Convenient and Affordable Student Health Insurance

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 benefit 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 shc.uci.edu 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, vision care, dental care or pharmacy services.

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 and a laboratory and X-ray services.

You will be cared for by a team of experts in young adult health — board-certified doctors, certified nurse practitioners and physician assistants. The SHC also offers psychiatric and psychotherapy services, including ongoing medication management. The Counseling Center (separate from the SHC) provides no-cost, time-limited counseling services to enrolled/registered students. For more information, go to counseling.uci.edu.

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 your campus you receive that care. Without it, UC SHIP will not provide any benefits. To get a referral, meet with an SHC provider. If you are more than 50 miles from campus and need a referral, certain referral requirements may apply. Contact SHC Insurance Services for information.

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.)

- **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 Care 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, vision care, dental care and pharmacy services.

During winter break when the SHC is closed, you can visit an Anthem Blue Cross clinician without a referral. However, if you need to see a specialist, be sure to get a referral from your primary care clinician 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). Make sure to always follow up with your SHC primary care provider if you go to the ER or an urgent care clinic and/or receive treatment during winter break.

Learn More

To learn more about UC SHIP benefits and what they cover, go to uchip.ucop.edu, call the SHC at (949) 824-2388, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ca.

During winter break when the SHC is closed, you can visit an Anthem Blue Cross clinician without a referral. However, if you need to see a specialist, be sure to get a referral from your primary care clinician in the Anthem Blue Cross Prudent Buyer PPO network.

Contacts

Medical care (non-urgent or emergency)

Student Health Center (SHC)

shc.uci.edu/insurance

Phone:

- Main number: (949) 824-5301
- Insurance services: (949) 824-2388
- Appointments for dental clinic: (949) 824-5307 (949) 824-2574
- Appointments for primary care, specialty care, psychiatry: (949) 824-5304
- Counseling Center: (949) 824-6457

In person:

- SHC: (Bldg. 5 on the campus map) 501 Student Health at the corner of East Peltason and Pereira Drives
- Dental Clinic: (Bldg. 6 on the campus map) across the street from the main SHC, also at the corner of East Peltason and Pereira Drives

Anthem Blue Cross

Anthembluecross.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

shc.uci.edu/insurance

Waive UC SHIP coverage

UCI Student Health Center

website

shc.uci.edu/insurance/waiving-ship

Anthem Blue Cross makes the sole and final determination as to whether services were rendered in connection with an emergency.
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. For certain services, you will pay a deductible for care 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 Irvine Health, affiliated facilities and professional providers, including UC Irvine Medical Center; and any other UC medical centers and their affiliated facilities and professional providers.

For details, go to ucp.edu/ucship > My Medical Coverage > UC Irvine.

### COVERAGE

<table>
<thead>
<tr>
<th>UC FAMILY PROVIDERS</th>
<th>ANTHEM BLUE CROSS PPO PROVIDERS</th>
<th>OUT-OF-NETWORK*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SEPARATE BENEFIT/YEAR DEDUCTIBLES</strong></td>
<td>Individual: $100 Family: $300</td>
<td>Individual: $100 Family: $300</td>
</tr>
<tr>
<td></td>
<td>Individual: $1,000 Family: $4,000</td>
<td>Individual: $1,000 Family: $4,000</td>
</tr>
<tr>
<td><strong>SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS</strong></td>
<td>Individual: $3,000 Family: $6,000</td>
<td>Individual: $6,000 Family: $12,000</td>
</tr>
</tbody>
</table>

### OFFICE VISITS

Copy covers office visit only. Additional charges apply for other services, such as lab work and procedures. For details, visit ucship.eduroad + Flex Discounts.

