A Health Plan That’s All About You
The sole mission of the not-for-profit University of California Student Health Insurance Plan is to offer high-quality, affordable and convenient health insurance. UC SHIP covers medical care on campus and through UC's world-class medical centers and other providers. You're automatically enrolled in medical, pharmacy, dental and vision coverage for up to 12 months — including summer and term breaks. And you can enroll a spouse/domestic partner and/or children. Your coverage includes medical services anywhere in the world.

Welcome to the UC SHIP family! Explore to learn more.

UC SHIP Mobile
The StudentHealth app puts your ID card and more within reach whenever you need it.
- Access your ID card and show it whenever you get care.
- Find the location, hours and services of Carbon Health.
- Refill prescriptions.
- See medical, pharmacy, dental and vision coverage and claims information.
- Access the Delta Dental Cost Estimator tool for a real-time estimate of what you’ll pay for dental work and more.
- Get notifications when there's a change in benefits or you need to take action.

Download the app from Google Play or the App Store. No smartphone or tablet? Access the app using your computer’s browser at mobilehealthconsumer.com/studenthealth.

Glossary of Terms
Annual benefit maximums: The most the plan will pay out over the coverage period.

Anthem Blue Cross PPO providers: Providers/facilities in the Anthem Blue Cross Prudent Buyer PPO network.

Coinsurance: The percentage of the maximum allowed amount that you are responsible for paying.

Copay: The set-dollar amount you are responsible for paying.

Fee schedule: The maximum amount Delta Dental will pay for services (sometimes called a plan allowance).

Separate benefit-year deductibles (annual deductible): The amount you pay before UC SHIP pays for services. Deductibles differ based on service provider.

Separate limits on your out-of-pocket costs: If your combined medical and prescription drug expenses reach this amount, UC SHIP will pay 100% of your covered expenses for the rest of the benefit year. This includes deductibles, coinsurance and copays. Limits differ based on service provider.

Students Come First — Always
UC SHIP is built specifically for UC students, with students actively involved in its design. Since inception, the guiding principle has been simple: Your health and health needs come first — always.

UC SHIP meets the requirements of the Affordable Care Act (ACA). UC SHIP remains focused on meeting student health needs and priorities, including mental health.

You're Automatically Enrolled
Because all UC students are required to have medical insurance, UC automatically enrolls all registered students — including domestic and international students, and students in absentia — in UC SHIP medical, pharmacy, dental and vision coverage. You will find the cost of coverage (premium) on your registration bill.

You can waive UC SHIP coverage if you already have a health plan that meets the university’s health coverage requirements. Go to uchastings.edu/about/admin-offices/health-services/insurance-benefits/insurance-waiver/index.php to learn how to waive enrollment in UC SHIP before the waiver deadline for your campus.

Note: You must reapply to waive coverage each academic year.

You Can Cover Your Spouse, Domestic Partner and Child(ren), Too
If you're enrolled in UC SHIP and are married and/or have children, you can enroll those eligible dependents in the same medical, pharmacy, dental and vision coverage you have for yourself. For information about who you can enroll in UC SHIP, go to ucop.edu/ucship > Eligibility and Enrollment.

Note: You must reenroll dependents every term.

The UC SHIP Plans Meet Affordable Care Act (ACA) Requirements
UC SHIP is recognized by the Centers for Medicare & Medicaid Services (CMS) as minimum essential coverage (MEC) in compliance with the ACA. This means UC SHIP members meet the ACA individual mandate.

UC SHIP is convenient to access through Carbon Health. Start there for covered non-emergency medical care and for referrals to specialists when needed.

When compared to preferred provider organization (PPO) plans, UC SHIP provides a broader physician network and lower deductibles and out-of-pocket maximums.

With UC SHIP, you can choose to see any provider with a referral from Carbon Health.
Getting Care

Your First Stop for Medical Care Is ALWAYS Carbon Health

For routine care, start at Carbon Health and access their on-site or virtual health services. This is the first stop for care that is covered by UC SHIP, except for emergency care in an emergency room, urgent care clinic visits, pediatric care, obstetrics services, gynecological care, vision care, dental care or LiveHealth Online virtual visits.

Carbon Health is an outpatient health center offering a range of health services — from primary care to routine checkups, mental health and substance use disorder services, and general care for unexpected issues, like sore throats or swollen ankles.

You will be cared for by a team of experts in young adult health — board-certified doctors, certified nurse practitioners and physician assistants.

You MUST Get a Referral for Medical Care Outside Carbon Health

If needed, Carbon Health will refer you to, and coordinate, additional or specialist care outside Carbon Health. During the school term, you’ll need a referral for care outside Carbon Health, no matter how far from the campus you receive that care. Without it, UC SHIP will not provide any benefits. To get a referral, meet with a Carbon Health provider. Your diagnosis and location will determine whether a referral will be granted.

