# Benefits Comparison for Individuals*

If you have UCR’s Student Health Insurance Program (SHIP), you are exempt from purchasing a plan on the Covered CA website or your home state exchange. UCR SHIP is convenient, affordable on-campus health insurance that meets the requirements of the Affordable Care Act and gives you nationwide coverage.

## KEY BENEFITS

<table>
<thead>
<tr>
<th><strong>UCR SHIP</strong></th>
<th><strong>Covered CA</strong></th>
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</thead>
<tbody>
<tr>
<td>(Student Health Insurance Program)</td>
<td>(Or the exchange plans in your home state)</td>
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### On Campus
- At Student Health Services

#### Deductible (if any)
- No Deductible

#### Preventative Care Copay
- No Cost

#### Primary Care Visit Copay
- No Cost

#### Specialty Care Visit Copay
- No Cost

#### Urgent Care Visit Copay
- $50

#### Generic Medication Copay
- $5

#### Lab Testing Copay
- No Cost

#### X-Ray Copay
- No Cost

#### Emergency Room Copay
- $100

#### High cost and infrequent services like Hospital Care and Outpatient Surgery
- 10%

#### Imaging (MRI, CT, PET Scans)
- 10%

#### Brand medications may be subject to Annual Drug Deductible before you pay the copay
- No Deductible

#### Preferred brand copay after Drug Deductible (if any)
- $25 - $50

#### MAXIMUM OUT-OF-POCKET FOR ONE
- $3,000

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**Bronze**
- Benefits In Grey are Subject to Deductibles
- $5,000 Deductible for Medical and Drugs
- No Cost – at least 1 yearly visit
- $60 - 3 visit per year
- $70
- 30%
- $100
- 30%
- 30%
- 30%
- $3,000

**Silver**
- (Lower Cost Sharing Available on Sliding Scale)
- $2,000 Medical Deductible
- No Cost – at least 1 yearly visit
- $45
- $65
- $19
- $45
- $65
- $65
- $250
- 30%
- $50
- $50
- $250

**Gold**
- No Deductible
- No Cost – at least 1 yearly visit
- $30
- $50
- $19
- $30
- $50
- $250
- $30
- $40
- $250

**Platinum**
- No Deductible
- No Cost – at least 1 yearly visit
- $20
- $40
- $5
- $20
- $40
- $150

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Copays In the White Sections are Not Subject to any Deductible and Count Toward the Annual Out-of-Pocket Maximum.

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* Plan rates represent cost of in network services. Click [here](#) for more information.