Get the Care You Need

In an emergency. Go to the nearest emergency room, or Urgent Care Clinic, if appropriate—no referral needed.

Where to Find SHS

Email: healthcenter@ucsc.edu
By Phone: (831) 459-2211 (main number)
(831) 459-2628 (Counseling and Psychological Services)
Location: 1156 High Street (across from Colleges 9 & 10)

How Should I Use My Card?

1. Wherever you go, you’ll find care is close at hand:
   - At any UC medical center, affiliated facilities and professional providers (you’ll get an additional UC Family discount!)…
   - Throughout the United States with other providers in the Anthem Blue Cross Prudent Buyer network. Make the most of network coverage. Use your UC SHIP referral with providers or other members of the Anthem Blue Cross Prudent Buyer network, including the UC Family of nationally ranked medical centers, affiliated facilities and professional providers—you’ll receive care at lower student rates when you do.

2. When you start with an SHS referral, you can choose from other health care providers—whether in or out of the Anthem Blue Cross Prudent Buyer network. Referrals are not required for emergency room services or Urgent Care Clinic visits. See number 2 under “Get the Care You Need” for other exceptions to the referral rules.

3. To ensure that your additional care will be covered by UC SHIP, and are required regardless of the distance from the campus that you obtain care. See number 2 under “Get the Care You Need” for other exceptions to the referral rules.

4. Make sure to get a referral from SHS before making an appointment with a UC Family provider outside of SHS, or with other Anthem Blue Cross Prudent Buyer network providers. Referrals are not required for emergency room services or Urgent Care Clinic visits. See number 2 under “Get the Care You Need” for other exceptions to the referral rules.

5. All in the UC Family
   - As a member of UC SHIP, you have access to the UC Family of five nationally ranked medical centers at Davis, Irvine, Los Angeles, San Diego and San Francisco—along with their affiliated facilities and professional providers—where you’ll pay lower student rates.

6. Coverage and Choices
   - All registered students—including registered domestic, international and students in absence—at UC Santa Cruz are automatically enrolled in UC SHIP for medical, pharmacy, dental and vision coverage.

7. Dependents
   - New for 2016! Students covered by UC SHIP can enroll their eligible dependents in the same medical, dental and vision coverage as themselves. Enroll dependents through the Wells Fargo Insurance Services Customer Care for UC SHIP Voluntary Student and Dependent Coverage by calling (800) 853-5899. Wells Fargo can provide you with information about rates for dependents.

8. A Quick How-To on Waiving Coverage
   - All UC students are required to have medical insurance, which is why UC SHIP automatically covers all registered students, including registered domestic and international students, and students-in-attendance. You’ll find the cost of coverage (premium) on your registration bill. If you already have a health plan that meets the University’s health coverage requirements, see the UC SHIP guidelines to learn how to waive enrollment in UC SHIP by the waiver deadline. You then apply to waive coverage each fall term.

9. On campus at Student Health Services (SHS)
   - On campus at Student Health Services (SHS)
   - At any UC medical center, affiliated facilities and professional providers (you’ll get an additional UC Family discount)…

10. UC SHIP Makes It Easy
    - UC SHIP works in partnership with SHS to get you the care you need. Consider SHS your medical “home away from home.”
    - UC SHIP is recognized by the Centers for Medicare & Medicaid Services (CMS) as Minimum Essential Coverage (MEC) in compliance with the Affordable Care Act (ACA). This means UC SHIP members meet the ACA individual mandate.

11. Coverage and Choices
    - UC SHIP is convenient to access on campus through SHS. As a UC SHIP member, there’s greater coverage, lower out-of-pocket expenses and a broad range of choices when you start your care at SHS. UC SHIP is convenient to access on campus through SHS. As a UC SHIP member, there’s greater coverage, lower out-of-pocket expenses and a broad range of choices when you start your care at SHS.

12. Make sure to get a referral from SHS before making an appointment with a UC Family provider outside of SHS, or with other Anthem Blue Cross Prudent Buyer network providers. Referrals are not required for emergency room services or Urgent Care Clinic visits. See number 2 under “Get the Care You Need” for other exceptions to the referral rules.

Download the Free StudentHealth App for Your ID Card and More

Paper ID cards have been replaced by the StudentHealth app. Download the app from Google Play or iTunes to get your ID card, order prescription refills, find coverage information and more, any time you need it.

The app gives you quick and easy access to all your UC SHIP benefits, including:
- Your UC SHIP member ID card
- Student Health Services (SHS)—location, hours, services
- A description of your UC SHIP plan benefits
- Anthem Blue Cross—for medical claims and other plan benefits
- OptumRx—to manage your prescriptions
- Delta Dental—for dental coverage and claims information
- And much more!

