Getting Care

Your First Stop for Medical Care is ALWAYS The Ashe Center

For routine care, start at The Ashe Center 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 or LiveHealth Online virtual visits.

The Ashe Center is an on-campus outpatient health center offering a range of health services—from primary care to routine checkups, optometry services, and general care for unexpected issues, like sore throats or wrist sprains. There is also a full-service pharmacy. And Counseling and Psychological Services (CPS) provides referrals for mental health and substance use disorder services.

You will be cared for by a team of experts in young adult health—board-certified physicians, certified nurse practitioners and nurses.

You MUST Get a Referral for Medical Care Outside The Ashe Center

If needed, The Ashe Center will refer you to, and coordinate, additional or specialist care outside The Ashe Center. You will need a referral for care outside The Ashe Center, 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 Ashe Center provider. Your diagnosis and location will determine whether a referral will be granted.

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.) Care within the UC Family is discounted for students, there are no deductibles to meet, and the plan pays a bigger portion of care.
- 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 bchgblocare.com

Anthem Blue Cross makes the sole and final determination as to whether services were covered. If you believe a service was not covered, you can request an explanation of denial.

For information about your eligibility, visit universitycare. anthem.com/ca

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 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 services you receive outside The Ashe Center, 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 uкоп.edu/ucship > My Medical Coverage > UC Los Angeles.

### Network

- **ALL CARE MUST START WITH THE ASHE CENTER TO BE COVERED BY UC SHIP.** Non-emergency care outside The Ashe Center requires a written referral from an Ashe Center provider. See “Getting Care” for exceptions.
- **UC FAMILY PROVIDERS**
  - The Ashe Center
  - The Ronald Reagan UCLA Medical Center
  - The Santa Monica Medical Center
  - The UCLA Counseling & Psychological Services
  - Any other UC medical centers and their affiliated facilities and professionals
- **ANTHEM BLUE CROSS PROVIDERS**
  - Providers/Facilities in the Anthem Blue Cross PPO network
- **ALL OTHER PROVIDERS**
  - Any health care provider you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.

### Deductibles

- **SEPARETE BENEFIT-YEAR DEDUCTIBLES**
  - The amount you pay before UC SHIP pays for services.
  - $0
  - $2,000 individual/$4,000 family
  - $6,000 individual/$12,000 family

- **SEPARETE 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
  - $6,000 individual/$12,000 family

### Coverage

#### Office Visits

- The Ashe Center: 100% for primary and specialty care
- UC Family: Primary care: 100% after $0 copay
  - Specialty care: 100% after $0 copay

#### Network Providers

- Network Providers:
  - 100% after $0 copay for primary care, deductible waived
  - 100% after $40 copay for specialty care, deductible waived
  - LiveWell Health: 100% after $0 copay, deductible waived

#### Routine Physicals/Student Adult Preventive Care

- 100%
- 100%, deductible waived
- Not covered

#### Mental Health and Substance Use Disorder Outpatient Visits

- At CAPS, the UCLA Campus Counseling Center: 100%
- Visit counseling and/or call (213) 825-0768

#### Out-of-Country/Behavioral Health Office Visits

- Contact The Ashe Center. Obtain non-emergency referral for UC SHIP coverage.
- N/A
- 100% after $0 copay, deductible waived
- 60%

#### Psychiatric Care with Caps Referral

- At UCLA Neuropsychiatric Behavioral Health Sciences (NPBHS): 100%
- UC Famcily: $0 copay

#### Inpatient Hospital Care

- UC Family: 50%
- 80% after $0 copay
- 60% after $500 copay
- 60%

#### Urgent Care

- UC Family: 100% after $0 copay
- 100% after $0 copay, deductible waived
- 50%

#### Emergency Care (Non-Admission)

- 100% after $0 copay
- 100% after $0 copay, deductible waived
- 100% after $0 copay, deductible waived

#### Pediatric Dental and Vision Care

- Up to age 13
- N/A

- Dental copay: 100%, basic and major services 50%
- Vision exam, frame (formulary) and standard lenses, and contact lenses: 100%
- Vision: Up to $50 allowance for exam, $45 for frames and $25 for lenses

### Pharmacy Coverage

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

#### Network

- **THE ASHE CENTER**
- **OPTUMRX PHARMACIES**
- **ALL OTHER PHARMACIES**

#### Out-Patient Prescription Drugs

- The Ashe Center: 100% after $0 generic copay
- 100% after $0 brand-name formulary copay
- 90% after $0 brand-name non-formulary copay
- 100% after $50 brand-name non-formulary copay, 30-day supply

- 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 90-day supply.

#### Delta Dental

You can see any dentist you want, but you 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 uкоп.edu/ucship > My Dental Coverage.

Download the DeltaDental 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.

#### Preventive and Diagnostic Services

- Includes: Oral exams; cleanings (twice every 12 months); X-rays (one bite-wing series within 12 months)/fluoride treatment.
- 100%
- 80%

#### Basic Services

- Includes: Fillings and extractions; composite fillings on back teeth; endodontics (root canal); periodontics; oral surgery; night guards.
- 80% after you pay deductible
- 60% after you pay deductible

#### Major Services

- Includes: Prosthodontics; implants/bridges; crowns and cost restorations; implants.
- 70% after you pay deductible
- 40% after you pay deductible

- *Delta Dental PPO network dentists will save you the most on your care. By comparison, you will usually have the highest out-of-pocket costs when you visit an out-of-network dentist.*

### Vision Coverage

You can see any vision provider you want, but you pay less when you use providers at the Optometry Center at the Ackerman Student Union or see an Anthem Blue View Vision Insight network provider for exams, glasses or lenses. Before you buy glasses or contacts, check eyemedvisioncare.com to see if the provider is in network. Not all expenses or services are covered by UC SHIP. For details, go to uкоп.edu/ucship > My Vision Coverage.

#### Routine Eye Exam (Per Benefit Year)

- N/A

#### Eyeglass Frames (Per Benefit Year)

- Select an allowance toward the cost of a supply of eyeglass frames (rather than contact lenses).
- Up to $74

#### Contact Lenses (Per Benefit Year)

- Select an allowance toward the cost of a supply of contact lenses (rather than eyeglass lenses).
- Conventional lenses: Up to $20; you pay anything above $20 with a 15% discount
- Disposable lenses: Up to $20

- Conventional lenses: Up to $20
- Disposable lenses: Up to $20

This brochure provides a summary of information. For detailed information about all benefits, terms and conditions of UC SHIP on the Benefits Booklet at uкоп.edu/ucship > Plan Documents. What is written herein does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements may not be reflected herein to save space.