UC SHIP makes it easy

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

All in the UC Family
As a member of UC SHIP, you have access to the UC Family of five nationally ranked medical centers, affiliated facilities and professional providers—where you’ll pay low student rates.

Coverage and Choices
All registered students—including domestic and international undergraduates, graduate and medical students, as well as students in absences—at UC San Diego are automatically enrolled in UC SHIP for medical, pharmacy, dental and vision coverage. Dependents:

New for 2016! Students covered by UC SHIP can enroll their eligible dependents. For more information, see number 2 under “Get the Care You Need” for other exceptions to the referral rules.

A Quick How-To on Waiving Coverage
All students are required to have medical insurance, which is why UC SHIP automatically covers all registered undergraduates and graduate students, including domestic and international students, and students in absences. You’ll find the cost of coverage (premium) on your registration bill. If you already have a health plan that meets the University’s health coverage requirements, see the UC SHIP website to learn how to waive enrollment in UC SHIP before the designated deadline. You must re-apply to waive coverage each fall term.

Care on the Go
Go mobile with free apps for your medical, pharmacy and dental coverage.

How SMS and UC SHIP Work Together
SMS and UC SHIP work together to provide comprehensive medical care that meets the diverse, individual needs of our students.
• You must first, seek non-emergency medical care at SMS by meeting with your primary care provider.
• If you need off-campus, non-emergency services, you must first contact your primary care clinic before obtaining non-emergency medical services. Your diagnosis and location will determine whether a referral will be granted. The referral ensures that your additional care will be covered by UC SHIP if services rendered are medically necessary and covered by the plan.

UC SHIP includes medical, pharmacy, dental and vision coverage for you, with the option to enroll your eligible dependents. Plus, your medical coverage includes emergency and urgent care services anywhere in the world.

You Need a Referral for Care Outside of SMS
When you start with an SMS referral, you can choose UC Family and other health care providers—whether it’s in or out of the Anthem Blue Cross network—and get medical care that’s covered by UC SHIP.

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

UC Medical Centers—-and affiliated providers—are members of the Anthem Blue Cross Prudent Buyer network, but have agreed to offer their services to UC SHIP members at an even lower rate. If you are referred for services outside of SMS, ask for provider recommendations. You can also contact UC San Diego Health System or Anthem Blue Cross for assistance with locating a network provider—it will help lower your out-of-pocket expenses.

Call the UC San Diego Health System at:
• main number (858) 657-7000
• new patient number (800) 926-8273
Call Anthem Blue Cross at (866) 940-8306.

You may be eligible to get the Care You Need through an SMS referral. Go mobile with free apps for your medical, pharmacy and dental coverage.

Get help. If you have questions, call (858) 534-3300 to connect with SMS. Or contact Anthem Blue Cross—our medical plan administrator—at (866) 940-8306 and www.anthem.com/ca.

UC SHIP is recognized by the Centers for Medicare & Medicaid Services (CMS) as Minimum Essential Coverage (MEC) in compliance with the Affordable Care Act (ACA). This means UC SHIP members meet the ACA individual mandate. UC SHIP is convenient to access on campus through SMS. As a UC SHIP member, you will have greater coverage and a broader range of choices when you choose your care at SMS.

Preferred Provider Organization (PPO) plans offered through the ACA insurance marketplace—like Medi-Cal and Covered California—typically have limits such as: Narrow networks that limit whom you can see and where you can go for care. Higher deductibles and out-of-pocket maximums, which mean you pay more up front; and may have limited mental health and substance use disorder benefits. With UC SHIP, you can choose to see any provider once you have a referral from SMS and receive coverage for the care you need. See number 2 under “Get the Care You Need” for exceptions to the referral rules.

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

Anthem Blue Cross makes the sole and final determination as to whether services were rendered in connection with an emergency. It’s important to register so you can also receive notifications about your UC SHIP benefits. Don’t have a smartphone or tablet? Access the app from Google Play or iTunes to get your ID card, order prescription refills, find coverage information and more, and get help with billing.

• After the app downloads, simply click “Register Now,” and input in the “first name” field to your first + middle names (space.)
• Your first and last name
• Your student ID number
• Your student ID number
• Your student ID number
• Your student ID number

Paper ID cards have been replaced by digital ID cards, prescription refills, find coverage information and more.

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Care on the Go
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ID cards, prescription refills and health coverage information at your fingertips, any time you need it.
**Medical Coverage**

These are highlights of UC SHIP benefits and provisions. For more information on all benefits, terms and conditions of UC SHIP, see the Benefit Booklet at www.ucop.edu/ucship. Select your campus home page from the left-hand navigation bar and select "Access Benefits Administration Info" to find the "Benefit Booklet."

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

**SEPARATE BENEFIT YEAR DEDUCTIBLES**

The amount you are responsible to pay before UC SHIP begins paying for services in each category.

**SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS**

Once you pay this amount toward each category of your covered care, including pharmacy expenses (including Delta Dental PPO Network and other Delta Dental networks or out-of-network optumrx pharmacies), UC SHIP steps in to pay 100% of your eligible expenses.

**UC SHIP COVERS**

- **Office visits:** Copay covers office visit only. Additional charges apply for certain specialty services. For details, visit www.ucop.edu/ucship/plan-finder. 
- **Dental checkup:** 100% after $50 copay, deductible waived
- **Primary care:** 100% after $125 copay, deductible waived
- **Surgery:** 100% after $125 copay, deductible waived

Professional services coinsurance benefit your deductible of copay may see. Apply to your Benefit booklet.

- **90%**
- **80%**
- **60%**

**ROUTINE PHYSICALS/STUDENT ADULT PREVENTIVE CARE**

- **Mental Health and Substance Use Disorder Office Visits:** 100%
- **Inpatient Hospital Care:** Psychiatric: 95%, All Other: 90%
- **Urinary Care:** UC Family: 100% after $125 copay, deductible waived
- **Emergency:** 100% after $125 copay, deductible waived

**Pediatric Dental and Vision Care**

- **Up to age 19:** N/A
- **Dental checkup:** 100%, basic and major services, 10% Vision exams, frames (formulary) and standard lenses and contact lenses: 100%

**Pharmacy Coverage**

OptumRx is the pharmacy benefit administrator for UC SHIP. You’ll be covered at any pharmacy, but you’ll pay the lowest costs if you take your prescription to the SRS pharmacy or OptumRx network pharmacies. Certain expenses and services are excluded from Pharmacy coverage. You’ll find a list on the UC SHIP website at www.ucop.edu/ucship/san-diego/access-benefits-administration-info-pharmacy-coverage/OptumRx (formerly Catamaran) > Prescription Drug Plan.

**Dental Coverage**

UC SHIP covers the highest benefits you receive from services provided in the Delta Dental PPO network. You decide how you want to manage costs by selecting a network or out-of-network dentist. Certain expenses and services are excluded from Dental coverage. You’ll find a list on the UC SHIP website at www.ucop.edu/ucship/san-diego/access-benefits-administration-info-dental-coverage/Evidence-of-Coverage. Enhancements for 2016–2017 are shown in green.

**Vision Coverage**

Vision coverage is included with UC SHIP benefits. UC SHIP covers a greater portion of a covered student’s fees when you receive exams, glasses or lenses from a provider in the Anthem Blue View Vision Insight network to manage your budget wisely, if you use a retail provider, be sure to determine whether it is a network Anthem Blue View Vision provider before you make a purchase. Certain expenses and services are excluded from Vision coverage.

You’ll find a list on the UC SHIP website at www.ucop.edu/ucship/san-diego/access-benefits-administration-info-vision-coverage/OptumRx.