UC Student Health Insurance Plan
UC San Diego
2021–2022

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 the on-campus SHC.
- 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/annual limits on your out-of-pocket costs: If your medical or prescription 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.
Separate benefit-year deductibles (annual deductible): The amount you pay before UC SHIP pays for services. Deductibles 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 wellness.ucsd.edu/studenthealth/insurance/waive-uc-ship/Pages/default.aspx 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 the on-campus student health center (SHC). 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 the SHC.
Getting Care

Your First Stop for Medical Care Is ALWAYS the Student Health Center

For routine care, start at the student health center (SHC) on your campus. 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 or LiveHealth Online virtual visits.

The SHC is an on-campus 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. There is also a full-service pharmacy.

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 the Student Health Center

If needed, the SHC will refer you to, and coordinate, additional or specialist care outside the SHC. You will need a referral for care outside the SHC, 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 an SHC provider. Your diagnosis and location will determine whether a referral will be granted.

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 the SHC, 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 an SHC referral for care outside the SHC, 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 and LiveHealth Online virtual visits.

However, 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 ucep.uc.edu/ucship, call the SHC at (858) 534-2124, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ca.

Anthem Blue Cross makes the sole and final determination as to whether services were rendered in connection with an emergency.

Contacts

**Medical care (non-urgent or emergency)**

Student Health Services
studenthealth.ucsd.edu

Phone:
- Main number: (858) 534-3300
- Appointments: (858) 534-8089
- Counseling and Psychological Services: (858) 534-3755

In person:
- Library Walk, west of the Price Center, south of Geisel Library

**Anthem Blue Cross**

anthem.com/ca

(866) 940-8306

**Urgent or emergency care**

Urgent care
(858) 534-3302

After-hours nurse line
(858) 534-3300 (select "after-hours advice")

LiveHealth Online
livehealthonline.com

Emergency care
Call 911 or, if on campus, call (858) 534-HELP (4357)

**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**

studenthealth.ucsd.edu

**Waive UC SHIP coverage**

wellness.ucsd.edu/
studenthealth/insurance/waive-uc-ship/Pages/default.aspx

**Doctors, providers and facilities outside the SHC**

Anthem Blue Cross
anthem.com/ca

(866) 940-8306

**StudentHealth app**

Download it free from Google Play or the App Store
Medical Coverage

To be covered by UC SHIP, all care must start with the SHC. The chart below highlights what UC SHIP covers and how much you pay for services. Except for preventive care, you will pay a deductible for services you receive outside the SHC, 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 the SHC requires a written referral from an SHC provider. See Getting Care for exceptions.

UC Family providers include the SHC, UC San Diego Health System; and any other UC medical centers and their affiliated facilities and professional providers.

For details, go to scp.ucop.edu/ucship > My Medical Coverage > UC San Diego.

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Pharmacy Coverage

You can fill prescriptions at any pharmacy, but you’ll pay less when you use the SHC pharmacy or an OptumRx network pharmacy. Not all prescription drugs are covered by UC SHIP.

For details, go to scp.ucop.edu/ucship > My Pharmacy Coverage > UC San Diego.

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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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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.