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-ab sĩ lia 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 healthcenter.ucsc.edu/finance 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 Children, 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

UC SHIP is recognized by the Centers for Medicare & Medicaid 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 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.

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, 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, 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 a SHC provider.

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 (be sure to get a referral before making an appointment.)

- Anthem Blue Cross Prudent Buyer network doctors and other providers and facilities. A nationwide network of more than 9,000 physicians and 400 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).

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
- Access the Dental Delta Cost Estimator tool for a real-time estimate 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 New” and enter:

- Your first and last name
- Your student ID number
- Your date of birth (mm/dd/yyyy)

No smartphone or tablet? Access the app using your computer’s browser at mobilehealthconsumer.com/studenthealth

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Medical Coverage

Highlights of your UC SHP 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 SHP site at ucop.edu/ucship > Benefits > Medical-Coverage > UCSC.

<table>
<thead>
<tr>
<th>SHC</th>
<th>OUTSIDE OF SHC</th>
</tr>
</thead>
<tbody>
<tr>
<td>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 “Getting Care” for exceptions. Your convenient, on-campus health home away from home.</td>
<td>NETWORK PROVIDERS Providers facilities in the Anthem Blue Cross Prudent Buyer network, including UC Family medical centers, affiliated facilities and professional providers.</td>
</tr>
<tr>
<td>BENEFT YEAR DEDUCTIBLES The amount you pay before UC SHP pays for services.</td>
<td>Network providers: $300 individual/$600 family</td>
</tr>
<tr>
<td>SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS If your medical and/or pharmacy expenses reach this amount, UC SHP will pay 100% of your covered expenses for the rest of the plan year. Includes deductibles, coinsurance, medical copies and prescription copies.</td>
<td>Network providers: $3,000 individual/$6,000 family Out-of-network providers: $6,000 individual/$12,000 family</td>
</tr>
</tbody>
</table>

UC SHP COVERS

| OFFICE VISITS Copy town office visit only. Additional charges apply for other services, such as lab-work. For details, visit ucop.edu/ucship > Plan-Documents. | Network providers: 100% Out-of-network providers: 75% after $500 copay |
| ROUTINE PHYSICAL/STUDENT ADULT PREVENTIVE CARE | Network providers: 100%, deductible waived Out-of-network providers: 50% |
| MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS | Network providers: 100% Out-of-network providers: 50% after $120 copay, deductible waived Out-of-network providers: 50% no copay |
| INPATIENT HOSPITAL CARE | Network providers: 100% Out-of-network providers: 50% after $500 copay |
| URGENT CARE | Network providers: 100% Out-of-network providers: 50% after $125 copay, deductible waived |
| EMERGENCY CARE (NON-ADMISSION) | Network providers: 100% Out-of-network providers: 50% |
| PEDIATRIC DENTAL AND VISION CARE Up to age 19 | Dental checkups: 100%, lens and major services: 50% Vision exams, frame (formulary) and standard lenses and contact lenses: 100% |

Pharmacy Coverage

OptumRx is the pharmacy benefit administrator for UC SHP. 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 SHP site at ucop.edu/ucship > Benefits > Pharmacy-Coverage > UCSC.

Dental Coverage

UC SHP 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 SHP 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.

Vision Coverage

UC SHP 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 SHC 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 SHP site at ucop.edu/ucship > Benefits > My-Vision-Coverage.