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 year.

Note: You must re-apply to waive coverage each academic year.

You Can Cover Your Spouse, Domestic Partner and Children, 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 ucpedu/ucship-eligibility-and-enrollment.

Note: You must re-enroll 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 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.

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, 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 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 the campus you receive that care. Without it, UC SHIP will not cover your treatment, even if you get a referral, meet with an SHC provider. If you are greater than 30 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) is a UC provider, 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 20,000 physicians and 65 hospitals. You’ll 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

A Health Plan That’s All About You

You’re automatically enrolled in medical, pharmacy, dental and vision coverage for up to at least one fall, winter and summer session. 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. Download the free app from Google Play or iTunes.

• 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, 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 iTunes. Then click “Register Now” and enter:

• Your first and last name
• Your student ID number
• Your date of birth (mm/dd/yyyy)

Tip: If you can’t register on the first try, adjust your input in the “first name” field. One of these options should access the site: First name (space) middle name (ex. Joseph [space] jordan); First name (space) middle initial (ex. Joseph [space] m); first name (space) middle initial with a period (ex. Joseph.).

No smartphone or tablet? Access the app using your computer’s browser at mobile.healthcareatuc.com/studenthealth

UC Irvine’s main campus.

• Doctors, providers and facilities outside the SHC
• UC Irvine Health
• UC Irvine Dental
• Vision care
• Urgent or emergency care
• LiveWell Health Online

Contacts

Medical care (non-emergency or emergency)

Student Health Center (SHC)
shc.uci.edu/insurance
Phone:
• Main number: (949) 844-5191
• Insurance services: (949) 844-5188
• Appointments for dental care: (949) 844-5107
• Appointments for primary care, specialty care, psychiatry: (949) 844-5104
• Counseling Center: (949) 844-6467

In person:
• SHC: (Bldg. 5 on the campus map) Student Health Center at the corner of East Pelton and Pereira Drives
• Dental Clinic: (Bldg. 6 on the campus map) across the street from the main SHC, also at the corner of East Pelton and Pereira Drives

• Urgent or emergency care

LiveWell Health Online
livewellonline.com

Emergency Care
Dial 911 or go directly to the nearest emergency room or urgent care clinic.

Visit SHC’s website at shc.uci.edu and select the red “emergency services” link at the top of the page for a list of the hospitals and urgent care clinics nearest to

UC Irvine's main campus.

• Doctors, providers and facilities outside the SHC
• UC Irvine Health
• UC Irvine Dental
• Vision care
• Urgent or emergency care
• LiveWell Health Online

UC Irvine’s main campus.

• Doctors, providers and facilities outside the SHC
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UC Irvine’s main campus.
### 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 services you receive outside the UC, UCD 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 ucpo.edu/ucship > My Medical Coverage > UC Irvine.

**ALL CARE MUST START WITH THE SHC TO BE COVERED BY UC SHIP.** Non-emergency care outside the SHC requires a written referral from an SHC provider. During winter break when the SHC is closed, you can see an Anthem Blue Cross clinician without a referral. However, be sure to get a referral from your primary care clinician in the Anthem Blue Cross Prudent Buyer PPO network if you need to see a specialist. See “Getting Care” for exceptions.

#### SEPARATE BENEFIT-YEAR DEDUCTIBLES

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<tr>
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<th>Individual</th>
<th>Family</th>
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<td>300</td>
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#### SEPARATE ANNUAL LIMITS ON YOUR OUT-OF-POCKET COSTS

If your medical and/or pharmacy expenses reach this amount, UC SHIP will pay 100% of your covered expenses for the rest of the plan year.

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<th>Individual</th>
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<td>12,000</td>
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**UC SHIP COVERS**

- **Office Visits**: Copay covers office visit only. Additional charges apply for other services, such as lab-work. For details, visit ucpo.edu/ucship > Plan Documents.
- **Dental Health and Substance Use Disorder Office Visits**: 100% after $15 copay.
- **Inpatient Hospital Care**: 100% after $0 copay.
- **Emergency Care (Non-admission)**: 100% after $105 copay (waived if admitted).
- **Pediatric Dental and Vision Care**: Up to age 19.
- **Annual Benefit Maximums**: Note: Your share of prescription drug costs counts toward the combined annual medical/pharmacy out-of-pocket limit listed above, with one exception: Your SHIP pharmacy costs count toward the SHC annual out-of-pocket limit—offering you additional cost savings. There are more details about the combined annual out-of-pocket limits in the ‘Medical Coverage’ chart above, or visit the UC SHIP website at ucpo.edu/ucship.

**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 ucpo.edu/ucship > My Medical Coverage > UC Irvine.

**NETWORK**

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<th>OPTUMRx PHARMACIES</th>
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**OUT-OF-NETWORK**

- **All Other Providers**: Any health care provider/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.

**Separate Annual Limits on Your Out-of-Pocket Costs**

- **Individual**: $300 Individual/$600 Family
- **Family**: $500 Individual/$1,000 Family

**Pharmacy Coverage**

- **Single Lenses**: Standard
- **Single lenses**: Up to $49 for non-formulary or non-preferred. Up to $92 for formulary.
- **Disposable lenses**: Up to $92 for formulary.
- **Contact lenses (Standard)**: Select an allowance toward the cost of a supply of contact lenses (instead of eyeglass lenses).
- **Disposable lenses**: Up to $92 for formulary.

**Get Care**

- See "Getting Care" for exceptions.
- You are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.

**Vision Coverage**

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