After the app downloads, simply click “Register Now” and follow these steps:
- Your first and last name
- Your student ID number
- Date of birth (mm/dd/yyyy)
- It’s important to register so you can also receive notifications about your UC SHIP benefits. Don’t have a smartphone or tablet? Access the app using your computer’s browser at www.studenthealth.com.

Welcome to UC SHIP at UC Santa Cruz!

Built for students, with student involvement, the University of California Student Health Insurance Plan—UC SHIP—provides accessible and affordable coverage that protects you from unexpected health-care costs that could affect your future success—graduation and beyond.

UC SHIP at UC Santa Cruz includes medical, pharmacy, dental and vision coverage for you, with the option to enroll your eligible dependents. Plus, your medical coverage includes emergency and urgent care services anywhere in the world.

How SHS and UC SHIP Work Together

- SHS and UC SHIP work together to provide comprehensive medical care that meets the diverse, individual needs of our students.
- You must first seek non-emergency medical care at SHS by meeting with your primary care provider.
- If you need off-campus, non-emergency services, you will be issued referrals for care outside of SHS. These referrals ensure that your additional care will be covered by UC SHIP, and are required regardless of the distance from the campus that you obtain care. See number 2 under “Get the Care You Need” for other exceptions to the referral rules.

You Need a Referral for Care Outside of SHS

- When you start with an SHS referral, you can choose from other health care providers—whether in or out of the Anthem Blue Cross network—and get necessary care that’s covered by UC SHIP.
- Keep in mind that using UC Family or other Anthem Blue Cross network providers can save you money.
- UC medical centers—and affiliated professional providers—are members of the Anthem Blue Cross Prudent Buyer network, but have agreed to offer their services to UC SHIP members at an even lower rate.
- If you are referred for services outside of SHS, ask for provider recommendations. You can also contact Anthem Blue Cross at (866) 940-8306 for assistance with locating a network provider—IT will help lower your out-of-pocket expenses.
Medical Coverage

Highlights of your UC SHIP coverage are shown below. The Benefit Year Deductibles apply unless stated otherwise. Visit www.ucop.edu/ucship for details. Certain expenses and services are excluded from medical coverage. You’ll find a list on the UC SHIP site at www.ucop.edu/ucship > Santa Cruz > Access Benefits Administration Info > Medical Coverage—Anthem Blue Cross > Find Out What Is Excluded by UC SHIP.

SHS

OUTSIDE OF SHS

REFERRALS ARE THE PLACE TO START IF YOU WANT UC SHIP TO PAY YOUR BILLS. For non-emergency care outside of SHS, obtain a written referral from your SHS primary care clinician. See number 2 under “Get the Care You Need” for other exceptions to the referral rules.

BENEFIT/YEAR DEDUCTIBLES
The amount you are responsible to pay before UC SHIP begins paying for services in each category.

Your convenient, on-campus health home away from home

$0

$700 individual/$900 family

SEPARATE LIMITS ON YOUR OUT-OF-NETWORK COSTS
Once you pay this amount for covered medical and pharmacy services, UC SHIP steps in to pay 100% of your covered expenses.

Know your pharmacy

Network providers:

Network providers:

• OptumRx pharmacies

Includes deductibles, coinsurance, medical copays and prescription copays

 Network providers: 15,000 individual/6,000 family

Out-of-network providers: 6,000 individual/14,000 family

UC SHIP COVERS

OFFICE VISITS
Copays cover office visit only. Additional charges apply for other services, such as lab work. For details, visit www.ucop.edu/ucship > Plan Docs. Find your campus and click on “Student Medical Summary of Benefits and Coverage (SMB&C).”

100%

100%

ROUTINE PHYSICALS/STUDENT ADULT PREVENTIVE CARE

100%

100%

MENTAL HEALTH AND SUBSTANCE USE DISORDER OFICE VISITS

100%

100%

INPATIENT HOSPITAL CARE

100%

100%

URGENT CARE

100%

100%

EMERGENCY

100%

100%

PREVENTIVE AND DIAGNOSTIC SERVICES

• Conventional lenses (non-myopia, non-bifocal, single-vision)

• Conventional lenses (standard)

• Contact lenses

• Single vision

• Multifocal

• Trifocal

• $0,000 per member

• 40% after $90 brand-name non-formulary copay, 30-day supply

• 30% after $40 brand-name non-formulary copay, 30-day supply

• 50% after $25 brand-name non-formulary copay, 30-day supply

• 100% after $120 generic copay

• 30% after $120 brand-name non-formulary copay, 30-day supply

• 100% after $120 generic copay

• 100% after $120 brand-name non-formulary copay, 30-day supply

Note: 100% prescription coverage for FDA-approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available.

