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, obstetric services for pre-natal or maternity care, or gynecological care.

The SHC is an on-campus outpatient health center offering a range of health services—from primary care to routine checkups, dental care, 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.

You will be cared for by a team of experts in young adult health—board-certified doctors, certified nurse practitioners, physician assistants and nurses.

You MUST Get a Referral for Medical Care Outside of the Student Health Center

If needed, the SHC will refer you to, and coordinate, additional or specialist care outside of the SHC. You will need a referral for care outside of the SHC. Without it, UC SHIP will not provide any benefits. To get a referral, meet with a SHC provider. You do not need a referral if you are outside of a 50-mile radius from campus.

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.

- Anthem Blue Cross Prudent Buyer network doctors and other providers and facilities. A nationwide network of more than 50,000 physicians and 400 hospitals. If you first pay a deductible (see the Medical Coverage chart), then UC SHIP will pay most of the cost, and you pay the rest 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 (951) 827-3031 to get a referral, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ka.

Medical Services

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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 SHC.
- Refill prescriptions.
- See medical, dental and vision coverage and claims information.
- In an emergency, call 911 or go to the nearest emergency room.
- Access the Delta Dental Cost Estimator tool for real-time estimates 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 birth date (mm/dd/yyyy).
- No smartphone or tablet? Download the app using your computer’s browser at mobile.ucop.edu/ucship.

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 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 Organizations (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.

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 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.ucr.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. Call Wells Fargo at (800) 853-5899 for rate information and to enroll them. For information about who you can enroll in UC SHIP, go to ucop.edu/ucship > Eligibility and Enrollment.

The UC SHIP Plans Meet Affordable Care Act (ACA) Requirements

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**Medical Coverage**

Highlights of your UC SHIP coverage are shown below. The Benefit Year Deductible applies unless stated otherwise. Certain expenses and services are excluded from medical coverage. You'll find a list on the UC SHIP site at ucop.edu/ucship > Benefits > Medical-Coverage > UCR.

<table>
<thead>
<tr>
<th>ALL CARE MUST START WITH THE SHC TO BE COVERED BY UC SHIP. Non-emergency care outside of the SHC requires a written referral from an SHC provider. See &quot;Getting Care&quot; for exceptions.</th>
<th>OUTSIDE OF SHC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your convenient on-campus medical home away from home</td>
<td>Network providers: Providers facilitate in the Anthem Blue Cross Prudent Buyer network, including UC Family medical centers, affiliated facilities and professional providers. <strong>OUT-OF-NETWORK PROVIDERS:</strong> Any other 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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**BENEFIT YEAR DEDUCTIBLES**

The amount you pay before UC SHIP pays for services.

- $0
- $200 individual / $900 family

**SEPARATES 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: Copy 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%
- MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS: 100%
- INPATIENT HOSPITAL CARE: Network providers: 90%
- URGENT CARE: Out-of-network providers: 60%, after $500 copay
- EMERGENCY CARE (NON-ADMISSION): Network providers: $100 copay
- UCPH DENTAL AND VISION CARE: Up to age 19

**Pharmacy Coverage**

OptumRx is the pharmacy benefit administrator for UC SHIP. You can take your prescription to any pharmacy, but you’ll pay the lowest costs if you take it to the Student Health Pharmacy or any other OptumRx network pharmacy. Certain expenses and services are excluded from Pharmacy coverage. You’ll find a list on the UC SHIP site at ucop.edu/ucship > Benefits > Pharmacy-Coverage > UCR.

### NETWORK

<table>
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<tr>
<th>OUT-OF-NETWORK</th>
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<tr>
<td>SHC</td>
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**SEPARATES LIMITS ON YOUR OUT-OF-POCKET COSTS**

Your share of prescription drug costs count toward the combined annual medical/pharmacy out-of-pocket limit listed above. 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: Mail Order is available
  - 100% after $5 generic copay
  - 100% after $25 brand-name non-formulary copay, 30-day supply
  - 100% after $25 brand-name formulary copay, 30-day supply
  - 100% after $25 specialty copay, 30-day supply

**Dental Coverage**

UC SHIP covers the highest benefits when you receive services from dentists in the Delta Dental PPO network. You decide how you want to manage costs by selecting a network or out-of-network dentist. Certain expenses and services are excluded from Dental coverage. You’ll find a list on the UC SHIP site at ucop.edu/ucship > Benefits > 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.

### NETWORK

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<tbody>
<tr>
<td>DELTA DENTAL PPO NETWORK</td>
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</table>

**ANNUAL DEDUCTIBLE**

The amount you pay before UC SHIP begins paying for services you receive.

- $275 per person for diagnostic services
- $50 per person for other services

**ANNUAL BENEFIT MAXIMUMS**

The most the plan will pay out over the coverage period.

- Up to $1,000 per member
- Up to $50 per member

**FEE SCHEDULE**

The maximum amount Delta Dental will pay for a service, sometimes called a plan allowance.

- Name for preventive and diagnostic services
- Up to $50 per service

**UC SHIP COVERS**

- PREVENTIVE AND DIAGNOSTIC SERVICES: Includes: Oral exams; cleanings (conventional and X-rays (cone-five- Wing series with 12 month); fluoride treatment
  - 100%

- 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
  - 50% after you pay deductible

**Vision Coverage**

UC SHIP covers a greater portion of your fees when you receive exams, glasses or lenses from a provider in the Anthem Blue View Vision Insight Plan network, including the new SCH Vision Clinic. Manage your budget wisely—if you use a trial provider, be sure to determine whether they are a network Anthem Blue View Vision Insight Plan provider before you make a purchase. Certain expenses and services are excluded from Vision coverage. You’ll find a list on the UC SHIP site at ucop.edu/ucship > Benefits > My-Vision-Coverage.

<table>
<thead>
<tr>
<th>ROUTINE EYE EXAM (PER BENEFIT YEAR)</th>
<th>ANTHEM BLUE VIEW VISION INSIGHT PLAN NETWORK</th>
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<tbody>
<tr>
<td>$20 copay</td>
<td>Up to $49 allowance</td>
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</table>

**EYEGLASS FRAMES (PER BENEFIT YEAR)**

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

| Up to $250, then you pay 80% of costs exceeding $250 |

**EYEGLASS LENSES (STANDARD)**

| Single lenses: $25 copay |
| Trifocal lenses: $25 copay |
| Conventional lenses: Up to $220; you pay anything above $210 with a 15% discount |

**CONTACT LENSES (PER BENEFIT YEAR)**

Select an allowance toward the cost of a contact lens (rather than eyeglass lenses).

| Single lenses: Up to $35 |
| Trifocal lenses: Up to $74 |
| Conventional lenses: Up to $92 |

* Delta Dental PPO network dentists will save you the most on your care. In comparison, you will usually have the highest out-of-pocket costs when your visit is out of network dentist. However, Delta Dental Premier dentists will apply the approved fee schedule even though they are out of network. To receive lower out-of-pocket costs than with out-of-network dentists.

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 care coverage or benefits—particular rules and eligibility requirements must not be used as a basis for expectation.