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.

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 absences—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 ucheatings.edu/about/admin-offices/health-services/insurance-benefits/insurance-waiver to learn how to waive enrollment in UC SHIP before the waiver deadline for your campus.

Note: You must reenroll 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 non-emergency medical care that's covered 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. During the summer and term breaks when the SHC is closed, obtain referrals from a primary care clinician in the Anthem Blue Cross Prudent Buyer PPO network.

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, unless it is an emergency care in an emergency room, urgent care clinic visits, pediatrics care, obstetrics services, gynecological care, vision care, dental 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 follow-up, 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. During the school term, you 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.

If services rendered are medically necessary and covered by the plan, you may be required to provide 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 higher portion of care.
- **Anthem Blue Cross Prudent Buyer PPO network doctors and other providers and facilities.** A nationwide network of more than 1 million physicians and over 100 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.

During summer months and breaks when the SHC is closed, you can visit an Anthem Blue Cross primary care clinician for:

- Checkups
- Mental health and substance use disorder services
- Dental care
- Vision care
- Urgent or emergency care
- LiveHealth Online virtual visits.

You're Covered Around the World
Your coverage includes medical services anywhere in the world.
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.
Medical Coverage

The chart below highlights what UC SHIP covers and how much the plan pays for services. Except for preventive care, you will pay a deductible for the 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. For details, go to ucop.edu/ucship > My Medical Coverage > UC Hastings.

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<th>DCB</th>
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IN-NETWORK

- UC FAM: 100%
- UCFS: 100%
- UCSP: 100%
- UCSC: 100%

OUT-OF-NETWORK

- UCFS: 100%
- UCSC: 100%

Office Visits

- Copay: $10

Routine Physicals

- Adult Preventive Care:
  - Primary Care: 100%
  - Specialty Care: 50%

Preventive and Diagnostic Services

- Including:
  - Oral exams/cleanings:
    - Twice every 12 months
  - X-rays:
    - Routine radiographs

Prescription Drugs

- Base:
  - Brand-name:
    - 74
  - Generic:
    - 15
- Co-pay:
  - 50% for generic drugs
  - 125% for brand-name drugs

Pharmacy Coverage

You can fill prescriptions at any pharmacy, but you’ll pay less when you use an OptumRx network pharmacy. Not all prescription drugs are covered by UC SHIP. For details, go to ucop.edu/ucship > My Pharmacy Coverage > UC Hastings.

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 iTunes) to access the Delta Dental Cost Estimator tool for a real-time estimate of what you’ll pay for dental work.

Vision Coverage

You can see any vision 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/ca/find-doctor to see if the provider is in the network. Not all expenses or services are covered by UC SHIP. For details, go to ucop.edu/ucship > My Vision Coverage.