

# **Benefit Booklet**

(Referred to as "Booklet" in the following pages)

## **Anthem PPO Plan**

### **PPO Network**

## **University of California Student Health Insurance Plan**

**UC SAN FRANCISCO**  
**Students and Dependents**

**2020-21**



## Important Numbers

### UC San Francisco Student Health and Counseling Services Center

By Phone/Appointments:	<b>1-415-476-1281</b>
Counseling and Psychological Services/Advice Nurse:	<b>1-415-476-1281</b>
UC SHIP Member Services Number:	<b>1-866-940-8306</b>
Academic Health Plans (AHP):	<b>1-855-428-0723</b> <a href="mailto:ucship@ahpservice.com">ucship@ahpservice.com</a>
Anthem Nurseline:	<b>1-877-351-3457</b>
LiveHealth Online	<b>1-888-LiveHealth (1-888-548-3432)</b>
Future Moms:	<b>1-866-664-5404</b>

## Locations

University of California, San Francisco  
Box 0722  
500 Parnassus Avenue, Millberry Union, P8 Level, Room 005  
San Francisco, CA 94143

University of California, San Francisco  
Box 3015  
1675 Owens Street, 3rd Floor, Room 330  
San Francisco, CA 94158

UC SHIP website: [www.ucop.edu/ucship](http://www.ucop.edu/ucship)

# Introduction

## Dear Plan Member:

This Benefit Booklet gives you a description of your benefits while you and your eligible Dependents are enrolled under the University of California Student Health Insurance Plan (UC SHIP) (the "Plan") offered by your University. You should read this Benefit Booklet carefully to get to know the Plan's main provisions and keep it handy for reference. A thorough understanding of your coverage will allow you to use your benefits wisely. If you have any questions about the benefits shown in this Benefit Booklet, please call your Student Health and Counseling Services Center or UC SHIP Member Services at 1-866-940-8306.

The Plan benefits described in this Benefit Booklet are for eligible Members only during the 2020-21 Plan year. The health care services are subject to the limitations and exclusions, Copayments, Deductible, and Coinsurance rules given in this Benefit Booklet.

Many words used in this Benefit Booklet have special meanings (e.g., Covered Services and Medical Necessity). These words are capitalized and are defined in the "Definitions" section. See these definitions for the best understanding of what is being stated. Throughout this Benefit Booklet you may also see references to "we," "us," "our," "you," and "your." The words "we," "us," and "our" refer to the Claims Administrator. The words "you" and "your" mean the Member, Insured student and each covered Dependent.

If you have any questions about your Plan, please be sure to call Member Services at 1-866-940-8306. Also be sure to check the Claims Administrator's website, [www.anthem.com/ca](http://www.anthem.com/ca) for details on how to locate a Provider, get answers to questions, and access valuable health and wellness tips. .

**Important:** This is not an insured benefit plan. The benefits described in this Benefit Booklet or any rider or amendments attached hereto are funded by the University of California Student Health Insurance Plan who is responsible for their payment. Anthem Blue Cross Life and Health (the Claims Administrator) provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

Your University has agreed to be subject to the terms and conditions of Anthem's provider agreement which may include Pre-service Review and utilization management requirements, coordination of benefits, timely filing limits, and other requirements to administer the benefits under this Plan.

Anthem is an independent corporation operating under a license from the Blue Cross and Blue Shield Association, permitting Anthem to use the Blue Cross and Blue Shield Service Marks in the State of California. Although Anthem is the Claims Administrator and is licensed in California you will have access to providers participating in the Blue Cross and Blue Shield Association BlueCard® PPO network across the country. Anthem has entered into a contract with UC SHIP on its own behalf and not as the agent of the Association.

## Your Right to Appeals

For purposes of these Appeal provisions, "claim for benefits" means a request for benefits under the Plan. The term includes both pre-service and post-service claims.

- A pre-service claim is a claim for benefits under the Plan for which you have not received the benefit or for which you may need to obtain approval in advance.
- A post-service claim is any other claim for benefits under the Plan for which you have received the service.

If your claim is denied:

- You will be provided with a written notice of the denial; and
- You are entitled to a full and fair review of the denial.

The procedure the Claims Administrator will follow will satisfy the requirements for a full and fair review under applicable federal regulations.

