

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=\$974
Grads=\$1,646.**

DEDUCTIBLE *

The money you must spend before any insurance benefit begins.

\$300/year

**No deductible for visits to the Student Health Center*

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%.

OUT-OF-POCKET MAXIMUM

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

\$3,000/year

COPAY*

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

Specialists and counseling: \$10/visit

Urgent Care, physical therapy, chiropractic, acupuncture: \$25/visit

Emergency department: \$125/visit

Pharmacy: varies for different types of prescriptions

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

**No copay for visits to the Student Health Center*