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 the 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.uc.edu to learn how to waive enrollment in UC SHIP before the waiver deadline for your campus.

Note: You must reenroll dependents every term.

You Can Cover Your Spouse, Domestic Partner and Children, Too
If you’re enrolled in UC SHIP and are married, in a domestic partnership 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 shc.uc.edu— eligibility and enrollment.

Note: You must renew 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 a convenient way to access 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 larger 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, 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 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.ucsd.edu.

You MUST Get a Referral for Medical Care Outside the Student Health Center
If needed, the SHC will refer you to a specialist.

• UC medical centers. Any of the five nationally ranked medical centers (at Davis, Irvine, Los Angeles, San Diego (La Jolla) 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 200,000 physicians and 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 co-pay 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 Anthem Blue Cross clinic 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.

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 on bcsglobalcare.com.

Requirements
• You must get an refill for care outside the SHC, regardless of the distance from campus, except for the following: emergency room visits 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 clinic 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.

Note: You will be responsible for paying a deductible and part of the cost through a co-pay or coinsurance (the amount you’re responsible for after UC SHIP pays its share). Make sure you always follow up with your SHC primary care provider if you went to the E.R., urgent care clinics and/or received treatment during winter break.

Contacts
Medical care (non-emergency or emergency)
Student Health Center (SHC)
shc.uc.edu/insurance
Phone:
• Main number: (949) 824-5101
• Insurance services: (949) 824-1288
• Appointments for dental care: (949) 824-5307 (949) 824-2754
• Appointments for primary care, specialty care, psychiatry: (949) 824-5104
• Counseling Center: (949) 824-6457

In person:
• SHC: (949) 824-5010 on the campus map; 501 Student Health at the corner of East PepsiMax and Penner Drives
• Dental Clinic: (949) 824-1288 on the campus map; across the street from the main SHC, also at the corner of East PepsiMax and Penner Drives

Urgent or emergency care
LiveWell Online
livewellonline.com
Emergency care
Call 911 or go directly to the nearest emergency room or urgent care clinic.

Visit the SHC website at shc.uc.edu and select the red “Emergency Services and After Hours Care” link at the top of the page for a list of the hospitals and urgent care clinics closest to UC Irvine’s main campus.

Dental care
Dental
Delta dental
(800) 765-6003

Vision care
Anthem Blue Cross Vision
(866) 940-8306

Off-campus pharmacies and prescription drug costs
OptumRx
(844) 265-1879

Rates for dependent and non-enrolled, voluntary students
shc.uc.edu/insurance

Waive UC SHIP coverage
UC Student Health Center
shc.uc.edu/insurance/waive-ship
## 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](http://ucop.edu/ucship).  

### Network

<table>
<thead>
<tr>
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<td>ANTHEM BLUE CROSS PPPO PROVIDER/ FACILITIES</td>
</tr>
<tr>
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<td>ALL OTHER PROVIDERS&lt;br+ Any health care provider/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.</td>
</tr>
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### UC SHIP Benefits

#### Preventive Care

- **SEPARATE BENEFIT YEAR DEDUCTIBLES:** The amount you pay before UC SHIP pays for services  
  - **$0**  
  - **$300 individual/$600 family**  
  - **$500 individual/$1,000 family**

#### Outpatient Prescription Drugs

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#### UC SHIP Benefits

- **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  
  - **$2,000 individual/$4,000 family**  
  - **$5,000 individual/$6,000 family**  
  - **$6,000 individual/$12,000 family**

### 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](http://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. 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 [ucop.edu/ucship > My Dental Coverage](http://ucop.edu/ucship). Download the Delta Dental mobile app (from Google Play or iTunes) to access the 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/ua/find-doctor](http://anthem.com/ua/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](http://ucop.edu/ucship).  

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**ANNUAL DEDUCTIBLE**  
The amount you pay before UC SHIP begins paying for services  
- **$30** for preventive and diagnostic services, $25 per person for other services  
- **$50** for preventive and diagnostic services, $30 per person for other services  

**ANNUAL BENEFIT MAXIMUMS**  
The most the plan will pay over the coverage period  
- **$1,000** per member  
- **$50** per member

**PRESCRIPTION DRUG COVERAGE**  
The maximum amount Delta Dental will pay for a service, sometimes called a plan allowance  
- **100% after $25 generic copay**  
- **100% after $50 brand-name non-formulary copay**, **10% supply**  
- **100% after $50 brand-name non-formulary copay**, **10% supply**  

**UC SHIP BENEFITS**  
- **100% after $25 generic copay**  
- **100% after $50 brand-name non-formulary copay**, **10% supply**  

**MEDICAL COVERAGE**  
- **Outpatient prescription drugs**
  - Preventive and diagnostic services
  - Preventive and diagnostic services

**DIETARY AND NUTRITIONAL SERVICES**
- Includes program planning, nutrition counseling, laboratory tests

**BASIC SERVICES**
- Includes lab tests and x-rays, dental cleaning, and routine care

**MAJOR SERVICES**
- Includes surgery, orthodontics, and root canal treatments

**VISION BENEFITS**
- **Contact lenses**
  - **Conventional lenses:** Up to $200; you pay anything above $100 and receive a 10% discount
  - **Disposable lenses:** Up to $10  

**Glasses (BCI)**
- **Conventional lenses:** Up to $99  
- **Disposable lenses:** Up to $92  

**Contact Lens (BCI)**
- **Conventional lenses:** Up to $200; you pay anything above $100 and receive a 10% discount
  - **Disposable lenses:** Up to $10  

**Medical Coverage**
- **Primary care:** 100% after $20 copay, deductible waived  
- **Specialty care:** 100% after $21 copay, deductible waived  
- **Outpatient prescription drugs**
  - **Generic drugs:** 100% after $25 copay  
  - **Brand-name drugs:** 100% after $50 copay  

**Dental Coverage**
- **Outpatient prescription drugs**
  - **Conventional lenses:** Up to $200; you pay anything above $100 and receive a 10% discount
  - **Disposable lenses:** Up to $10  

**Vision Coverage**
- **Contact lenses**
  - **Conventional lenses:** Up to $200; you pay anything above $100 and receive a 10% discount
  - **Disposable lenses:** Up to $10  

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**Notes:**
- **Delta Dental PPO network dentists** will save you the most on care. By comparison, you will usually have the highest out-of-pocket costs when you visit an out-of-network dentist. Note: Even though they are out-of-network providers, Delta Dental Premier dentists will apply the approved rate schedule, so you would have lower costs with either out-of-network dentists.

**Vision Coverage**
- **Contact lenses**
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