dependent** is an individual who meets the plan’s eligibility requirements for dependents as outlined under HOW COVERAGE BEGINS AND ENDS.

**Domestic partner** is an individual who meets the plan’s eligibility requirements for domestic partners as outlined under HOW COVERAGE BEGINS AND ENDS.

**Effective date** is the date your coverage begins under this plan.

**Emergency** is a sudden, serious and unexpected acute illness, injury or condition (including without limitation sudden and unexpected severe pain), or a psychiatric emergency medical condition, which the member reasonably perceives could permanently endanger health if medical treatment is not received immediately. Final determination as to whether services were rendered in connection with an emergency will rest solely with the claims administrator.

**Emergency services** are services provided in connection with the initial treatment of a medical or psychiatric emergency.

**Experimental** procedures are those that are mainly limited to laboratory and/or animal research.
Facility-based care is care provided in a hospital, psychiatric health facility, residential treatment center or day treatment center for the treatment of mental or nervous disorders or substance abuse.

Home health agencies are home health care providers who are licensed according to state and local laws to provide skilled nursing and other services on a visiting basis in your home, and who are recognized as home health providers under Medicare and/or accredited by a recognized accrediting agency such as the Joint Commission on the Accreditation of Healthcare Organizations.

Home infusion therapy provider is a provider licensed according to state and local laws as a pharmacy, and must be either certified as a home health care provider by Medicare, or accredited as a home pharmacy by the Joint Commission on Accreditation of Health Care Organizations.

Hospice is an agency or organization providing a specialized form of interdisciplinary health care that provides palliative care (pain control and symptom relief) and alleviates the physical, emotional, social and spiritual discomforts of a terminally ill person, as well as providing supportive care to the primary caregiver and the patient's family. A hospice must be: currently licensed as a hospice pursuant to California Health and Safety Code section 1747 or a licensed home health agency with federal Medicare certification pursuant to California Health and Safety Code sections 1726 and 1747.1. A list of hospices meeting these criteria is available upon request.

Hospital is a facility which provides diagnosis, treatment and care of persons who need acute inpatient hospital care under the supervision of physicians. It must be licensed as a general acute care hospital according to state and local laws. It must also be registered as a general hospital by the American Hospital Association and meet accreditation standards of the Joint Commission on Accreditation of Health Care Organizations.

For the limited purpose of inpatient care for the acute phase of a mental or nervous disorder or substance abuse, “hospital” also includes psychiatric health facilities.

Infertility is: (1) the presence of a condition recognized by a physician as a cause of infertility; or (2) the inability to conceive a pregnancy or to carry a pregnancy to a live birth after a year or more of regular sexual relations without contraception.

Insured Student is a person who, by meeting the plan’s eligibility requirements for an eligible student, is enrolled under this plan. The insured student may elect coverage for his or her eligible dependents. Such requirements are outlined in how coverage begins and ends.
Investigative procedures or medications are those that have progressed to limited use on humans, but which are not widely accepted as proven and effective within the organized medical community.

Maximum allowed amount is the maximum amount of reimbursement the claims administrator will allow for covered medical services and supplies under this plan. See YOUR MEDICAL BENEFITS: MAXIMUM ALLOWED AMOUNT.

Medically necessary procedures, supplies, equipment or services are those the claims administrator determines to be:

1. Appropriate and necessary for the diagnosis or treatment of the medical condition;
2. Provided for the diagnosis or direct care and treatment of the medical condition;
3. Within standards of good medical practice within the organized medical community;
4. Not primarily for your convenience, or for the convenience of your physician or another provider; and
5. The most appropriate procedure, supply, equipment or service which can safely be provided. The most appropriate procedure, supply, equipment or service must satisfy the following requirements:
   a. There must be valid scientific evidence demonstrating that the expected health benefits from the procedure, supply, equipment or service are clinically significant and produce a greater likelihood of benefit, without a disproportionately greater risk of harm or complications, for you with the particular medical condition being treated than other possible alternatives;
   b. Generally accepted forms of treatment that are less invasive have been tried and found to be ineffective, or are otherwise unsuitable; and
   c. For hospital stays, acute care as an inpatient is necessary due to the kind of services you are receiving or the severity of your condition, and safe and adequate care cannot be received by you as an outpatient or in a less intensified medical setting.

Member is the insured student or dependent who is enrolled for benefits under the plan.

Mental or nervous disorders, for the purposes of this plan, are conditions that affect thinking and the ability to figure things out, perception, mood and behavior. A mental or nervous disorder is
recognized primarily by symptoms or signs that appear as distortions of normal thinking, distortions of the way things are perceived (e.g., seeing or hearing things that are not there), moodiness, sudden and/or extreme changes in mood, depression, and/or unusual behavior such as depressed behavior or highly agitated or manic behavior. Any condition meeting this definition is a mental or nervous disorder no matter what the cause of the condition may be.

