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 reenroll each academic year.

You Can Cover Your Spouse, Domestic Partner and/or 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 ucp.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 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 ALWAYS 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 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 a UC-Affiliated facility, doctor or other health care provider. (Be sure to get a referral before making an appointment.)

• Anthem Blue Cross Prudent Buyer PPO network doctors and other providers and facilities.

A nationwide network of more than 53,000 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 ucp.edu/ucship, call the SHC at (951) 827-3031 or Counseling and Psychological Services at (951) 827-5332, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/tca.

UC SHIP Mobile
The StudentHealth app puts your ID card and more within a few taps from your phone. 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.

In an emergency, call 911 or go to the nearest emergency room.

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 ucp.edu/uschip > My Medical Coverage » UC Riverside.

<table>
<thead>
<tr>
<th>ALL CARE MUST START WITH THE SHC TO BE COVERED</th>
<th>OUTSIDE THE SHC</th>
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</thead>
<tbody>
<tr>
<td>Your convenient, on-campus medical home away from home</td>
<td>Providers include the Anthem Blue Cross Prudent Buyer PPO network, including UC Family medical centers, affiliated facilities and professional providers.</td>
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**BENEFIT YEAR DEDUCTIBLES**

| Amount you pay before UC SHIP pays for services | $0 | $200 individual/$400 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. | N/A | N/A |

**PHYSICALS/STUDENT ADULT PREVENTIVE CARE**

- 100%
- 100%
- 100%
- 100%

**SCHEDULED OFFICE VISITS**

- 100%
- 100%
- 100%
- 100%

**MOUTH MENDING, SUBSTANCE USE DISORDER OFFICE VISITS**

- 100%
- 100%
- 100%
- 100%

**INPATIENT HOSPITAL CARE**

- N/A
- N/A
- N/A
- N/A

**EMERGENCY CARE (NON-ADMISSION)**

- N/A
- N/A
- N/A
- N/A

**DENTAL CARE**

- N/A
- 100%
- N/A
- N/A

**视力保健**

- 100%
- 100%
- 100%
- 100%

**Pharmacy Coverage**

You can fill your prescriptions at any pharmacy, but you’ll pay less when you use the SHC pharmacy or an OptumRx network pharmacy. Not all prescription drugs are covered by UC SHIP. For details, go to ucp.edu/uschip > My Pharmacy Coverage » UC Riverside.

**NETWORK PROVIDERS**

- Providers include the Anthem Blue Cross Prudent Buyer PPO network, including UC Family medical centers, affiliated facilities and professional providers.

**OUT-OF-NETWORK PROVIDERS**

- Any other health care provider for which you choose, however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowable amount.

**UC SHIP COVERED SERVICES**

- Network providers: $1,000 individual/$6,000 family
- Out-of-network providers: $5,000 individual/$10,000 family

**NETWORK PROVIDERS**

- Network providers: 100% after $15 copay for graduate students and $7 copay for undergraduate students for primary and specialty care; deductible waived
- Out-of-network providers: 60% for primary and specialty care

**SCHEDULED OFFICE VISITS**

- Your convenient, on-campus medical home away from home

**REQUIREMENTS**

- All claims must be filed within 90 days. Non-emergency care outside the SHC requires a written referral from an SHC provider. See Getting Care for exceptions.

**DENTAL CHECKUP**

- Up to the Same-day walk-in fee:
  - OptumRx pharmacies
  - Network providers:
    - Network providers: $1,000 individual/$6,000 family
    - Out-of-network providers: $5,000 individual/$10,000 family

**BENEFIT YEAR DEDUCTIBLES**

- The amount you pay before UC SHIP pays for services

**PHYSICALS/STUDENT ADULT PREVENTIVE CARE**

- 100%
- 100%
- 100%
- 100%

**SCHEDULED OFFICE VISITS**

- 100%
- 100%
- 100%
- 100%

**MOUTH MENDING, SUBSTANCE USE DISORDER OFFICE VISITS**

- 100%
- 100%
- 100%
- 100%

**INPATIENT HOSPITAL CARE**

- N/A
- N/A
- N/A
- N/A

**EMERGENCY CARE (NON-ADMISSION)**

- N/A
- N/A
- N/A
- N/A