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 **shc.uci.edu** 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 fall term.

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. For information about who you can enroll in UC SHIP, go to **ucop.edu/ucship › 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 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.

UCSHIP
Student Health Insurance Plan

UC SHIP Mobile

The StudentHealth 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 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)

Tip: If you can't register on the first try, adjust your input in the "first name" field. One of these options should access the site: First name [space] middle name (ex. Joseph Jayden); first name [space] middle initial (ex. Joseph J); first name [space] middle initial with a period (ex. Joseph J.).

No smartphone or tablet? Access the app using your computer's browser at **mobilehealthconsumer.com/studenthealth**.

Google Play iTunes

UC STUDENT HEALTH INSURANCE PLAN

UC IRVINE
GRADUATE STUDENTS
2018–2019

CONVENIENT AND AFFORDABLE STUDENT HEALTH INSURANCE

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 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.

UCSHIP
UNIVERSITY OF CALIFORNIA

WWW.UCOP.EDU/UCSHIP

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, vision care, dental care or pharmacy services.

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 and a laboratory and X-ray services.

You will be cared for by a team of experts in young adult health—board-certified doctors, certified nurse practitioners, physician assistants and nurses. The SHC also offers psychiatric and psychotherapy services, including ongoing medication management. The Counseling Center (separate from SHC) provides no-cost, time-limited counseling services to enrolled/registered students. For more information, go to **counseling.uci.edu**.

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. If you are greater than 50 miles from campus and need a referral, certain referral requirements may apply. Contact SHC Insurance Services for information.

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).

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

During winter break when the SHC is closed, you can visit an Anthem Blue Cross primary care clinician without a referral. However, be sure to get a referral from your primary care clinician in the Anthem Blue Cross Prudent Buyer PPO network if you need to see a specialist.

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 Core program. Learn more at **bcbsglobalcore.com**.

Referrals Are Required

You must get an SHC referral for care outside the SHC, regardless of the distance from campus, **except for the following:** emergency room care and visits to urgent care clinics, pediatric care, obstetrics services, gynecological care, vision care, dental care and pharmacy services.

During winter break when the SHC is closed, you can visit an Anthem Blue Cross primary care clinician without a referral. However, be sure to get a referral from your primary care clinician in the Anthem Blue Cross Prudent Buyer PPO network if you need to see a specialist.

Note: You will be responsible for paying a deductible and part of the cost through a copay or coinsurance (the amount you're responsible for after UC SHIP pays its share).

Learn More

To learn more about UC SHIP benefits and what it covers, go to **ucop.edu/ucship**, call SHC at (949) 824-2388 (Insurance Services), or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or **anthem.com/ca**.

Student Health Center
(949) 824-2388
shc.uci.edu

Anthem Blue Cross
(866) 940-8306
anthem.com/ca

In an emergency, call 911 or go to the nearest emergency room. No referral needed.

Anthem Blue Cross makes the sole and final determination as to whether services were rendered in connection with an emergency.

Contacts

Medical care (non-urgent or emergency)

Student Health Center (SHC)
shc.uci.edu/insurance

Phone:

- Main number: (949) 824-5301
- Insurance services: (949) 824-2388
- Appointments for dental clinic: (949) 824-5307
- Appointments for primary care, specialty care, psychiatry: (949) 824-5304
- Counseling Center: (949) 824-6457

In person:

- **SHC:** (Bldg. 5 on the campus map) 501 Student Health at the corner of East Peltason and Pereira Drives
- **Dental Clinic:** (Bldg. 6 on the campus map) across the street from the main SHC, also at the corner of East Peltason and Pereira Drives

Urgent or emergency care

Emergency Care
Dial 911 or go directly to the *nearest* emergency room or urgent care clinic.

Visit SHC's website at **shc.uci.edu** and select the red "emergency services" link at the top of the page for a list of the hospitals and urgent care clinics nearest to UC Irvine's main campus.

Doctors, providers and facilities outside the SHC

UC Irvine Health
(714) 456-7890

Anthem Blue Cross
anthem.com/ca
(866) 940-8306

StudentHealth app
Download it free from Google Play or iTunes

Dental care

Delta Dental
deltadental.com
(800) 765-6003

Vision care

Anthem Blue View Vision
anthem.com/ca
(choose Vision › Blue View Vision Insight network)
(866) 940-8306

Off-campus pharmacies and prescription drug costs

OptumRx
Optumrx.com
(844) 265-1879

Rates for dependent and non-registered, voluntary students

shc.uci.edu/insurance

Waive UC SHIP coverage

UCI Student Health Center website
shc.uci.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 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 Irvine**.