### Notice of Adverse Benefit Determination

If your claim is denied, the Claims Administrator's notice of the adverse benefit determination (denial) will include:

- information sufficient to identify the claim involved;
- the specific reason(s) for the denial;
- a reference to the specific Plan provision(s) on which the Claims Administrator's determination is based;
- a description of any additional material or information needed to perfect your claim;
- an explanation of why the additional material or information is needed;
- a description of the Plan's review procedures and the time limits that apply to them
- information about any internal rule, guideline, protocol, or other similar criterion relied upon in making the claim determination and about your right to request a copy of it free of charge, along with a discussion of the claims denial decision;
- information about the scientific or clinical judgment for any determination based on Medical Necessity or experimental treatment, or about your right to request this explanation free of charge, along with a discussion of the claims denial decision; and
- the availability of, and contact information for, any applicable office of health insurance consumer assistance or ombudsman who may assist you.

For claims involving urgent/concurrent care:

- the Claims Administrator's notice will also include a description of the applicable urgent/concurrent review process; and
- the Claims Administrator's may notify you or your authorized representative within 24 hours orally and then furnish a written notification.

## Appeals (Grievances)

You have the right to appeal an adverse benefit determination (claim denial). You or your authorized representative must file your appeal within 180 calendar days after you are notified of the denial. You will have the opportunity to submit written comments, documents, records, and other information supporting your claim. The Claims Administrator's review of your claim will take into account all information you submit, regardless of whether it was submitted or considered in the initial benefit determination.

The Claims Administrator shall offer a single mandatory level of appeal and an additional voluntary second level of appeal which may be a panel review, independent review, or other process consistent with the entity reviewing the appeal. The time frame allowed for the Claims Administrator to complete its review is dependent upon the type of review involved (e.g. pre-service, concurrent, post-service, urgent, etc.).

**For pre-service claims involving urgent/concurrent care**, you may obtain an expedited appeal. You or your authorized representative may request it orally or in writing. All necessary information, including the Claims Administrator's decision, can be sent between the Claims Administrator and you by telephone, facsimile or other similar method. To file an appeal for a claim involving urgent/concurrent care, you or your authorized representative must contact the Claims Administrator at 1-866-940-8306 and provide at least the following information:

- the identity of the claimant;
- the date (s) of the medical service;
- the specific medical condition or symptom;
- the provider's name;
- the service or supply for which approval of benefits was sought; and
- any reasons why the appeal should be processed on a more expedited basis.

**All other requests for appeals** should be submitted in writing by the Member or the Member's authorized representative, except where the acceptance of oral Appeals (Grievances) is otherwise required by the nature of the appeal (e.g. urgent care). You or your authorized representative must submit a request for review to:

Anthem Blue Cross Life and Health Insurance Company  
ATTN: Appeals  
P.O. Box 4310, Woodland Hills, CA 91365-4310

### **You must include your Member Identification Number when submitting an appeal.**

Upon request, the Claims Administrator will provide, without charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim. "Relevant" means that the document, record, or other information:

- was relied on in making the benefit determination; or
- was submitted, considered, or produced in the course of making the benefit determination; or
- demonstrates compliance with processes and safeguards to ensure that claim determinations are made in accordance with the terms of the Plan, applied consistently for similarly-situated claimants; or
- is a statement of the Plan's policy or guidance about the treatment or benefit relative to your diagnosis.

The Claims Administrator will also provide you, free of charge, with any new or additional evidence considered, relied upon, or generated in connection with your claim. In addition, before you receive an adverse benefit determination on review based on a new or additional rationale, the Claims Administrator will provide you, free of charge, with the rationale.

**For Out of State Appeals (Grievances)** You have to file Provider Appeals with the local Blue Cross and/or Blue Shield Plan in that geographic area (“Host Blue”). This means Providers must file Appeals with the same plan to which the claim was filed.

### **Eligibility (Grievances)**

Grievances relating to eligibility for coverage under the Plan should be submitted to your campus student health insurance office in writing, within 60 days of the notification that you are not eligible for coverage. You should include all information and documentation on which your grievance is based. The student health insurance office will notify you in writing of its conclusion regarding your eligibility. If the student health insurance office confirms the determination that you are ineligible, you may request, in writing, that the University of California Student Health Insurance Plan (UC SHIP) office review this decision. Your request for review should be sent within 60 days after receipt of the notice from the student health insurance office confirming your ineligibility and should include all information and documentation relevant to your grievance. Your request for review should be submitted to: University of California Student Health Insurance Plan, Risk Services, 1111 Franklin Street, 10<sup>th</sup> Floor, Oakland, CA 94607. The decision of the UC SHIP Director will be final.