- **Primary care:** $1 copay
- **Specialty care:** $5 copay

### ROUTINE PHYSICALS/STUDENT ABDUCTIONS

- **Primary care:** $0
- **Specialty care:** $0

### MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS

- **Primary care:** $0
- **Specialty care:** $0

### INPATIENT HOSPITAL CARE

- **Primary care:** 10%
- **Specialty care:** 10%

### URGENT CARE

- **Primary care:** $25 copay
- **Specialty care:** $25 copay

### EMERGENCY CARE (NON-ADMISSION)

- **Primary care:** $125 copay

### PEDIATRIC DENTAL AND VISION CARE

- **Primary care:** N/A

### Vision Coverage

#### Contact lenses

- **Standard lenses:** $25 copay
- **Single lenses:** $125 copay

#### Dental Coverage

- **Routine dental:** $12 copay
- **Dental checkup:** $12 copay
- **Endodontics (root canal); periodontics; oral surgery; night guards:** $12 copay
- **Includes fillings and extractions; composite fillings on back teeth:** $12 copay
- **Routine eye exam:** $12 copay

#### Pharmacy Coverage

- **LiveHealth Online:** $0, deductible waived

#### Preventive and diagnostic services

- **Dental checkup:** $0 (primary care and specialty care)
- **Vision exam:** $0
- **Eye exam:** $0

#### Preventive and diagnostic services in a single benefit year

- **General exams:** $0
- **Blood tests:** $0
- **Immunizations:** $0

#### Dental checkup

- **Primary care:** $0
- **Specialty care:** $0

#### Dental services

- **Fillings and extractions:** $12 copay
- **Composite fillings on back teeth:** $12 copay
- **Night guards:** $12 copay
- **Endodontics (root canal); periodontics; oral surgery:** $12 copay

#### Preventive care

- **Dental checkup:** $0
- **Vision exam:** $0
- **Eye exam:** $0

#### Preventive care services

- **Routine dental:** $12 copay
- **Dental checkup:** $12 copay
- **Endodontics (root canal); periodontics; oral surgery: night guards:** $12 copay
- **Includes fillings and extractions; composite fillings on back teeth:** $12 copay
- **Routine eye exam:** $12 copay

#### Preventive care in a single benefit year

- **General exams:** $0
- **Blood tests:** $0
- **Immunizations:** $0

#### Vision services

- **Dental checkup:** $0
- **Vision exam:** $0
- **Eye exam:** $0

#### Vision services in a single benefit year

- **General exams:** $0
- **Blood tests:** $0
- **Immunizations:** $0

### Dental Coverage

You can see any dentist you want, but you’ll pay less when you see dentists in the Delta Dental PPO network. The Dental Clinic at the SHC is in the Delta Dental PPO network. Not all expenses or services are covered by UC SHIP. For details, go to ucp.edu/ucship > My Dental Coverage. Download the Delta Dental mobile app (from Google Play or iTunes) to access the Delta Dental Cost Estimator tool for a real-time estimate of what you’ll pay for dental work.

### COVERAGE

<table>
<thead>
<tr>
<th>SHC***</th>
<th>OPTUMRX PHARMACIES***</th>
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<tbody>
<tr>
<td><strong>OUTPATIENT PRESCRIPTION DRUGS</strong></td>
<td><strong>PPO PROVIDERS/agree to accept</strong></td>
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<tr>
<td><strong>ANNUAL DEDUCTIBLE</strong></td>
<td>Delta Dental PPO network</td>
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</tr>
<tr>
<td>Preventive and diagnostic services: None</td>
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</tr>
<tr>
<td>Other services: $15 per person</td>
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<tr>
<td><strong>ANNUAL BENEFIT MAXIMUMS</strong></td>
<td>$1,000 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>
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</tr>
<tr>
<td><strong>FEE SCHEDULE</strong></td>
<td>Delta Dental PPO maximum allowed fee schedule</td>
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</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>
</tr>
<tr>
<td><strong>PREVENTIVE AND DIAGNOSTIC SERVICES</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Includes oral exams; cleanings (twice every 12 months); X-rays (once biannually within 12 months); fluoride treatment</td>
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<td><strong>BASIC SERVICES</strong></td>
<td>$0</td>
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<td>Includes fillings and extractions; composite fillings on back teeth; endodontics (root canal); periodontics; oral surgery; night guards</td>
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<td><strong>MAJOR SERVICES</strong></td>
<td>$0</td>
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</tr>
<tr>
<td>Includes prosthodontics; inlays/onlays; crowns and cast restorations; implants</td>
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</table>

### Vision Coverage

You can see any provider you want, but you’ll pay less when you see an Anthem Blue View Vision Insight network provider for exams, glasses or lenses. Before you buy glasses or contacts, check anthem.com/ex/find-doctor to see if the provider is in the Insight network. Not all expenses or services are covered by UC SHIP. For details, go to ucp.edu/ucship > My Vision Coverage.