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

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 these 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 ucp.edu/ship + 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 Medicaid & Medicare 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 Ashe Center. 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 any provider with a referral from The Ashe Center.

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 UC SHIP ID card and show it whenever you get care.
• Find the location, hours and services of the Ashe Center.
• Refill prescriptions.
• Access medical, dental and vision coverage, and claim information.
• Access the Delta Dental Cost Estimator tool for a real-time estimate of what you pay for dental work and more.
• Get notifications when there’s a change in benefits or you need to take action.

Learn more at the StudentHealth app’s website or mobilehealthconsumer.com/studenthealth.

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 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.

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 swollen ankles. There is also a full-service pharmacy. And Counseling and Psychological Services (CAPS) 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 and certified nurse practitioners.

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

Learn More
To learn more about UC SHIP benefits and what it covers, go to ucp.edu/ship, call The Ashe Center at (310) 825-4073 or CAPS at (310) 825-0768, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ca.

You’re Covered Around the Clock
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 bcbsglobalcare.com.

Referred Are Advised
You must get a referral for care outside The Ashe Center, regardless of the distance from campus, except for the following: emergency room care and visits to urgent care clinics, pediatric care, obstetrics services, gynecological care and LiveHealth Online virtual visits.

However, you will be responsible for paying a deductible and part of the cost of the care from a non-registered, voluntary provider. You will also be responsible for after UC SHIP pays its share.

Medical Care
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OptumRx
(866) 940-8306

Delta Dental
(800) 765-6003

Rates for dependent and non-registered, voluntary students
studenthealth.ucla.edu

Student Health Insurance Plans
UC Los Angeles
2019–2020

Student Health Insurance Plan
UC Los Angeles
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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.
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 ucpo.edu/ucship > My Medical Coverage > UC Los Angeles.

**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.

**SEPARATE BENEFIT-YEAR DEDUCTIBLES**
- The amount you pay before UC SHIP pays for services
- $1,000 individual/$2,000 family
- $1,500 individual/$3,000 family

**SEPARATE 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
- $3,000 individual/$6,000 family
- $6,000 individual/$12,000 family

**OFFICE VISITS**
- Copy copay office visit only. Additional charges apply for other services, such as lab work. For details, visit ucpo.edu/ucship > Plan Documents.

**DENTAL COVERAGE**
- Asche Center provider. See “Getting Care” for network restrictions.
- Includes: Fillings and extractions; composite fillings on back teeth; endodontics (root canal); periodontics; oral surgery; night guards
- 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.

**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 ucpo.edu/ucship > My Pharmacy Coverage > UC Los Angeles.

**Routine (student/adult)**
- 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; endodontic (root canal); periodontal; oral surgery, night guards
- 80% after you pay deductible
- 60% after you pay deductible
- 40% after you pay deductible

**Major services**
- Includes: Prosthodontics, inlays/ondlays; crowns and restorations; implants
- 70% after you pay deductible

**Delta Dental PPO network fees**
- Includes: Routine, basic and major services, 90% Vision exam, frame (formulary) and standard lenses, and contact lenses: 100%

**Delta Dental PPO network fees**
- Includes: Delta Dental PPO network, other Delta Dental networks or out-of-network

**ANNUAL DEDUCTIBLE**
- The amount you pay before UC SHIP begins paying for services
- None for preventive and diagnostic services, $25 per person for other services
- None for preventive and diagnostic services, $50 per person for other services

**Pharmacy Schedules**
- UC SHIP covers
- UC Family providers
- Providers/facilities in the Anthem Blue Cross Prudent Buyer PPO network
- Providers/facilities in the Anthem Blue Cross Prudent Buyer PPO network

**Pharmacy Schedule**
- Includes: Fillings and extractions; composite fillings on back teeth; endodontics (root canal); periodontics; oral surgery, night guards
- Preventive and diagnostic services
- 100%
- 80%

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