### **How Your Appeal will be Decided**

When the Claims Administrator considers your appeal, the Claims Administrator’s review will not rely upon the initial benefit determination (claim denial). The review will be conducted by an appropriate reviewer who did not make the initial determination and who does not work for the person who made the initial determination.

An additional voluntary second-level review will be conducted by an appropriate reviewer who did not make the initial determination or the first-level appeal determination and who does not work for the person who made the initial determination or first-level appeal determination.

If the denial was based in whole or in part on a medical judgment, including whether the treatment is experimental, investigational, or not Medically Necessary, the reviewer will consult with a health care professional who has the appropriate training and experience in the medical field involved in making the judgment. This health care professional will not be one who was consulted in making an earlier determination or who works for the health care professional who was consulted in making an earlier determination.

### **Notification of the Outcome of the Appeal**

**If you appeal a claim involving urgent/concurrent care**, the Claims Administrator will notify you of the outcome of the appeal as soon as possible, but not later than 72 hours after receipt of your request for appeal.

**If you appeal any other pre-service claim**, the Claims Administrator will notify you of the outcome of the appeal within 30 days after receipt of your request for appeal.

**If you appeal a post-service claim**, the Claims Administrator will notify you of the outcome of the appeal within 60 days after receipt of your request for appeal.

### **Appeal Denial**

If your appeal is denied, that denial will be considered an adverse benefit determination. The notification from the Claims Administrator will include all of the information set forth in the above subsection entitled “Notice of Adverse Benefit Determination.”

## **Voluntary Second Level Appeals**

If you are dissatisfied with the Plan's mandatory first level appeal decision, a voluntary second level appeal may be available. If you would like to initiate a second level appeal, please write to the Anthem Blue Cross address listed above. Voluntary appeals (Grievances) must be submitted within 60 calendar days of the denial of the first level appeal. You are not required to complete a voluntary second level appeal prior to submitting a request for an independent External Review.

### **External Review**

If the outcome of the mandatory first level appeal is adverse to you and it was based on medical judgment, you may be eligible for an independent External Review pursuant to federal law. You must submit your request for External Review to the Claims Administrator within four (4) months of the notice of your final internal adverse determination.

A request for an External Review must be in writing unless the Claims Administrator determines that it is not reasonable to require a written statement. You do not have to re-send the information that you submitted for internal appeal. However, you are encouraged to submit any additional information that you think is important for review.

For pre-service claims involving urgent/concurrent care, you may proceed with an Expedited External Review without filing an internal appeal or while simultaneously pursuing an expedited appeal through the Claims Administrator's internal appeal process. You or your authorized representative may request it orally or in writing. All necessary information, including the Claims Administrator's decision, can be sent between the Claims Administrator and you by telephone, facsimile or other similar method. To proceed with an Expedited External Review, you or your authorized representative must contact the Claims Administrator at the phone number listed on your Identification Card 1-866-940-8306 and provide at least the following information:

- the identity of the claimant;
- the date (s) of the medical service;
- the specific medical condition or symptom;
- the provider's name;
- the service or supply for which approval of benefits was sought; and
- any reasons why the appeal should be processed on a more expedited basis.

All other requests for External Review should be submitted in writing unless the Claims Administrator determines that it is not reasonable to require a written statement. Such requests should be submitted by you or your authorized representative to:

Anthem Blue Cross Life and Health Insurance Company  
ATTN: Appeals  
P.O. Box 4310, Woodland Hills, CA 91365-4310

**You must include your Member Identification number when submitting an appeal.**

This is not an additional step that you must take in order to fulfill your appeal procedure obligations described above. Your decision to seek External Review will not affect your rights to any other benefits under this health care Plan. There is no charge for you to initiate an independent External Review. The External Review decision is final and binding on all.

**Requirement to file an Appeal before filing a lawsuit**

If you are still dissatisfied with the resolution after you have completed the Appeals Procedure, you may initiate proceedings in a court of law or other forum or file a claim in small claims court, depending on the amount you are seeking. Any such action must be commenced within three years of the plan's final decision on the claim or other request for benefits. If the Plan determines an appeal is untimely, the plan's latest decision on the merits of the underlying claim or benefit request is the final decision date. You must exhaust the plan's internal Appeals Procedure, other than voluntary level of appeal, before filing a lawsuit or taking other legal action, including filing a claim in small claims court against the Plan.

