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 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 studenthealth.ucr.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 or gynecological care.

The SHC is an on-campus outpatient health center offering a range of health services — from primary care to routine checkups, dental care, 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. Without it, UC SHIP will not provide any benefits. To get a referral, meet with an SHC provider. You do not need a referral if you are outside a 50-mile radius from campus.

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).

    
    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 if you are within a 50-mile radius 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 ucpa.edu/ucship, call the SHC at (951) 827-3031 or Counseling and Psychological Services at (951) 827-5531, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ca.

In an emergency, call 911 or go to the nearest emergency room. No referral needed.

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

Contacts

**Medical care**

- **Medical care (non-urgent or emergency)**
  - Student Health Services studenthealth.ucr.edu
  - Phone: (951) 827-3031
  - Counseling and Psychological Services (CAPS): (951) 827-5531

In person:
- Veitch Student Center: 900 University Avenue

**Urgent or emergency care**

- Call 911, use a campus emergency phone, or go to the nearest emergency room

**LiveHealth Online**

- livehealthonline.com
- After-hours nurse advice (877) 351-3457

**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

**Contacts**

**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

**Urgent or emergency care**

- Call 911, use a campus emergency phone, or go to the nearest emergency room

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## 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.

Network providers are those in the Anthem Blue Cross PPO network, including UC Family medical centers, affiliated facilities, and professional providers.

For details, go to ucop.edu/ucship > My Medical Coverage > UC Riverside.

### Vision Coverage

<table>
<thead>
<tr>
<th>Coverage</th>
<th>SHC</th>
<th>Network Providers</th>
<th>Out-of-Network*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benefit-Year Deductibles</strong></td>
<td>$0</td>
<td>Individual $200</td>
<td>Individual $200</td>
</tr>
<tr>
<td><strong>Separate limits on your out-of-pocket costs</strong></td>
<td>N/A</td>
<td>Individual $1,000</td>
<td>Individual $6,000</td>
</tr>
<tr>
<td><strong>Office visits</strong></td>
<td>Copy care: $0</td>
<td>Primary and specialty care: $75, deductible waived</td>
<td></td>
</tr>
<tr>
<td>**Routine physical/student **</td>
<td>Preventive care: $0</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mental health and substance use disorder</strong></td>
<td>Office visits: $0</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient hospital care</strong></td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Urgent care</strong></td>
<td>Same-day walk-in: $25</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Emergency care (non-admission)</strong></td>
<td>Copay waived if admitted</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 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 ucop.edu/ucship > My Pharmacy Coverage > UC Riverside.

Your share of prescription drug costs counts toward the combined annual medical/pharmacy out-of-pocket limit listed above. There are more details about the combined annual out-of-pocket limits in the Medical Coverage chart above, or visit the UC SHP website at ucop.edu/ucship.

### 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.

### Coverage

<table>
<thead>
<tr>
<th>SHC***</th>
<th>Outpatient Prescription Drugs</th>
<th>OptumRx Pharmacists***</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Generic:</strong> $1 copay, 30-day supply</td>
<td>Preventive and diagnostic services: None</td>
<td>Preventive and diagnostic services: None</td>
<td></td>
</tr>
<tr>
<td><strong>Brand-name non-formulary:</strong> $25 copay, 30-day supply</td>
<td>Other services: $17 per person</td>
<td>Other services: $17 per person</td>
<td></td>
</tr>
<tr>
<td><strong>Brand-name non-formulary:</strong> $50 copay, 30-day supply</td>
<td>Specialty: $50 copay, 30-day supply</td>
<td>Specialty: $50 copay, 30-day supply</td>
<td></td>
</tr>
<tr>
<td><strong>Basic services:</strong> Includes fillings and extractions, composite fillings on back teeth, endodontics (root canal), periodontics, oral surgery, night guards</td>
<td>PPO providers agree to accept Delta Dental PPO maximum allowed fee schedule.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Major services:</strong> Includes prosthetics, inlays/onlays, crowns and cast restorations, implants</td>
<td>You are responsible for the difference between the amount Delta Dental pays and the amount you pay out of network. Delta Dental PPO dentists will apply the approved fee schedule, so you would have lower costs than with other out of network providers.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Maintenance of Benefits

- **An additional 25% penalty is assessed for a benefit year.**
- **All other benefits are maintained for the following benefit year.**
- **You pay any amount above the OptumRx maximum allowed amount.**

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*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 a benefit year.**

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*This brochure provides a summary of information. For detailed information about all benefits, terms and conditions of UC SHIP, see the Benefits Brochure at ucop.edu/ucship > Plan Documents. What is written here does not constitute a guarantee of plan coverage or benefits — particular rules and eligibility requirements must be met before benefits can be received.

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