# UC SHIP
## AT-A-GLANCE COVERAGE INFORMATION

### PREMIUM

Your monthly payment. With UC SHIP, you pay 3 quarterly premiums and get coverage for the entire year.

- **Undergrads:**
  - Fall: $960
  - Winter: $913
  - Spring: $974

- **Grad:**
  - Fall: $1584
  - Winter: $1507
  - Spring: $1573

### DEDUCTIBLE *

The money you must spend before any insurance benefit begins.

- $300/\text{year}

*No deductible for visits to the Student Health Center

### OUT-OF-POCKET MAXIMUM

The most you could have to pay for covered services in a plan year.

- $8,550/\text{year}

### COINSURANCE

The share of the cost of care covered by the insurance. After you meet the deductible, UC SHIP pays 85% of the cost of care.

You pay 15%.

### COPAY *

Money you pay for each visit when you see a health care provider or get a prescription.

- **Specialists:** $10/\text{visit}, **Counseling:** $0/\text{visit}
- **Urgent Care, physical therapy, chiropractic, acupuncture:** $25/\text{visit}
- **Emergency department:** $125/\text{visit}
- **Pharmacy:** varies for different types of prescriptions

*No copay for visits to the Student Health Center

Preventive care (primary care to prevent illness, e.g. physical exams): **No charge at Student Health Center**