If services rendered are medically necessary and covered by the plan, your referral gives you options for off-campus care, including:

- UC medical centers. Any of the five nationally ranked medical centers (at Davis, Irvine, Los Angeles, San Diego and San Francisco) or a UC-affiliated facility, doctor or other health care provider. (Be sure to get a referral before making an appointment.) Care within the UC Family is discounted for students, there are no deductibles to meet, and the plan pays a bigger portion of care.

- Anthem Blue Cross Prudent Buyer PPO network doctors and other providers and facilities. A nationwide network of more than 50,000 physicians and 400 hospitals. You’ll first pay a deductible (see the Medical Coverage chart), then UC SHIP will pay most of the cost, and you’ll pay the rest through a copay or coinsurance (the amount you’re responsible for after UC SHIP pays its share). If you are referred for services outside Carbon Health, ask for provider recommendations.

You're Covered Around the World

Whether studying, traveling or living outside the country, you and your dependents covered under UC SHIP can get care through the Blue Cross Blue Shield Global Core program. Learn more at bcbsglobalcore.com.

Referrals Are Required

You must get a Carbon Health referral for care outside Carbon Health, regardless of the distance from campus, except for the following: emergency room care and visits to urgent care clinics, pediatric care, obstetrics services, gynecological care, vision care, dental care and LiveHealth Online virtual visits.

If you need to see a specialist, be sure to get a referral from your primary careclinician in the Anthem Blue Cross Prudent Buyer PPO network.

Note: You will be responsible for paying a deductible and part of the cost through a copay or coinsurance (the amount you’re responsible for after UC SHIP pays its share).

Learn More

To learn more about UC SHIP benefits and what they cover, go to ucop.edu/uschip, contact Carbon Health at (415) 565-4612 or HealthServicesHelp@uchastings.edu, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ca.

Contacts

Medical care (non-urgent or emergency)

Carbon Health
carbonhealth.com/student-health/uschip
Phone: (415) 326-7549
Fax: (888) 972-1912

Carbon Health Bay Area

Locations
San Francisco - Financial District: 55 Pacific Ave
San Francisco, CA 94111
San Francisco - Castro: 1998 Market St
San Francisco, CA 94102
San Francisco - Mission: 2920 Telegraph Ave, Suite 100, Berkeley, CA 94705
Oakland: 411 Grand Ave
Oakland, CA 94610

Urgent or emergency care

LiveHealth Online
livehealthonline.com

Emergency Rooms Near Campus
UCSF Medical Center:
(415) 476-1000
Saint Francis Memorial Medical Center:
(415) 557-6600
Saint Mary’s Medical Center:
(415) 668-1000
Mission Bay Campus:
(415) 333-3000

Anthem Blue Cross
anthem.com/ca
(866) 940-8306

StudentHealth app
Download it free from Google Play or the App Store

Dental care
Delta Dental
deltadental.com
(800) 765-6003

Vision care
Anthem Blue View Vision
anthem.com/ca
(choose Vision > Blue View Vision Insight network)
(866) 940-8306

Off-campus pharmacies and prescription drug costs
OptumRx
optumrx.com
(844) 265-1879

Rates for dependent and non-registered, voluntary students
uchastings.edu/campus-life/student-health-services

Waive UC SHIP coverage
Carbon Health
uchastings.edu/about/admin-offices/health-services/insurance-benefits/insurance-waiver/index.php
Medical Coverage
To be covered by UC SHIP, all care must start with Carbon Health. The chart below highlights what UC SHIP covers and how much you pay for services. For certain services, you will pay a deductible for care you receive outside Carbon Health, UC doctors or facilities. After you meet the deductible, the plan will pay a portion of the cost. Certain expenses and services are excluded from medical coverage.
Non-emergency care outside Carbon Health requires a written referral from a Carbon Health provider. See Getting Care for exceptions.
UC Family Providers include Carbon Health; UCF Medical Center; and any other UC medical centers and their affiliated facilities and professional providers.
For details, go to ucop.edu/ucship > My Medical Coverage > UC Hastings.

