You're Automatically Enrolled
Because all UC students are required to have medical insurance, UC SHIP is automatically enrolled for 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 reenroll 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 Prudent Buyer PPO network.

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 ID card and show it whenever you get care.
• Find the location, hours and services of the on-campus SHC.
• Refill prescriptions.
• See medical, dental and vision coverage, and claims information.
• Access the Delta Dental Cost Estimator tool for a real-time estimate of what you'll pay for dental work and more.
• Get notifications when there's a change in benefits or anything you need to take action.

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 throughout the UC system and the world for students.
You’re automatically enrolled in medical, pharmacy, dental and vision coverage for up to 12 months—including summer and term breaks.
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 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 services are rendered in connection with an emergency.

Other Care Options
If needed, the SHC will refer you to, and coordinate, additional or specialist 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).

Learn More
To learn more about UC SHIP benefits and what they cover, go to ucop.edu/ucship. Call the SHC at (209) 381-2027 or Counseling and Psychological Services at (209) 228-4266, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8906 or anthem.com/ca.

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Contacts
Medical care
Student Health Services
health.ucmerced.edu
Phone:
• Main number: (209) 381-2273
• Counseling and Psychological Services: (209) 228-4266

In person:
• H. Rajeendar Reddy Health Center at 5200 North Lake Road

Urgent or emergency care
After-hours urgent care
Merced Medical Center
Menden (209) 564-3000
Patient First urgent care
(209) 881-3990
Fountain View urgent care
(209) 384-5766
Castle urgent care
(209) 381-2027

LiveHealth Online
livehealthonline.com

Emergency care
Call 911
Campus Police
(209) 228-2677

Doctors, providers and facilities outside the SHC
Anthem Blue Cross
anthem.com/ca
(866) 940-8906

Student health app
Download it free from Google Play or iTunes.

Dental care
Delta Dental
deltadental.com
(801) 765-6001

Vision care
Anthem Blue View Vision
anthem.com/ca
(866) 940-8306

Off-campus pharmacies and prescription drug costs
OptumRx
optumrx.com
(844) 405-1979

Rates for dependent and non-registered, voluntary students
health.ucmerced.edu

Waive UC SHIP coverage
Student Health Services
health.ucmerced.edu

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.

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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>Coverage</th>
<th>Network Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits &amp; Deductibles</td>
<td>$0</td>
<td>$200 individual/$400 family</td>
</tr>
<tr>
<td>Separate Limits on Your Out-of-Pocket Costs</td>
<td>N/A</td>
<td>Network providers: $1,000 individual/$6,000 family</td>
</tr>
<tr>
<td>Office Visits:</td>
<td>100%</td>
<td>Network providers: $1,000 individual/$6,000 family</td>
</tr>
<tr>
<td>Routine Physical/Student Adult Preventive Care</td>
<td>100%</td>
<td>Network providers: $1,000 individual/$6,000 family</td>
</tr>
<tr>
<td>Inpatient Hospital Care</td>
<td>N/A</td>
<td>Network providers: $1,000 individual/$6,000 family</td>
</tr>
<tr>
<td>Urgent Care:</td>
<td>N/A</td>
<td>Network providers: $1,000 individual/$6,000 family</td>
</tr>
<tr>
<td>Pediatric Dental and Vision Care</td>
<td>N/A</td>
<td>Network providers: $1,000 individual/$6,000 family</td>
</tr>
</tbody>
</table>

### Dental Coverage

You can see any dentist you want, but you’ll 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.

### Vision Coverage

You can see any vision provider you want, but you’ll pay less when you see an Anthem Blue Vision Insight network provider for exams, glasses or lenses. Before you buy glasses or contacts, check anthem.com/sa/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.

### 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.

### Network

<table>
<thead>
<tr>
<th>Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>OPTUMRx PHARMACIES</td>
<td>ALL OTHER PHARMACIES</td>
</tr>
</tbody>
</table>

### ANNUAL LIMIT ON YOUR OUT-OF-POCKET COSTS

Your share of prescription drug costs counts toward the combined medical/pharmacy annual out-of-pocket limit. See details in the Medical Coverage chart above about the combined out-of-pocket limit, or visit the UC SHIP website at ucop.edu/ucship.

### UC SHIP COVERS

**PREVENTIVE AND DIAGNOSTIC SERVICES**  
Includes: Oral exams; cleanings (twice every 12 months); X-rays (two bitewing series within 12 months); fluoride treatment

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

**MAJOR SERVICES**  
Includes: Prosthodontics; inlays/onlays; crowns and cast restorations; implants

**MAXILLOFACIAL PROSTHETICS AND IMPLANTS**  
Not covered

**ORTHODONTICS**  
Not covered

### ANNUAL DEDUCTIBLE

The amount you pay before UC SHIP begins paying for services

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Network Providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive and Diagnostic services</td>
<td>None for preventive and diagnostic services, $25 per person for other services</td>
<td>None for preventive and diagnostic services, $25 per person for other services</td>
</tr>
<tr>
<td>Benefit Maximum</td>
<td>$1,000 per member</td>
<td>$750 per member</td>
</tr>
<tr>
<td>Fee Schedule</td>
<td>Note: Not to exceed a cumulative maximum of $1,000 each benefit year for the network plus out-of-network dental benefits in total</td>
<td></td>
</tr>
</tbody>
</table>

### Delta Dental PPO Network

PPO providers agree to accept Delta Dental PPO maximum allowed fee schedule.

### Other Delta Dental Networks or Out-of-Network

You are responsible for the difference between the amount Delta Dental PPO maximum allowed fee schedule and the amount your out-of-network dentist billed.

### ANTHM BLUE VISION INSIGHT PLAN NETWORK

<table>
<thead>
<tr>
<th>Vision service</th>
<th>Network providers</th>
<th>Out-of-Network Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine Eye Exam (Per Benefit Year)</td>
<td>Up to $120</td>
<td>Up to $410</td>
</tr>
<tr>
<td>Eyeglasses (Per Benefit Year)</td>
<td>Up to $200, then you pay 80% of costs exceeding $20</td>
<td>Up to $10, then you pay 100% of costs exceeding $50</td>
</tr>
<tr>
<td>Single lenses:</td>
<td>$25 copay</td>
<td>Single lenses: Up to $35</td>
</tr>
<tr>
<td>Brimonidine:</td>
<td>$25 copay</td>
<td>Brimonidine: Up to $49</td>
</tr>
<tr>
<td>Triflusal:</td>
<td>$31 copay</td>
<td>Triflusal: Up to $16</td>
</tr>
<tr>
<td>Contact lenses (Per Benefit Year)</td>
<td>Up to $200, in addition to any other copay</td>
<td>Conv. lenses: Up to $92</td>
</tr>
<tr>
<td>Contact lenses:</td>
<td></td>
<td>Conv. lenses: Up to $92</td>
</tr>
</tbody>
</table>

This brochure provides a summary of information. For detailed information about all benefits, terms and conditions of UC SHIP, see the Benefits Bulletin at ucop.edu/ucship > Plan Documents. What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received.

Anthem Blue Cross Life and Health Insurance Company provides administrative services only and does not assume any financial risk or obligation with respect to claims.

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