**The Claims Administrator reserves the right to modify the policies, procedures and timeframes in this section in accordance with applicable law.**



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## Periods of Coverage

	Early Start	Fall Term	Winter Term	Spring Term	Summer Term
SRHP 1		9/1/20- 12/31/20	1/1/21- 3/28/21	3/29/21- 6/13/21	6/14/21- 8/31/21
SRHP 2		9/9/20- 12/31/20	1/1/21- 3/28/21	3/29/21- 6/13/21	6/14/21- 9/7/21
SRHP 3		10/1/20- 12/31/20	1/1/21- 3/31/21	4/1/21- 6/30/21	7/1/21- 9/30/21
SRHP 4		10/6/20- 1/5/21	1/6/21- 4/5/21	4/6/21- 7/5/21	7/6/21- 10/5/21
SRHP 5		8/31/20- 11/30/20	12/1/20- 2/28/21	3/1/21- 5/31/21	6/1/21- 9/10/21
SRHP 6		7/27/20- 10/31/20	11/1/20- 1/31/21	2/1/21- 4/30/21	5/1/21- 7/23/21
SRHP 7		8/10/20- 12/31/20	1/1/21- 3/28/21	3/29/21- 5/31/21	
SRHP 8		9/9/20- 12/31/20	1/1/21- 3/28/21	3/29/21- 5/31/21	
SRHP 9		8/1/20- 12/31/20	1/1/21- 3/28/21	3/29/21- 5/31/21	
SRHP 10					5/30/21- 8/6/21
SRHP 11		7/31/20- 12/31/20	1/1/21- 3/28/21	3/29/21- 6/13/21	6/14/21- 7/31/21

	Early Start	Fall Term	Winter Term	Spring Term	Summer Term
<b>Grad 1 - Bioengineering early starts/Translational Medicine</b>		8/1/20-12/31/20	1/1/21-3/28/21	3/29/21-8/31/21	
<b>Grad 2 - Graduate Programs</b>		9/1/20-12/31/20	1/1/21-3/28/21	3/29/21-8/31/21	6/14/21-8/31/21
<b>Prof 1 - Prime Students early starts</b>		7/27/20-12/31/20	1/1/21-3/28/21	3/29/21-7/31/21	
<b>Prof 2 - Prof. Programs</b>		9/9/20-12/31/20	1/1/21-3/28/21	3/29/21-9/7/21	6/14/21-9/7/21
<b>Prof 3 - SOM 1st - 4th - Bridges Curriculum</b>		7/31/20-12/31/20	1/1/21-3/28/21	3/29/21-7/31/21	
<b>Prof 4 – SOP 1<sup>st</sup> Year</b>	7/21/20-10/9/20	10/10/20-1/3/21	1/4/21-3/14/21	3/15/21-6/13/21	
<b>Prof 5 – SOP 2<sup>nd</sup> Year</b>	6/15/20-9/25/20	9/26/20-1/10/21	1/11/21-4/3/21	4/4/21-6/27/21	
<b>Prof 6 – SOP 3<sup>rd</sup> Year</b>	6/29/20-9/27/20	9/28/20-1/3/21	1/4/21-3/28/21	3/29/21-6/30/21	
<b>DPT 2020-23</b>					6/4/21-9/7/21
<b>Prof 8 - MSTP - Bridges Curriculum</b>					6/14/21-7/31/21

Please contact Student Health and Counseling Services for questions about coverage periods.

## Eligibility and Enrollment – Adding Members

In this section you will find information on who is eligible for coverage under this Plan and when Members can be added to your coverage. Eligibility requirements are described in general terms below. For more specific information, please contact your Student Health Counseling Services Center.

### Eligible Status

#### The Insured Student

To be eligible to enroll, individual must be entitled to participate in the benefit Plan.

#### Insured Students

1. All registered domestic and international students, including students who are registered in-absentia at the University of California at San Francisco are automatically enrolled in UC SHIP.

**Note:** A student may waive enrollment in the Plan during the specified waiver period by providing proof of other coverage that meets benefit criteria specified by the University. A waiver is effective for one academic year and must be completed again during the waiver period at the start of each fall term of the academic year. Waiver requests for each academic term within a year are also available. Information about waiving enrollment in the Plan may be obtained from the Student Health and Counseling Services.

