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 studenthealth.ucr.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 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 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 designed to access through the on-campus student health center (SHC). For those who are not 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 to see any provider with a referral from the SHC.

Getting Care
Your First Stop For Medical Care is ALWAYSThe 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 an emergency care in an emergency room, urgent care clinic visits, pediatric care, obstetrics services or gynecological care.

The SHC is an on-campus outpatient health center offering a range of health services—from primary care to routine checkups, dental care, 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.

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

You MUST Get a Referral for Medical Care Outside the Student Health Center
If needed, the SHC will refer you to, and coordinate, additional or specialist care outside the SHC. You will need a referral for care outside the SHC. Without it, UC SHIP will not provide any benefits. To get a referral, meet with an SHC provider. You do not need a referral if you are outside a 50-mile radius from campus.

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 UC-affiliated facility, doctor, or other health care provider. (Be sure to get a referral before making an appointment.)

• Anthem Blue Cross 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 it covers, go to ucop.edu/ucship. Call SHC at (951) 827-3031 or Counseling and Psychological Services at (951) 827-5531, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ca.

Contacts
Medical care

Student Health Services
studenthealth.ucr.edu

Phone:

• Main number: (951) 827-3031
• Counseling and Psychological Services (CAPS): (951) 827-5531
• In-person:
  • Veitch Student Center: 950 University Avenue

Urgent or emergency care

After Hours Urgent Care
(877) 351-5437

LiveHealth Online
livehealthonline.com

Emergency 911 or use Campus Emergency Phone or go to the nearest emergency room

Doctors, providers and facilities outside the SHC

Anthem Blue Cross
anthem.com/ca
(866) 940-8306

StudentHealth app
Download it free from Google Play or iTunes

Medical conditions

Dental care

Delta Dental
deltadental.com
(800) 765-6005

Vision care

Anthem Blue View Vision
anthem.com/ca
(choose Vision Blue View)

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.
### 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 Riverside.

<table>
<thead>
<tr>
<th>ALL CARE MUST START WITH THE SHC TO BE COVERED BY UC SHIP. 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.</th>
<th>OUTSIDE THE SHC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your convenient, on-campus medical home away from home</td>
<td>PROVIDERS &lt;br&gt; Providers/facilities in the Anthem Blue Cross Prudent Buyer PPO network, including UC Family medical centers, affiliated facilities and professional providers &lt;br&gt; OUT-OF-NETWORK PROVIDERS &lt;br&gt; Any other health care provider/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.</td>
</tr>
<tr>
<td>BENEFIT YEAR DEDUCTIBLES&lt;br&gt;The amount you pay before UC SHIP pays for services.</td>
<td>$0&lt;br&gt;$200 individual/ $400 family</td>
</tr>
<tr>
<td>SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS</td>
<td>N/A&lt;br&gt;Network providers: $1,000 individual/ $2,000 family&lt;br&gt;Out-of-network providers: $6,000 individual/ $12,000 family</td>
</tr>
<tr>
<td>Includes deductibles, coinsurance, medical copays and prescription copays</td>
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### UC SHIP COVERS

- **Office Visits**: Covers care only. Additional charges apply for other services, such as lab work. For details, visit ucop.edu/ucship > Plan Documents.

### Routine Physical/Student Adult Preventive Care

| 100% | 100% | 100% |
| Network providers: 100% after $15 copay for graduate students and $17 copay for undergraduate students, deductible waived | Out-of-network providers: 60% | Out-of-network providers: 60% |

| 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 180-day supply. |

### 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 prescription drugs are covered by UC SHIP. For details, go to ucop.edu/ucship > My Dental Coverage. 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 Vision Insight network provider—including the SHC Vision Clinic—for exams, glasses or lenses. Before you buy glasses or contacts, check eyemdvisioncare.com 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 Vision Coverage.