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.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 reenroll 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 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 step for care that is covered by UC SHIP, unless it is emergency care in an emergency room, urgent care clinic visit, pediatric care, obstetrics services, gynecological care, or LiveHealth Online virtual visits.

The SHCS is on an 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, psychiatrists, and psychologists.

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 a referral, 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 a UC-affiliated facility, doctor or other health care provider (but you must get a referral before making an appointment.) Care within the UC Family is discounted 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 4,000 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.

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 six months—including summer and term breaks.

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.
### Mental Health

- The amount you pay before UC SHIP pays for services
- 60%
- $100
- 100%

- UC Family: UCSF Medical Center
  - Mental health: $0
  - All other services: $120 individual/$400 family
- Separate limits on your out-of-pocket costs
- UC Family: $1,000 individual/$6,000 family
- Separate limits on your out-of-pocket costs
- UC Family: $6,000 individual/$12,000 family

- Includes deductibles, coinsurance, medical copays and prescription copays

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### UC SHIP Covers

- office visits
- Copay covers office visit only. Additional charges apply for other services, such as lab work. For details, visit ucop.edu/ucship > Plan Documents.

### Routine Physicals/Student Adult Preventive Care

- 100%
- 100%, deductible waived
- Not covered

### Mental Health and Substance Use Disorder Office Visits

- SHCS: 100% for primary care
- UCT Family: 100% after $1 copay
- Note: Separate annual limits on your out-of-pocket costs and UC SHIP will pay 100% of your copay costs for the rest of the plan year.

### Inpatient Hospital Care

- UCSF Medical Center: 100%
- All other UC Family: 85%
- 100% after $25 copay
- 60% after $500 copay
- 60%

### Urgent Care

- UC Family: 100% after $35 copay
- Network providers and LiveHealth Online: 100% after $35 copay, deductible waived
- 65%

### Emergency Care (Non-admission)

- 100% after $25 copay
- 100% after $125 copay, deductible waived
- 100% after $125 copay, deductible waived

### Pediatric Dental and Vision Care

- Up to age 19
- N/A

- Dental checkups: 100%, basic and major services: 100% vision exam, frames (formulary) and standard lenses: 100%, and contact lenses: 100%

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### 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.

### 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 ucop.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 for exams, glasses or lenses. Before you buy glasses or contacts, check anthem.com/ca/find-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 ucop.edu/ucship > My Vision Coverage.