Network providers: $0 copay for primary and specialty care

Out-of-network providers: 0% copay for primary and specialty care

Network providers: 25% copay

Out-of-network providers: 50% copay

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 pharmacy in Cowell Student Health Center 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 www.ucop.edu/ucship > Santa Cruz > Access Benefits Administration Info > Pharmacy Coverage—OptumRx (formerly Catamaran) > Prescription Drug Plan.

NETWORK

OUT-OF-NETWORK

SHS

OPTUMRX PHARMACIES

ALL OTHER PHARMACIES

SEPARATE LIMITS ON YOUR OUT-OF-NETWORK COSTS
Your share of prescription drug costs counts 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 www.ucop.edu/ucship.

UC SHIP COVERS

OUTPATIENT PRESCRIPTION DRUGS

• 100% after $400 generic copay

• 100% after $400 brand-name non-formulary copay, 30-day supply

• 100% after $200 brand-name non-formulary copay, 30-day supply

• 100% after $100 brand-name non-formulary copay, 30-day supply

• 100% after $75 brand-name non-formulary copay, 30-day supply

• 100% after $50 brand-name non-formulary copay, 30-day supply

• 100% after $25 brand-name non-formulary copay, 30-day supply

You also pay amounts exceeding OptumRx maximums.

Note: 100% prescription coverage for FDA-approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available.

Dental Coverage

UC SHIP provides 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 www.ucop.edu/ucship > Santa Cruz > Access Benefits Administration Info > Your Dental Coverage—Delta Dental > Evidence of Coverage for 2016–2017 are shown in green.

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

None for preventive and diagnostic services, $75 per person for other services

None for preventive and diagnostic services, $75 per person for other services

ANNUAL BENEFIT MAXIMUMS
The most the plan will pay out over the coverage period.

Note: Not to exceed a cumulative maximum of $10,000 each benefit year for network plus out-of-network dental benefits in total.

Network providers: $700 copay

Out-of-network providers: 0% copay

Network providers: $700 copay

Out-of-network providers: 0% copay

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

PPO providers agree to accept Delta Dental PPO maximum allowed fee schedule.

You are responsible for the difference between the amount Delta Dental pays and the amount your out-of-network dentist bills.*

UC SHIP COVERS

PREVENTIVE AND DIAGNOSTIC SERVICES
Includes: Vaxx名单, cleanings (once every 6 months), X-rays (one bitewing series within 12 months), fluoride treatment.

100%

80%

BASIC SERVICES
Includes: Fillings and extractions; composite fillings on front teeth; endodontics (not canal), periodontics, one surgery; night guards.

80%, after you pay deductible

50%, after you pay deductible

MAJOR SERVICES
Includes: Prosthodontics; inlays/onlays; crowns and cost restorations; implants.

70%, after you pay deductible

40%, after you pay deductible

* Delta Dental PPO network dentists will take the most or your care in comparison, you will usually have the highest out-of-pocket costs when you visit an out-of-network dentist. However, Delta Dental PPO network dentists will apply the approved fee schedule even though they are out of network, so you could have lower costs than with other out-of-network network dentists.

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 SHS Vision Clinic. Manage your budget wisely—if you use a retail 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 www.ucop.edu/ucship > Santa Cruz > Access Benefits Administration Info.

ROUTINE EYE EXAM (PER BENEFIT YEAR)

Up to $95

100%

EYEGlass FRAMES (PER BENEFIT YEAR)
Select an eyeglass frame and receive the following allowance toward the purchase price.

Up to $95, then you pay

100%

80% of costs exceeding $120

EYEGlass Lenses (STANDARD)

Single lens: $75 copay

Bi-focal lens: $75 copay

Trifocal lens: $75 copay

CONTACT LENSES (PER BENEFIT YEAR)
Select an allowance toward the cost of a supply of contact lenses (rather than eyeglass lenses).

Conventional lenses: Up to $95

Disposable lenses: Up to $20

Conventional lenses: Up to $120

Disposable lenses: Up to $20

Students are limited to $20 discount

Note: 100% after $120 generic copay

100% after $120 brand-name non-formulary copay, 30-day supply

100% after $75 brand-name non-formulary copay, 30-day supply

100% after $50 brand-name non-formulary copay, 30-day supply

100% after $25 brand-name non-formulary copay, 30-day supply

Get In Touch!

Take care of yourself, UC Santa Cruz. If you need help, you’re covered.

Student Health Services

(818) 495-1221

Anthem Blue Cross

(866) 940-8306

Blue View Vision Customer Service

(866) 940-8306

OptumRx

(844) 265-1879

Renee’s Closet

(800) 745-6005

After-Hours Advice Nurse

(818) 495-2591

After-Hours Urgent Care

Domestic Hospital

(818) 495-2591

Emergency Department

(818) 495-2591

On-Duty

(818) 495-2591

Emergency

9151 or use a Campus Emergency Phone or go to the nearest emergency room.