**Non-contracting hospital** is a *hospital* which does not have a Standard Hospital Contract in effect with the *claims administrator* at the time services are rendered.

**Non-participating provider** is one of the following providers which does NOT have a Prudent Buyer Plan Participating Provider Agreement in effect with the *claims administrator* at the time services are rendered:

1. A *hospital*;
2. A *physician*;
3. An *ambulatory surgical center*;
4. A *home health agency*;
5. A facility which provides diagnostic imaging services;
6. A durable medical equipment outlet;
7. A *skilled nursing facility*;
8. A clinical laboratory; or
9. A *home infusion therapy provider*.

Remember that the *maximum allowed amount* may only represent a portion of the amount which a *non-participating provider* charges for services. See YOUR MEDICAL BENEFITS: MAXIMUM ALLOWED AMOUNT.

**Other health care provider** is one of the following providers:

1. A certified registered nurse anesthetist;
2. A blood bank;
3. A licensed ambulance company; or
4. A *hospice*.

The provider must be licensed according to state and local laws to provide covered medical services.
Participating provider is one of the following providers which has a Prudent Buyer Plan Participating Provider Agreement in effect with the claims administrator at the time services are rendered:

1. A hospital;
2. A physician;
3. An ambulatory surgical center;
4. A home health agency;
5. A facility which provides diagnostic imaging services;
6. A durable medical equipment outlet;
7. A skilled nursing facility;
8. A clinical laboratory; or

Participating providers agree to accept the maximum allowed amount as full payment for covered services. A directory of participating providers is available upon request.

Physician means:

1. A doctor of medicine (M.D.) or doctor of osteopathy (D.O.) who is licensed to practice medicine or osteopathy where the care is provided; or

2. One of the following providers, but only when the provider is licensed to practice where the care is provided; is rendering a service within the scope of that license, and such license is required to render that service; is providing a service for which benefits are specified in this Booklet and when benefits would be provided if the services were provided by a physician as defined above:
   a. A dentist (D.D.S. or D.M.D.)
   b. An optometrist (O.D.)
   c. A dispensing optician
   d. A podiatrist or chiropodist (D.P.M., D.S.P. or D.S.C.)
   e. A licensed clinical psychologist
   f. A chiropractor (D.C.)*
   g. An acupuncturist (A.C.)*
   h. A licensed clinical social worker (L.C.S.W.)
   i. A marriage and family therapist (M.F.T.)
   j. A physical therapist (P.T. or R.P.T.)*
   k. A speech pathologist*
l. An audiologist*

m. An occupational therapist (O.T.R.)*

n. A respiratory care practitioner (R.C.P.)*

o. A psychiatric mental health nurse (R.N.)*

p. A nurse practitioner

q. A nurse midwife**

q. A registered dietitian (R.D.)* for the provision of diabetic medical nutrition therapy only

**Note:** The providers indicated by asterisks (*) are covered only by referral of a physician as defined in 1 above.

**If there is no nurse midwife who is a participating provider in your area, you may call the Customer Service telephone number on your ID card for a referral to an OB/GYN.

**Plan** is the set of benefits described in this Benefit Booklet and in the amendments to this Benefit Booklet, if any. These benefits are subject to the terms and conditions of this Benefit Booklet and of the Agreement between Anthem Blue Cross Life and Health Insurance Company and the Regents of the University of California. If changes are made to the plan, an amendment or revised Benefit Booklet will be issued to each student affected by the change.

**Plan administrator** refers to the Regents of the University of California, the entity which is responsible for the administration of the plan.

**Plan year** is the start and end date of the plan coverage period each year, used for the purposes of the plan contract, financial management and data reporting.

**Prior plan** is a plan sponsored by us which was replaced by this plan within 60 days. You are considered covered under the prior plan if you:

(1) were covered under the prior plan on the date that plan terminated;

(2) properly enrolled for coverage within 31 days of this plan's Effective Date; and

(3) had coverage terminate solely due to the prior plan's termination.

**Preventive Care Services** include routine annual physical examinations, FDA-approved disease screening and testing, education, and immunizations administered with the intent of preventing future disease, illness, or injury. Services are considered preventive if you have no current symptoms or prior history of a medical condition associated with that screening or service.

Preventive care services also include additional care, counseling and screening for women including contraceptive care and diabetes screening; well-baby and well-child preventive care; and Tuberculosis
screening for students at campus student health services. See more information beginning on page >, under Preventive Care Services in the MEDICAL CARE THAT IS COVERED section.

All preventive services for a dependent must be obtained from participating providers in order to be covered under the plan.

