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/login 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 academic year.

You Can Cover Your Spouse, Domestic Partner and Children, 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 ucp.edu/uschip-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 Medicare & Medicaid Services (CMS) as a 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, go to the student health center (SHC) on your campus. This is the first stop for care that is covered by UC SHIP, unless it is an 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 and physician assistants. 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 pay for it, and you must visit a provider with a UC SHIP referral. 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) for specialists, 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 1,500 physicians and 300 hospitals. You'll 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

A Health Plan That's All About You

The sole mission of the non-profit University of California Student Health Insurance Plan is to offer high-quality, affordable and comprehensive 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 a maximum of 36 hours during the summer and fall 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.

Contacts

Medical care (non-urgent or emergency)

Student Health Center (SHC)

shc.uci.edu/insurance

Phone:

• Main number: (949) 844-5407
• Insurance services: (949) 844-5408
• Appointments for dental care: (949) 844-5407
• Appointments for primary care, specialty care, psychiatry: (949) 844-5704
• Counseling Center: (949) 844-6477

In person:

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

Emergent care

LiveWellOnline

livewellonline.com

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

(949) 824-9836

Anthem Blue Cross

anthem.com/ca

(800) 765-6003

StudentHealthApp

download it free from Google Play or iTunes

Dental care

Delta Dental

deltadental.com

(714) 456-7890

Vision care

Anthem Blue Cross Vision

anthem.com/ca/vision

(800) 765-6003

Off-campus pharmacies and prescription drug costs

OptumRx

OptumRx.com

(844) 165-0797

Rates for dependent and non-registered, voluntary students

shc.uci.edu/insurance

We Live UC SHIP coverage

UC Student Health Center website

shc.uci.edu/insurance/

waxing ship

UC SHIP

UC Irvine 2019–2020

Convenient and Affordable Student Health Insurance

Learn More:

Learn more about UC SHIP benefits and what it covers, go to ucp.edu/uschip, call SHC or (949) 844-2988 (Insurance Services), or contact Anthem Blue Cross (our medical plan administrator) at (866) 990-8400 or anthem.com/ca.

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

Anthem Blue Cross makes the sole and final determination as to whether services were reasonable and necessary under the ACA individual mandate.

Services (CMS) as Minimum Essential Coverage (MEC) in compliance with the ACA. This means UC SHIP members meet the ACA individual mandate.

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If you are referred for services outside the SHC, ask for
# 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 Providers

<table>
<thead>
<tr>
<th>NETWORK PROVIDERS</th>
<th>OUT-OF-NETWORK PROVIDERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>UC HEALTH PLAN (SHC)</td>
<td>ANTHEM BLUE CROSS PPO PROVIDERS</td>
</tr>
<tr>
<td>• SHC</td>
<td>Provider/facilities in the Anthem Blue Cross Prudent Payer network</td>
</tr>
<tr>
<td>• UC Irvine Health-affiliated facilities and professional providers, including UC Irvine Medical Center</td>
<td>Any other UC medical centers and their affiliated facilities and professional providers</td>
</tr>
<tr>
<td>• Any other UC medical centers and their affiliated facilities and professional providers</td>
<td>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.</td>
</tr>
</tbody>
</table>

### SEPARATE BENEFIT YEAR DEDUCTIBLES

The amounts you pay before UC SHIP pays for services:

- **$300 individual/$600 family** for all other pharmacies
- **$100% after $25 copay**

### 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:

- **$12,000 individual/$24,000 family** for all other pharmacies
- **$15,000 individual/$30,000 family**
- **$16,000 individual/$32,000 family**

### 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.
- **Dental Checkup**:
  - **$10 copay**
  - **100% after $125 copay**, deductible waived
  - **95% for out-of-network**
  - **100% after $25 copay**, deductible waived
  - **60% after you pay deductible**
  - **$6,000 individual/$18,000 family**

### Pharmacare

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

### 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 symedvisioncare.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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<tr>
<td>SHC</td>
<td>OPTUMRx PHARMACIES</td>
</tr>
<tr>
<td></td>
<td>ALL OTHER PHARMACIES</td>
</tr>
</tbody>
</table>

### 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 UC SHIP pharmacy costs count toward the SHC annual out-of-pocket limits—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 $125 brand-name formulary copay, 30-day supply**
  - **100% after $120 brand-name non-formulary copay, 30-day supply**

### Dental Coverage

You can see any dentist you want, but you will 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 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.

### Network

<table>
<thead>
<tr>
<th>NETWORK</th>
<th>OTHER DELTA DENTAL NETWORKS OR OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>DELTA DENTAL PPO NETWORK</td>
<td>ANNUAL DEDUCTIBLE</td>
</tr>
<tr>
<td>The amount you pay before UC SHIP begins paying for services</td>
<td>None for preventive and diagnostic services, 10% per person for other services</td>
</tr>
<tr>
<td>ANNUAL BENEFIT MAXIMUMS The most the plan will pay out over the coverage period</td>
<td>$0 per member</td>
</tr>
<tr>
<td>FRE SCHEDULE</td>
<td>Dental coverage is capped at the Delta Dental PPO maximum allowed fee schedule.</td>
</tr>
<tr>
<td>Your plan may require you to visit a Delta Dental Approved Dental Care Provider to get the full benefit.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>You are responsible for the difference between the amount Delta Dental pays and the amount your out of network dentist bills.*</td>
</tr>
</tbody>
</table>
| SHC | PREVENTIVE AND DIAGNOSTIC SERVICES Includes:
| 30-36 months: X-rays, cleanings, fluoride treatments |
| Delta Dental PPO network | Delta Dental PPO network |
| 100% | 80% |
| Includes:
| Fillings and extractions, compule fillings on back teeth: endodontics (root canals) parodontics, and surgery: night guards |
| 80% after you pay deductible | 60% after you pay deductible |
| MAJOR SERVICES Includes:
| Prevents: Infections: inlays/excisions: 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. As a 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 with other out-of-network dentists.

### Vision Coverage

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