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>UC FAMILY PROVIDERS</th>
<th>ANTHEM BLUE CROSS PPO PROVIDERS</th>
<th>OUT-OF-NETWORK*</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEPARATE BENEFIT/YEAR DEDUCTIBLES</td>
<td>$0</td>
<td>Individually $10, Family $40</td>
<td>Individually $150, Family $500</td>
</tr>
<tr>
<td>SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual: $2,000 Family: $4,000</td>
<td>Individual: $2,000 Family: $4,000</td>
<td>Individual: $6,000 Family: $12,000</td>
<td></td>
</tr>
<tr>
<td>OFFICE VISITS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copy covers office visit only, additional charges apply for other services, such as lab work and procedures.</td>
<td>Carbon Health • Primary and specialty care: $0 UC Family • Primary care: $5 copay • Specialty care: $10 copay</td>
<td>Primary care: $20 copy, deductible waived Specialty care: $50 copay, deductible waived</td>
<td>Primary and specialty care: 40%</td>
</tr>
<tr>
<td>ROUTING PHYSICALS/STUDENT ABDUCTION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive and diagnostic services:</td>
<td>Network providers and LiveWell Online: $15 copay, deductible waived</td>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>INPATIENT HOSPITAL CARE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UC Family: 10%</td>
<td>10% after $200 copay</td>
<td>40% after $500 copay and 25% penalty**</td>
<td></td>
</tr>
<tr>
<td>URGENT CARE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UC Family: $1 copay</td>
<td>$25 copay, deductible waived LiveWell Online: 100% after $15 copay, deductible waived</td>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>EMERGENCY CARE (NON-ADMISSION)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copay waived if admitted</td>
<td>$125 copay</td>
<td>$125 copay, deductible waived</td>
<td>$125 copay, deductible waived</td>
</tr>
</tbody>
</table>

Pediatric Dental and Vision Care
Up to age 19. Separate deductibles and out of pocket maximums may apply.

<table>
<thead>
<tr>
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<th>ANTHEM BLUE CROSS PPO PROVIDERS</th>
<th>OUT-OF-NETWORK*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive and diagnostic services:</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>Other services:</td>
<td>$13 per person</td>
<td>$10 per person</td>
<td>$10 per person</td>
</tr>
<tr>
<td>ANNUAL BENEFIT MAXIMUMS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individually $2,000 Family: $4,000</td>
<td>$70 per member; not to exceed a cumulative maximum of $1,000 each benefit year for network plus out-of-network dental benefits in total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FEE SCHEDULE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PPO providers agree to accept Delta Dental PPO maximum allowed fee schedule.</td>
<td>You are responsible for the difference between the amount Delta Dental pays and the amount your out-of-network dentist bills. Note: Even though they are out of network providers, Delta Dental Premier dentists will apply the approved fee schedule, so you would have lower costs than with other out of network dentists.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PREVENTIVE AND DIAGNOSTIC SERVICES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Includes oral exams, cleanings (once every 12 months), X-rays (one bitewing series within 12 months); fluoride treatment</td>
<td>$0</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>BASICS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Includes fillings and extractions; composite fillings on back teeth; endodontics (root canal); periodontics; oral surgery; night guard</td>
<td>30% after deductible</td>
<td>40% after deductible</td>
<td></td>
</tr>
<tr>
<td>MAJOR SERVICES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Includes prosthodontics; inlays/onlays; crowns and cast restorations; implants</td>
<td>30% after deductible</td>
<td>60% after deductible</td>
<td></td>
</tr>
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Dental Coverage
You can see any dentist you want, but you'll pay less when you see dentists in the Delta Dental PPO network. Not all expenses or services are covered by UC SHIP. For details, go to ucop.edu/ucship > My Dental Coverage. Download the Delta Dental mobile app (from Google Play or the App Store) to access the Delta Dental Cost Estimator tool for a real-time estimate of what you'll pay for dental work.

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<tr>
<td>ANNUAL DEDUCTIBLE</td>
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<tr>
<td>Preventive and diagnostic services:</td>
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<td>None</td>
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<td>Other services:</td>
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<td>30% after deductible</td>
<td>60% after deductible</td>
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</table>

Vision Coverage
You can see any vision provider you want, but you'll pay less when you see dentists in the Delta Dental PPO network. Not all expenses or services are covered by UC SHIP. For details, go to ucop.edu/ucship > My Vision Coverage.

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>ANTHEM BLUE VIEW VISION INSIGHT NETWORK</th>
<th>OUT-OF-NETWORK*</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROUTINE EYE EXAM (PER BENEFIT YEAR)</td>
<td>$10 copay</td>
<td>Up to the $49 allowance</td>
</tr>
<tr>
<td>EYELASER FRAMES (PER BENEFIT YEAR)</td>
<td>80% after $310 frame allowance</td>
<td>100% after $20 frame allowance</td>
</tr>
<tr>
<td>EYELASER LENSES (STANDARD)</td>
<td>Single lenses: $25 copay Trifocal lenses: $35 copay</td>
<td>Single lenses: 100% after $35 lens allowance Trifocal lenses: 100% after $90 lens allowance</td>
</tr>
<tr>
<td>CONTACT LENSES (PER BENEFIT YEAR)</td>
<td>Conventional lenses: 100% after $50 lens allowance, receive a 15% discount Disposable lenses: 100% after $125 lens allowance</td>
<td>Conventional lenses: 90% after $50 lens allowance Disposable lenses: 90% after $125 lens allowance</td>
</tr>
</tbody>
</table>

*Any other health care provider/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.
**An additional 25% penalty is assessed for services and supplies provided by an out-of-network hospital. Refer to the Benefit Booklet for details.
***Fees for non-formulary services are not negotiated and may exceed the fees charged by formulary providers.