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 Already 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 absence—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.ucsf.edu/insurance/waiver to learn how to waive enrollment in UC SHIP before the designated fee payment deadline date for your campus.

Note: You must re-apply to waive coverage each academic year.

You Can Cover Your Spouse, Domestic Partner and Child(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 during the enrollment period. For information about who you can enroll in UC SHIP, go to ucsd.edu/ucship-help.

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 convenient to access through the on-campus Student Health and Counseling Services (SHCS). 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 SHCS.

Getting Care
Your First Stop for Medical Care is ALWAYS the Student Health and Counseling Services
For routine care, start at the Student Health and Counseling Services (SHCS) 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, obstetric services, gynecological care or LiveHealth Online virtual visits.

The SHCS is 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.

You will be cared for by a team of experts in young adult health—board-certified physicians, certified nurse practitioners, psychologists, a licensed clinical social worker and a registered dietitian.

You MUST Get a Referral for Medical Care Outside the Student Health and Counseling Services
If needed, the SHCS will refer you to, and coordinate, additional or specialist care outside the SHCS. You will need a referral for care outside the SHCS, 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 SHCS provider. Your diagnosis and location will determine whether a referral will be granted.

If services rendered are medically necessary and covered by the Plan, 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.) Care within the UC Family is coordinated for students, there are no deductibles to meet, and the plan pays a bigger portion of care.

• 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).

If you are referred for services outside the SHCS, ask for provider recommendations.

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 whenever you get care.
• Find the location, hours and services of the on-campus SHCS.
• 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.

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.

The UC San Francisco 2019-2020 Student Health Insurance Plan
Go to ucsf.edu/health to learn more about the plan. Your medical insurance coverage begins on August 19, 2019, and ends on July 21, 2020.

You Need to know:
• UC SHIP medical coverage begins on August 19, 2019, and ends on July 21, 2020.
• You are automatically enrolled in UC SHIP medical insurance. You do not need to take any action to enroll in UC SHIP.
• Coverage includes the following:
  • Medical care
  • Pharmacy
  • Dental care
  • Vision care

Enrollment:
• Enrollment is automatic unless you choose to opt out. To opt out of UC SHIP, go to ucsf.edu/health to learn more.
• UC SHIP coverage begins on August 19, 2019, and ends on July 21, 2020.

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.

Learn More
To learn more about UC SHIP benefits and what it covers, go to ucsf.edu/health, call SHCS at (415) 476-1111, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ia.

Medical care (non-urgent or emergency)
Student Health & Counseling Services studenthealth.ucsf.edu dshsinfo@ucsf.edu Phone: (415) 476-1111
In person:
• SHCS Parnassus: Millbury Lobby West 510 Parnassus Ave., Level P1, Room 107
• Mission Bay Clinic: William J. Rutter Center 950 Howard St., 3rd Floor, Room 330

Urgent or emergency care
Emergency Care
Screening and Acute Care Clinic 410 Parnassus Ave., 2nd floor (415) 476-1111
Monday-Friday
8 a.m.–8 p.m.
Saturday and most holidays 8 a.m.–4 p.m.
LiveHealth Online livehealthonline.com
Mental Health Crisis after hours: (415) 476-1111, option a

Doctors, providers and facilities outside the SHCS
Anthem Blue Cross anthem.com/ca (866) 940-8306
Studenthealthapp Download it free from Google Play or iTunes

Dental care
Delta Dental deltadental.com (800) 316-6043

Vision care
Anthem Blue View Vision anthem.com/ca (choose Vision : Blue View Vision benefit network) (866) 940-8306

Off-campus pharmacies and prescription drug costs
OptumRx optumrx.com (844) 266-879

Rates for dependent and non-registered, voluntary students
studenthealth.ucsf.edu

Waive UC SHIP coverage Student Health and Counseling Services website studenthealth.ucsf.edu
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 SHCS, 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 San Francisco.

