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

Note: You must reapply 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 ucop.edu/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.

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 in the Anthem Blue Cross PPO network.

Getting Care

Your Home for Medical Care is 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 or LiveHealth Online virtual visits.

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.

You will be cared for by a team of experts in young adult health—board-certified doctors, certified nurse practitioners and physician assistants. Mental health and substance use disorder services are provided through Counseling and Psychological Services (CAPS), which is also in the building.

Other Care Options

If needed, the SHC will refer you to and coordinate care outside the SHC. Get in-network off-campus care through:

• 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. You pay the same discounted rates for care within the UC Family as you do within the Anthem Blue Cross Prudent Buyer PPO network.

• 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).

A Nationwide Network of More Than 50,000 Physicians and 400 Hospitals

UC SHIP is in-network with Anthem Blue Cross across California, and the Anthem Blue Cross Prudent Buyer PPO network is available off-campus.

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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 Merced.

<table>
<thead>
<tr>
<th>SHC</th>
<th>OUTSIDE THE SHC</th>
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<tbody>
<tr>
<td>Your convenient, on-campus home for medical care</td>
<td>Network Providers (Provision/facilities in the Anthem Blue Cross Prudent Buyer PPO network, including UC family medical centers, physicians and affiliated facilities)</td>
</tr>
<tr>
<td>Benefit/Year Deductibles</td>
<td>Out-of-network providers</td>
</tr>
<tr>
<td>The amount you pay before UC SHIP pays for services</td>
<td>Any other health care provider you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.</td>
</tr>
<tr>
<td>Separate limits on your out-of-pocket costs</td>
<td></td>
</tr>
<tr>
<td>If your medical and/or pharmacy expenses reach this amount, UC SHIP will pay non of your covered expenses for the rest of the plan year.</td>
<td></td>
</tr>
<tr>
<td>Vision Coverage</td>
<td>Out-of-Network Providers: $200 individual/$400 family</td>
</tr>
<tr>
<td>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 if the provider is in-network. Not all expenses or services are covered by UC SHIP. For details, go to ucop.edu/ucship &gt; My Vision Coverage.</td>
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</tr>
</tbody>
</table>

Pharmacy Coverage

You can fill prescriptions at any pharmacy, but you'll pay less when you use an OptumRx network pharmacy. Not all prescription drugs are covered by UC SHIP. For details, go to ucop.edu/ucship > My Pharmacy Coverage > UC Merced.

<table>
<thead>
<tr>
<th>NETWORK</th>
<th>OUT-OF-NETWORK</th>
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</thead>
<tbody>
<tr>
<td>OPTUMRX PHARMACIES</td>
<td>ALL OTHER PHARMACIES</td>
</tr>
<tr>
<td>Annual limit on your out-of-pocket costs</td>
<td>Your share of prescription drug costs counts toward the combined medical/pharmacy annual out-of-pocket limit. See details in the &quot;Medical Coverage&quot; chart above about the combined out-of-pocket limit, or visit the UC SHIP website at ucop.edu/ucship.</td>
</tr>
</tbody>
</table>

U.S. Coverages

Preventive and diagnostic services

Includes: Oral exams; cleanings (twice every 12 months); X-rays (one bitewing series within 12 months); fluoride treatment.

Basic services

Includes: Fillings and extractions; composite fillings on back teeth; endodontics (root canal); periodontics; oral surgery; night guards.

Major services

Includes: Prostheses; inlays/onlays; crowns and cast restorations; implants.

Maxillofacial prosthetics and implants

Includes: Prosthodontics; inlays/onlays; crowns and cast restorations; implants.

Orthodontics

Not covered

To see if the provider is in-network, not all expenses or services are covered by UC SHIP. For details, go to ucop.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.

Dental Coverage

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 ucop.edu/ucship > My Dental Coverage. For more information, go to delta-dental.com or call 1-800-332-1363. Download the Delta Dental 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.

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 if the provider is in-network. Not all expenses or services are covered by UC SHIP. For details, go to ucop.edu/ucship > My Vision Coverage.