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 reenroll depending on your campus.

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 larger physician network and lower deductibles and out-of-pocket maximums.

With UC SHIP, SHC is your primary care provider although you can choose to see any specialist with a referral from the SHC.

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. It is your 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 and physician assistants. The SHC also offers psychiatric and psychotherapy services, including ongoing medication management.

The Counseling Center (separate from the 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 more than 10 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) are UC Liailed facilities, 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 100,000 physicians and non-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

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, dental, and vision coverage for up to 10 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.

Hands-on experience is the future of virtual health services: A look inside the UC Health Lab

UC Health Lab is a 10-year, $250 million project that will create a cutting-edge simulation center. It’s where UC students will learn to be doctors. The equipment, which is essentially a “human body,” can simulate thousands of physical situations. In the model, you can even see where an injury will heal and how it will affect the body. This will allow students to learn by doing, and to develop empathy and emotional intelligence. The UC Health Lab is one of the many ways UC is preparing students to be future doctors and health professionals.

UC Health Lab is an example of how UC is investing in its students and its research. The University of California is a leader in research, and the UC Health Lab is a testament to that.
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 ucpo.edu/ucship > My Medical Coverage > UC Irvine.

<table>
<thead>
<tr>
<th>NETWORK</th>
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<td>Any other UC medical centers and their affiliated facilities and professional providers</td>
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<tr>
<td>ALL OTHER PROVIDERS</td>
<td>Any health care provider/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum amount allowed.</td>
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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.
- 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 ucpo.edu/ucship > Plan Documents.
- 100%
- Not covered

MONTAGE HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS
- 100% after $1 copay
- 100% after $10 copay, deductible waived
- Livemind: 100%
- 60%

INPATIENT HOSPITAL CARE
- 95%
- 100% after $500 copay
- 60% after $1,000 copay

URGENT CARE
- 100% after $25 copay
- 100% after $50 copay, deductible waived
- Livemind: 100%
- 60%

EMERGENCY CARE (NON-ADMISSION)
- 100% after $25 copay (waived if admitted)
- 100% after $50 copay, deductible waived
- 100% after $125 copay, deductible waived

PEDIATRIC DENTAL AND VISION CARE
- Up to age 19
- N/A
- Dental checkup: 100%
- Vision exam, frame (formulary) and standard lenses, and contact lenses: 100%
- Dental checkup: 100%
- Vision exam, frame (formulary) and standard lenses: 50%
- Contact lenses: 50%
- Delta dental: 100%
- Delta dental: 100%
- Delta dental: 100%

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 ucpo.edu/ucship > My Pharmacy Coverage > UC Irvine.

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- 100% after $125 copay, deductible waived

Dental Coverage

You can see any dentist you want, but you’ll 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 ucpo.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 ucpo.edu/ucship > My Vision Coverage.

This brochure provides a summary of information. For detailed information about all benefits, terms and conditions of UC SHIP, see the Benefit Booklet at ucpo.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 not before benefits can be received.