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<tr>
<th>NETWORK</th>
<th>OUT-OF-NETWORK</th>
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<tbody>
<tr>
<td>ALL FAMILY PROVIDERS</td>
<td>ANTHEM BLUE CROSS PROVIDERS</td>
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<tr>
<td>• UCSCs</td>
<td>Providers/facilities in the Anthem Blue Cross-Prudent Buyer PPO network</td>
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<tr>
<td>• UCIP Medical Center</td>
<td>ALL OTHER PROVIDERS</td>
</tr>
<tr>
<td>• Any other UC medical centers and their affiliated facilities and professional providers</td>
<td>Any health care provider/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.</td>
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Separate Benefit Year Deductibles

The amount you pay before UC SHIP pays for services

- Mental Health: $0 |
- All other services: $200 individual/$400 family |
- Mental Health: $0 |
- All other services: $750 individual/$1,500 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.

- $2,000 individual/$4,000 family |
- $5,000 individual/$10,000 family |
- $6,000 individual/$12,000 family |

Required Benefits

Included deductibles, coinsurance, medical copays and prescription copays

UC SHIP Covers

Outpatient Prescription Drugs

Medication List Available online.

Pharmacy Coverage

You can fill prescriptions at any pharmacy, but you'll pay less when you use an OptumRx network pharmacy. Not all prescription drugs are covered by UC SHIP. For details, go to ucop.edu/ucship > My Pharmacy Coverage > UC San Francisco.

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<td>OPTUMRX PHARMACIES</td>
<td>ALL OTHER PHARMACIES</td>
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Separate Annual Limits on Your Out-of-Pocket Costs

- Network providers |
- Delta Dental PPO network |
- Other Delta Dental networks or out-of-network

Outpatient Prescription Drugs

Medication List Available online.

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. 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.

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<td>OTHER DELTA DENTAL NETWORKS OR OUT-OF-NETWORK</td>
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Annual Deductible

Name for preventive and diagnostic services, $125 per person for other services

Annual Benefit Maximums

$1,000 per member |
$750 per member

FEE SCHEDULE

PPD 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 of your out-of-network dentist bills.*

UC SHIP Covers

Preventive and Diagnostic Services

Includes: Oral exams; cleanings (twice every 12 months); X-rays (one bitewing series within 12 months); fluoride treatments

Basic Services

Includes: Fillings and extractions; composite fillings on back teeth; endodontics (root canal); periodontics; oral surgery; night guards

Major Services

Includes: Prostheses; implants/creations; crowns and cost restorations; implants

* Delta Dental PPO network dentists will never charge you the most or your cap. By comparison, you will usually have the lowest out-of-pocket costs when you visit an out-of-network dentist. Note: Even though they are out-of-network providers, Delta Dental Premier dentists will apply the approved fee schedule, so you would have lower costs than with out-of-network dentists.

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 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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<tbody>
<tr>
<td>ANTHEM BLUE VIEW VISION INSIGHT PLAN NETWORK</td>
<td>NONE</td>
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</table>

Routine Eye Exam (Per Benefit Year)

- $10 copay |
- Up to $50, then you pay 80% of costs exceeding $50

Eyeglass Frames (Per Benefit Year)

Select an eyeglass frame and receive the following allowance toward the purchase price.

- Single lenses: $25 copay |
- Bifocal lenses: $25 copay |
- Trifocal lenses: $25 copay |
- Cone lenses: $25 copay

Contact Lenses (Per Benefit Year)

- Select an allowance toward the cost of supply of contact lenses (other than eyeglass lenses).

- Conventional lenses: Up to $125, you pay anything above $125 with a 15% discount. Disposable lenses: Up to $125
- Conventional lenses: Up to $92 |
- Disposable lenses: Up to $92

This brochure provides a summary of information. For detailed information about all benefits, terms and conditions of UC SHIP, see the Benefit Booklet at ucop.edu/ucship > Plan Documents. What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received.

Anthem Blue Cross Life and Health Insurance Company provides administrative services only and does not assume any financial risk or obligation with respect to claims.

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