Welcome to the UC SHIP family! Explore to learn more.

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 healthcenter.ucsc.edu/forms 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 full term.

You Can Cover Your Spouse, Domestic Partner and Children(s), 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/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 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's 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 disorders, 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, physician assistants and nurses.

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, no matter how far from the campus you receive that care. Without it, UC SHIP will not provide any benefits. To get a referral, even with an SHC provider.

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 100 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).
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 Cruz.

<table>
<thead>
<tr>
<th>ALL CARE MUST START WITH THE SHC TO BE COVERED</th>
<th>OUTSIDE THE SHC</th>
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<tbody>
<tr>
<td>Your convenient, on-campus health home away from home</td>
<td>NETWORK PROVIDERS</td>
</tr>
<tr>
<td>Non-emergency care outside the SHC requires a written referral from an SHC provider. See “Gaining Care” for exceptions.</td>
<td>Providers facilities in the Anthem Blue Cross Prudent Buyer PPO network, including UC Family medical centers, affiliated facilities and professional providers.</td>
</tr>
</tbody>
</table>

**BENEFIT YEAR DEDUCTIBLES**

The amount you pay before UC SHIP pays for services.

**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.

<table>
<thead>
<tr>
<th>OFFICE VISITS</th>
<th>ROUTINE PHYSICAL/STUDENT ADULT PREVENTIVE CARE</th>
<th>MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS</th>
<th>INPATIENT HOSPITAL CARE</th>
<th>URGENT CARE</th>
<th>EMERGENCY CARE (NON-ADMISSION)</th>
<th>PEDIATRIC DENTAL AND VISION CARE</th>
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<tbody>
<tr>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Up to age 19</td>
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<tr>
<td>N/A</td>
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<td>N/A</td>
<td>10%</td>
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**UC SHIP COVERS**

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<td>Office visits</td>
<td>Routine physical/st student adult preventive care</td>
<td>Mental health and substance use disorder office visits</td>
<td>Inpatient hospital care</td>
<td>Urgent care</td>
<td>Emergency care (non-admission)</td>
<td>Pediatric dental and vision care</td>
</tr>
</tbody>
</table>

**Vision Coverage**

You can see any vision provider you want, but you pay less when you use an EyeMed Vision Insight network provider—see the SHC Vision Clinic—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.

**Pharmacy Coverage**

You can fill prescriptions at any pharmacy, but you’ll pay less when you use the pharmacy in Cowell Student Health Center 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 Cruz.

**U.S. News & World Report**

U.S. News & World Report is an independent, non-profit media organization. Its rankings are based on data and methods developed by members of its editorial and rankings team. The rankings are intended to provide useful tools for making decisions, not a guarantee of the quality of education or any other aspect of an institution. For more information, visit www.usnews.com/colleges.

**Delta Dental**

Delta Dental is the largest provider of dental benefits in the United States. Delta Dental provides comprehensive dental benefits to over 50 million people in the United States through more than 55 companies, including Blue Cross and Blue Shield plans. Delta Dental is committed to providing high-quality, cost-effective dental care to its members.

**OptumRx**

OptumRx is the nation’s largest pharmacy benefit manager, enabling employers, health plans and pharmacy benefit managers to help their customers reduce pharmaceutical costs and achieve better health outcomes.

**ucop.edu/ucship**

For more information, visit ucop.edu/ucship, or call 1-800-655-0545.

**ucop.edu/ucship >= Plan Documents**

Visit ucop.edu/ucship > Plan Documents for the full text of the UC SHIP Plan Document and the UC SHIP Plan Summary.

**ucop.edu/ucship > My Medical Coverage > UC Santa Cruz**

For more information about UC SHIP, visit ucop.edu/ucship > My Medical Coverage > UC Santa Cruz.