

# 7 Ways to Get the Most from Your Student Health Benefits

The UC Student Health Insurance Plan (UC SHIP) has you covered—24/7/365

UC SHIP makes it easy—and affordable—to see a doctor when you need to. You'll get the best care at the lowest cost when you use UC SHIP wisely. Here's how:

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## Start with your campus Student Health Center (SHC)

When you're on campus and need to see a doctor, head to your campus SHC. Your SHC offers a range of services—from primary care to routine checkups, mental health and substance use disorder services, and more. Many campuses also offer urgent care and a full-service pharmacy.

You'll pay little to nothing for routine care like physicals, vaccinations and prescriptions for your medical issue. Plus—this is where you'll get a referral to see a specialist or a doctor outside the SHC.



Referral?

## If you need care off campus, get a referral!

Call your SHC first for a referral.\* That way, you'll pay only a low copay to see a doctor for basic care—as long as it's someone in the UC Family or Anthem Blue Cross network.

**No referral, no coverage.**

The UC Family's nationally ranked medical centers are located at the UC campuses at Davis, Irvine, Los Angeles, San Diego and San Francisco.

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## Find the best care at the lowest cost

After you receive a referral from your SHC, you can see any provider outside the SHC. Your SHC provider can help you find a doctor. But remember—you'll always pay less when you use UC medical centers, facilities, doctors and other professionals that are part of the **Anthem Blue Cross Prudent Buyer PPO network**.



\* Referrals are not required for emergency care, urgent care clinic visits, pediatricians, obstetricians, or pediatric dental or vision care. UC Riverside, Irvine and Santa Barbara do not require a referral if you are more than 50 miles from campus. UC Merced students do not need a referral to receive medical care outside the SHC.



Emergency Room

Urgent Care

## 4 For urgent health needs, you have options

Can't wait for an appointment? If it's available for your campus, contact [LiveHealth Online](#) to see a doctor via video—or go straight to an urgent care clinic or the emergency room. You don't need a referral for this, but you will pay more for this type of care if the emergency room or urgent care clinic isn't part of the UC Family.

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## 5 If you need hospital care, you're covered

When you visit a hospital **you typically pay for services until you meet your deductible**—the amount you pay out of pocket for health care before the plan begins to share in the cost of covered services. **Once that's met, UC SHIP starts to pay for care.**

If you visit a hospital in the Anthem Blue Cross network, what you pay depends on your campus's specific plan. View the [Benefit Book](#) for your campus for more details about how your plan works. Remember—you'll never pay more than your annual out-of-pocket maximum—the most you'll pay before the plan pays 100% of covered services.



mental health  
vision  
dental

## 6 Take care of your teeth, eyes and mind, too

Don't forget—you also have dental, vision and mental health benefits with UC SHIP. A dental or vision clinic may be available on your campus. Check with your SHC for more information about these services.

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## 7 Download the StudentHealth app

That way you have your ID card at your fingertips. Plus, you can use the app to order prescription refills and find health coverage information when you need it.