Prosthetic devices are appliances which replace all or part of a function of a permanently inoperative, absent or malfunctioning body part. The term "prosthetic devices" includes orthotic devices, rigid or semi-supportive devices which restrict or eliminate motion of a weak or diseased part of the body.

Psychiatric emergency medical condition is a mental or nervous disorder that manifests itself by acute symptoms of sufficient severity that the patient is either (1) an immediate danger to himself or herself or to others, or (2) immediately unable to provide for or utilize food, shelter, or clothing due to the mental or nervous disorder.

Psychiatric health facility is an acute 24-hour facility as defined in California Health and Safety Code 1250.2. It must be:
1. Licensed by the California Department of Health Services;
2. Qualified to provide short-term inpatient treatment according to state law;
3. Accredited by the Joint Commission on Accreditation of Health Care Organizations; and
4. Staffed by an organized medical or professional staff which includes a physician as medical director.

Benefits provided for treatment in a psychiatric health facility which does not have a Standard Hospital Contract in effect with the claims administrator will be subject to the non-contracting hospital penalty in effect at the time of service.

Psychiatric mental health nurse is a registered nurse (R.N.) who has a master's degree in psychiatric mental health nursing and is registered as a psychiatric mental health nurse with the state board of registered nurses.

Residential treatment center is an inpatient treatment facility where the patient resides in a modified community environment and follows a comprehensive medical regimen for treatment and rehabilitation as the result of a mental or nervous disorder or substance abuse. The facility must be licensed to provide psychiatric treatment of mental or nervous disorders or rehabilitative treatment of substance abuse according to state and local laws.
Routine physical examination is a visit to a physician or an appropriate clinician in the absence of a specific medical concern, for the purposes of screening for diseases, assessing risk of future medical problems, encouraging a healthy lifestyle through educational intervention, and updating vaccinations. Dependents covered under UC SHIP obtain all medical care, including routine physical exams, immunizations and other preventive services from Anthem network providers, outside the student health center. Physical exams for the purposes of employment or for clearance for participation in governmental, academic, recreational or other programs or services are not covered by the plan.

Skilled nursing facility is an institution that provides continuous skilled nursing services. It must be licensed according to state and local laws and be recognized as a skilled nursing facility under Medicare.

Special care units are special areas of a hospital which have highly skilled personnel and special equipment for acute conditions that require constant treatment and observation.

Specialist is a physician who provides specialized medical treatment, including but not limited to, cardiologist, dermatologist, gastroenterologist, neurologist, obstetrician-gynecologist, oncologist, ophthalmologist, orthopedic surgeon and urologist.

Spouse meets the plan’s eligibility requirements for spouses as outlined under HOW COVERAGE BEGINS AND ENDS.

Stay is inpatient confinement which begins when you are admitted to a facility and ends when you are discharged from that facility.

Transplant Centers of Medical Excellence maximum allowed amount (CME maximum allowed amount) is the fee CME agree to accept as payment for covered services. It is usually lower than their normal charge. CME maximum allowed amounts are determined by Centers of Medical Excellence Agreements.

UC Family is the network of UC medical centers, including hospitals and other facilities as well as professional providers that are participating providers, as defined above. UC Family also includes student health centers on campus though student health clinics are not participating providers.

Urgent care is the service received for a sudden, serious or unexpected illness, injury or condition, other than one which is life threatening, which requires immediate care for the relief of severe pain or diagnosis and treatment of such condition.

We (us, our) refers to the Plan Administrator.
You (your) refers to the insured student and dependents who are enrolled for benefits under this plan.
FOR YOUR INFORMATION

24/7 NurseLine

Your plan includes 24/7 NurseLine, a 24-hour nurse assessment service to help you make decisions about your medical care 24 hours a day, 365 days a year. This confidential service is available to both covered students and dependents by calling the 24/7 NurseLine toll free at 877-351-3457.

The nurse will ask you some questions to help determine your health care needs. Based on the information you provide, the advice may be:

- Try home self-care. You may receive a follow-up phone call to determine how well home self-care is working.
- Schedule a routine appointment within the next two weeks, or an appointment at the earliest time available (within 64 hours), with your physician.
- Call your physician for further discussion and assessment.
- Go to the nearest emergency room.
- Call 911 immediately.

In addition to providing a nurse to help you make decisions about your health care, 24/7 NurseLine gives you free unlimited access to its AudioHealth Library featuring recorded information on hundreds of health care topics in English and Spanish. To access the AudioHealth Library, call toll free 877-351-3457 and follow the instructions given.

Future Moms

Future Moms is a free program available to pregnant members up to 34 weeks gestation. If you wish to enroll in the Future Moms program, please contact Anthem Blue Cross at 866-664-5404. Information you provide will allow Anthem Blue Cross’ specialized nurses to review and assess your potential for having a high risk pregnancy.