Students Come First—Always
UC SHIP is built specifically for UC students, with students actively involved in its design. Since inception, the governing 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, at no cost, all registered students—including domestic and international students, and students in absences—in UC SHIP medical, 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 request 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 a 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, SHC is your primary care provider although you can choose to see any specialist with a referral from the SHC.

Getting Care
Your First Stop for Medical Care is ALWAYS the Student Health Center
For routine care, always 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 emergency care in an emergency room, urgent care clinic visit, 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 the 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 110,000 physicians and 90 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 copy 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 winter break when the SHC is closed, you can visit an urgent care clinic.

A Health Plan That's All About You
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 bcsbsglobalcare.com.

You'll first pay a deductible (see the chart), then UC SHIP will pay most of the cost, and you'll pay the rest through a copy 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 went to the ER, urgent care clinic and/or received treatment during winter break.

In an emergency, call 911 or go to an emergency room. Without insurance coverage, you're responsible for the entire cost of medical care.
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 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 Irvine.

<table>
<thead>
<tr>
<th>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 visit an Anthem Blue Cross clinic without a referral. However, be sure to get a referral from your primary care physician in the Anthem Blue Cross Prudent Plan PPO network if you need to see a specialist. See Getting Care for exceptions.</th>
</tr>
</thead>
</table>

### Network Coverage

<table>
<thead>
<tr>
<th>Network</th>
<th>UC FAMILY PROVIDERS</th>
<th>ANTHEM BLUE CROSS PPO PROVIDERS</th>
<th>ALL OTHER PROVIDERS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>USC</strong></td>
<td><strong>SHC</strong></td>
<td><strong>Provider/facilities in the Anthem Blue Cross Prudent Plan PPO network</strong></td>
<td><strong>Any health care professional/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.</strong></td>
</tr>
</tbody>
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### Separate Benefit Year Deductibles

| Separate Annual Limits on Your Out-of-Pocket Costs | | |
|---|---|
| The amount you pay before UC SHIP pays for services | $0 | $300 individual/$600 family |
| Separate Annual Limits on Your Out-of-Pocket Costs | $1,000 individual/$4,000 family | $5,000 individual/$10,000 family |

### UC SHIP Covers

**Office Visits**

Copay covers office visit only. Additional charges apply for other services, such as lab work; for details, visit ucop.edu/ucship > Plan Documents.

### Routine Physicals/Students About Preventive Care

**Mental Health and Substance Use Disorder Office Visits**

**Inpatient Hospital Care**

**Urgent Care**

**Emergency Care (Non-admission)**

**Pediatric Dental and Vision Care**

### Outpatient Prescription Drugs

**Dental Checkup:**

Note: 100% prescription coverage for FDA-approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available. Oral contraceptives are covered for up to 120-day supply.

### 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 Irvine.

<table>
<thead>
<tr>
<th>Network</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Delta Dental PPO Network</strong></td>
<td><strong>Other Delta Dental Network or OUT-OF-NETWORK</strong></td>
</tr>
</tbody>
</table>

### General Dental Limits

**Annuity Deductible**

$0 for preventive and diagnostic services. $25 per person for other services.

**Annual Benefit Maximums**

$1,000 per member. $750 per person.

**Prepayment Schedule**

Note: Not to exceed a cumulative maximum of $1,000 each benefit year for network plus out-of-network dental benefits in total.

**Evaluation and Treatment**

100% 80%

**Preventive and Diagnostic Services**

Includes: fluoride treatments; routine cleanings, exams, and x-rays. 100% after $50, then you pay 20% of costs exceeding $50.

**Basic Services**

Includes: fillings and extractions, composite fillings on back teeth; endodontics (root canal); periodontics; oral surgery; night guards. 100% after you pay deductible. 80%

**Major Services**

Includes: prosthodontics; inlays/onlays; crowns and cost restorations; implants. 70% after you pay deductible. 40%

**Dental Checklist 100%**

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 with either out-of-network dentists.

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 Insight network. Not all expenses or services are covered by UC SHIP. For details, go to ucop.edu/ucship > My Vision Coverage.