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, mental health and substance use disorder services, and general care for unexpected issues, like cuts or sprains. 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 of 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 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).

UC SHIP Mobile

The Student-Health 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 wherever 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 you need to take action.

Download the app from Google Play or iTunes. Then click “Register Now” and enter:
• Your first and last name
• Your student ID number
• Your date of birth (mm/dd/yyyy)
• No smartphone or tablet? Access the app using your computer’s browser at mobilehealthconsumer.com/studenthealth

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.

A Health Plan That’s All About You

The sale revision 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.

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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.

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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 Santa Barbara.

### SHC
- **BENEFIT YEAR DEDUCTIBLES**: The amount you pay before UC SHIP pays for services.
  - ID
  - $400 individual/$1,200 family
- **NETWORK PROVIDERS**: Providers in the Anthem Blue Cross PPO network, including UC Family medical centers, affiliated facilities and professional providers.
- **OUT-OF-NETWORK PROVIDERS**: Any other health care provider/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.

### OUTSIDE THE SHC
- **BENEFIT YEAR DEDUCTIBLES**: The amount you pay before UC SHIP pays for services.
- **NETWORK PROVIDERS**: Providers in the Anthem Blue Cross PPO network, including UC Family medical centers, affiliated facilities and professional providers.
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### UC SHIP COVERS
- **OFFICE VISITS**: Copy covers, office visit only. Additional charges apply for other services, such as lab work. For details, visit ucop.edu/ucship > Plan Documents.
  - 100%
- **ROUTINE PHYSICAL/TIMED ADULT PRENATAL CARE**: 
  - 100%
- **MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS**: 
  - 100%
- **INPATIENT HOSPITAL CARE**: 
  - N/A
- **URGENT CARE**: 
  - N/A
- **EMERGENCY CARE (NON-ADMISSION)**: 
  - N/A
- **PEDIATRIC DENTAL AND VISION CARE**: Up to age 19
  - N/A

**Pharmacy Coverage**
You can fill 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 ucop.edu/ucship > My Pharmacy Coverage > UC Santa Barbara.

**Networks:***
- **UC SHIP**: Insurance program.
- **OptumRx**: Pharmacy network.
- **Delta Dental PPO**: Dentist network.
- **Other Delta Dental**: Other dental networks.

**ANNUAL DEDUCTIBLE**
The amount you pay before UC SHIP begins paying for services.
- **ANNUAL BENEFIT MAXIMUM**
The most the plan will pay over the course of a benefit year.
- **PLAN DOCUMENTS**: Visit ucop.edu/ucship > Plan Documents.

**SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS**
Your share of prescription drug costs count toward the combined annual medical/pharmacy out-of-pocket limits listed above. There are more details about the combined annual benefit maximums.
- **NETWORK PROVIDERS**: Providers in the Anthem Blue Cross PPO network, including UC Family medical centers, affiliated facilities and professional providers.
- **OUT-OF-NETWORK PROVIDERS**: Any other health care provider/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.

**U.S. OPENING COSTS**
- **OFFICE VISITS**: Copy covers, office visit only. Additional charges apply for other services, such as lab work. For details, visit ucop.edu/ucship > Plan Documents.
  - 100%
- **ROUTINE PHYSICAL/TIMED ADULT PRENATAL CARE**: 
  - 100%
- **MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS**: 
  - 100%
- **INPATIENT HOSPITAL CARE**: 
  - N/A
- **URGENT CARE**: 
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**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.

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**Vision Coverage**
You can see any vision provider you want, but you 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 eyemedvisioncare.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.

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