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, 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. 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, no matter how far from the campus you receive that care. Without it, UC SHIP will not provide any benefits. To get a referral, meet 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) are UC-affiliated facilities or other health care providers. (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 copay or coinsurance (the amount you’re responsible for after UC SHIP pays its share).

To learn more about UC SHIP benefits and what they cover, go to ucsb.edu/uship, call the SHC at (831) 459-2211 or Counseling and Psychological Services at (831) 459-3818, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ca.

Learn More

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UC SHIP Mobile

The StudentHealth mobile app puts your UC ID card and more within reach whenever you need it. Download the free app from Google Play or iTunes.
- Access your UC ID 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 whenever there’s a change in your benefits or need to take action.

Download the app from Google Play or iTunes. Then click “Register Now” and enter:
- Your student ID number
- Your year of birth (mm/dd/yyyy)
- A mobile number

If you don’t have a smartphone, or prefer to print your medical card, you can access the online virtual visits.

You're Covered Around the World

Whether studying, traveling or living outside the country, you and your dependents covered under UC SHIP can get care through the Blue Cross Blue Shield Global program. Learn more at bcbsglobal.com.

Refrains Are Required

You must get an SHC referral for care outside the SHC, regardless of whether the visit was for routine care or urgent care services, unless it is emergency care in an emergency room or urgent care clinic.

You will be responsible for paying a deductible and part of the cost of the copay or coinsurance (the amount you’re responsible for after UC SHIP pays its share). You can waive any referrals.

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 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.

You are automatically enrolled in medical, pharmacy, dental and vision coverage. 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 reapply to waive coverage each academic year.

You can Cover Your Spouse, Domestic Partner and Children(ren), 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 ucsb.edu/uship eligibility and enrollment.

Note: You must reenroll dependents every term.

The UC SHIP Plans Meet Affordable Care Act (ACA) Requirements

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.

UC SHIP is the Student Health Insurance Plan at the University of California, Santa Cruz, for 2020–2021. UC SHIP provides a broader physician network and lower deductibles and out-of-pocket maximums. UC SHIP 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 uucp.edu/ucship > My Medical Coverage > UC Santa Cruz.

**UC SHIP COVERS**

**Outpatient Prescription Drugs**

<table>
<thead>
<tr>
<th>Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>SHC</td>
<td>N/A</td>
</tr>
<tr>
<td>All Other Providers</td>
<td>100%</td>
</tr>
</tbody>
</table>

Your share of prescription drug costs counts toward the combined annual medical/pharmacy out-of-pocket limit listed above. There are more details about the combined annual out-of-pocket limits in the Medical Coverage chart above, or visit the UC SHC website at uucp.edu/ucship.

**Routine Physicals/Flu Shots/Anti-Dumping Prevention Care**

Network providers: 100%

Out-of-network providers: N/A

Network providers: 100% after $10 copay for primary and specialty care, deductible waived

Out-of-network providers: 60% for primary and specialty care

**Mental Health and Substance Use Disorder Office Visits**

Network providers: 100%

Out-of-network providers: N/A

Network providers: 60% after $15 copay

Out-of-network providers: N/A

**Inpatient Hospital Care**

Network providers: 100%

Out-of-network providers: N/A

Network providers: 100% after $15 copay

Out-of-network providers: N/A

**Urgent Care**

Network providers: 100%

Out-of-network providers: N/A

Network providers: 100% after $15 copay

Out-of-network providers: N/A

**Emergent Care (Non-Admission)**

Network providers: N/A

Out-of-network providers: N/A

Network providers: N/A

Out-of-network providers: N/A

**Pediatric Dental and Vision Care**

Up to age 19

Network providers: N/A

Out-of-network providers: N/A

Network providers: N/A

Out-of-network providers: N/A

**Pharmacy Coverage**

You can fill prescriptions at any pharmacy, but you'll pay less when you use the Cowell Student Health Center pharmacy or an OptumRx network pharmacy. Not all prescription drugs are covered by UC SHIP. For details, go to uucp.edu/ucship > My Pharmacy Coverage > UC Santa Cruz.

**Network**

<table>
<thead>
<tr>
<th>SHC</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delta Dental PPO Network</td>
<td>None for preventive and diagnostic services, $13 per person for other services</td>
</tr>
<tr>
<td>Other Delta Dental Network or Out-of-Network</td>
<td>None for preventive and diagnostic services, $10 per person for other services</td>
</tr>
</tbody>
</table>

**ANNUAL DEDUCTIBLE**

The amount you pay before UC SHIP begins paying for services

- None for preventive and diagnostic services
- $13 per person for other services

**ANNUAL BENEFIT MAXIMUMS**

The most the plan will pay out over the coverage period

- $1,000 per member
- $750 per member

**PEF SCHEDULE**

The maximum amount Delta Dental will pay for a service, sometimes called the plan allowance

- PPO providers agree to accept Delta Dental PPO maximum allowed fee schedule.
- You are responsible for the difference between the amount Delta Dental pays and the amount you have to pay out of your own dental benefit.*

**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 uucp.edu/ucship > My Dental Coverage.

Download the Delta Dental mobile 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 View Vision Insight network provider—including the SHC Vision Clinic—for exams, glasses or lenses. Before you buy glasses or contacts, check anthem.com/afd/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 uucp.edu/ucship > My Vision Coverage.