	NETWORK		OUT-OF-NETWORK
ALL CARE MUST START WITH THE SHC TO BE COVERED BY UC SHIP. Non-emergency care outside the SHC requires a written referral from an SHC provider. During winter break when the SHC is closed, you can visit an Anthem Blue Cross primary care clinician without a referral. However, be sure to get a referral from your primary care clinician in the Anthem Blue Cross Prudent Buyer PPO network if you need to see a specialist. See "Getting Care" for exceptions.	**UC FAMILY PROVIDERS** • SHC • UC Irvine Health, affiliated facilities and professional providers, including UC Irvine Medical Center • Any other UC medical centers and their affiliated facilities and professional providers	**ANTHEM BLUE CROSS PPO PROVIDERS** Providers/facilities in the Anthem Blue Cross Prudent Buyer PPO network	**ALL OTHER PROVIDERS** Any health care provider/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.
SEPARATE BENEFIT-YEAR DEDUCTIBLES The amount you pay before UC SHIP pays for services	$0	$300 individual/$600 family	$500 individual/$1,000 family
SEPARATE ANNUAL 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	$3,000 individual/$6,000 family	$6,000 individual/$12,000 family
	Includes deductibles, coinsurance, medical copays and prescription copays		
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**.	**Primary care:** 100% after $10 copay **Specialty care:** 100% after $20 copay	**Primary care:** 100% after $15 copay, deductible waived **Specialty care:** 100% after $30 copay, deductible waived	60% for primary and specialty care
ROUTINE PHYSICALS/STUDENT ADULT PREVENTIVE CARE	100%	100% deductible waived	Not covered
MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS	100% after $10 copay	100% after $15 copay, deductible waived	60%, no copay
INPATIENT HOSPITAL CARE	95%	90% after $500 copay	60% after $500 copay
URGENT CARE	100% after $25 copay	100% after $25 copay, deductible waived	60%
EMERGENCY CARE (NON-ADMISSION)	100% after $125 copay (waived if admitted)	100% after $125 copay, deductible waived	100% after $125 copay, deductible waived
PEDIATRIC DENTAL AND VISION CARE Up to age 19	N/A	**Dental checkup:** 100%; basic and major services 50% **Vision exam, frame (formulary) and standard lenses, and contact lenses:** 100%	**Dental checkup:** 100%; basic and major services 50% **Vision:** Up to $30 allowance for exam, $45 for frame and $25 for lenses

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 Irvine**.

	NETWORK		OUT-OF-NETWORK
	SHC	**OPTUMRX PHARMACIES**	**ALL OTHER PHARMACIES**
SEPARATE ANNUAL LIMITS ON YOUR OUT-OF-POCKET COSTS	Your share of prescription drug costs counts toward the combined annual medical/pharmacy out-of-pocket limit listed above, with one exception: Your SHC pharmacy costs count toward the SHC annual out-of-pocket limit—offering you additional cost savings. There are more details about the combined annual out-of-pocket limits in the "Medical Coverage" chart above, or visit the UC SHIP website at **ucop.edu/ucship**.		
UC SHIP COVERS			
OUTPATIENT PRESCRIPTION DRUGS	• 100% after $5 generic copay • 100% after $25 brand-name formulary copay, 30-day supply • 100% after $40 brand-name non-formulary copay, 30-day supply	• 100% after $10 generic copay • 100% after $35 brand-name formulary copay, 30-day supply • 100% after $50 brand-name non-formulary copay, 30-day supply	• $10 generic copay • $35 brand-name formulary copay, 30-day supply • $50 brand-name non-formulary copay, 30-day supply *You pay any amount above the OptumRx maximum allowed amount.*
	Note: 100% prescription coverage for FDA-approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available. Oral contraceptives are covered for up to 180-day supply.		

Dental Coverage

You can see any dentist you want, but you pay less when you see dentists in the Delta Dental PPO network. The Dental Clinic at the SHC is 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 DeltaDental 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.

	DELTA DENTAL PPO NETWORK	OTHER DELTA DENTAL NETWORKS OR OUT-OF-NETWORK
ANNUAL DEDUCTIBLE The amount you pay before UC SHIP begins paying for services	None for preventive and diagnostic services, $25 per person for other services	None for preventive and diagnostic services, $50 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
	Note: Not to exceed a cumulative maximum of $1,000 each benefit year for network plus out-of-network dental benefits in total	
FEE SCHEDULE The maximum amount Delta Dental will pay for a service, sometimes called a 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 your out-of-network dentist bills.*
UC SHIP COVERS		
PREVENTIVE AND DIAGNOSTIC SERVICES Includes: Oral exams; cleanings (twice every 12 months); X-rays (one bite-wing series within 12 months); fluoride treatment	100%	80%
BASIC SERVICES Includes: Fillings and extractions; composite fillings on back teeth; endodontics (root canal); periodontics; oral surgery; night guards	80% after you pay deductible	60% after you pay deductible
MAJOR SERVICES Includes: Prosthodontics; inlays/onlays; crowns and cast restorations; implants	70% after you pay deductible	40% after you pay deductible

*Delta Dental PPO network dentists will save you the most on your care. By comparison, you will usually have the highest 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 other 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**.

	ANTHEM BLUE VIEW VISION INSIGHT PLAN NETWORK	OUT-OF-NETWORK
ROUTINE EYE EXAM (PER BENEFIT YEAR)	$10 copay	Up to the $49 allowance
EYEGLASS FRAMES (PER BENEFIT YEAR) Select an eyeglass frame and receive the following allowance toward the purchase price.	Up to $120, then you pay 80% of costs exceeding $120	Up to $50, then you pay 100% of costs exceeding $50
EYEGLASS LENSES (STANDARD)	**Single lenses:** $25 copay **Bifocal lenses:** $25 copay **Trifocal lenses:** $25 copay	**Single lenses:** Up to $35 **Bifocal lenses:** Up to $49 **Trifocal lenses:** Up to $74
CONTACT LENSES (PER BENEFIT YEAR) Select an allowance toward the cost of a supply of contact lenses (instead of eyeglass lenses).	**Conventional lenses:** Up to $120; you pay anything above $120 with a 15% discount. **Disposable lenses:** Up to $120	**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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