#### Eligible Non-Registered Students

1. The following class of individuals may enroll voluntarily as Insured students:
  - a. All non-registered filing fee status graduate students of the University of California who are completing work under the auspices of the University of California, as determined by the campus but are not attending classes. Students on filing fee status may purchase Plan coverage for a maximum of one quarter by contacting AHP at 1-855-428-0723. The student must have been covered by the Plan in the term immediately preceding the term for which the student wants to purchase coverage or, if the student waived Plan enrollment, show proof of involuntary loss of the coverage used to obtain the waiver.
  - b. All non-registered students of the University of California, as determined by the campus, who are on an approved leave of absence status. These students may purchase Plan coverage for a maximum of two quarters. The student must have been covered by the Plan in the term immediately preceding the term for which the Student wants to purchase coverage or, if the student waived Plan enrollment, show proof of involuntary loss of the coverage used to obtain the waiver. These students may enroll by contacting AHP at 1-855-428-0723.
  - c. All former students of the University of California who recently completed their degree at UC (graduated) during the term immediately preceding the term for which they want to purchase coverage. Provided these individuals were enrolled in the Plan in the preceding term, they may purchase the Plan coverage for a maximum of one semester or quarter. These individuals may enroll by contacting AHP at 1-855-428-0723.
  - d. Individuals on the University of California San Francisco campus enrolled in the “Scholars and Researcher Health Plan” which encompasses persons who are non-registered students, but are scholars and/or researchers engaged in a program or academic pursuit approved or recognized by the campus. Each enrollee must present official approval from a campus representative of the program.

## Dependents

### Eligible Dependents

1. The following class of Dependents of Insured students may enroll voluntarily in the Plan:
  - Spouse: Legally married spouse of the Insured student.
  - Domestic Partner: The individual designated as an Insured student's Domestic Partner under one of the following methods: (i) registration of the partnership with the State of California; or (ii) establishment of a same or opposite sex legal union, other than marriage, formed in another jurisdiction that is substantially equivalent to a State of California-registered domestic partnership.
  - Child: The Insured student's child(ren) as follows:
    - Biological child under the age of 26.
    - Stepchild: A stepchild under the age of 26 is a Dependent as of the date the Insured student marries the child's parent.
    - Adopted child under the age of 26, including a child placed with the Insured student or the Insured student's Spouse or Domestic Partner, for the purpose of adoption, from the moment of placement as certified by the agency making the placement.
    - Child of the Insured student's Domestic Partner: A child of the Insured student's Domestic Partner under the age of 26 is a Dependent as of the Effective Date of the domestic partnership.
    - Foster Child: A foster child under the age of 18 is a Dependent from the moment of placement with the Insured student as certified by the agency making the placement. In certain circumstances, the foster child age limit may be extended in accordance with the provision for a non-minor Dependent, as defined in the California Welfare and Institutions Code Section 11400(v).
    - A child for whom the Insured student is legally required to provide health insurance in accordance with an administrative or court order, provided that the child otherwise meets UC SHIP eligibility requirements.
    - Dependent Adult Child: A child who is 26 years of age or older and: (i) was covered under the prior plan, or has six or more months of creditable coverage, (ii) is chiefly dependent on the student, Spouse or Domestic Partner for support and maintenance, and (iii) is incapable of self-sustaining employment due to a physical or mental condition. A Physician must certify in writing that the child is incapable of self-sustaining employment due to a physical or mental condition. The University may request proof of these conditions in order to continue coverage. The University must receive the certification, at no expense to the University, within 60 days of the date the student receives the request. The University may request proof of continuing dependency and that a physical or mental condition still exists, but, not more often than once each year after the initial certification. This exception will last until the child is no longer chiefly dependent on the student, Spouse or Domestic Partner for support and maintenance due to a continuing physical or mental condition. A Dependent adult child is considered chiefly dependent for support and maintenance if he or she qualifies as a Dependent for federal income tax purposes.

**Note: If both student parents are covered as Insured students, their children may be covered as the Dependents of either, but not of both.**



2. Students are required to provide proof of Dependent status when enrolling their dependents in the Plan. Proof is required once per year in English or with English translation. The following documents will be accepted:
- For Spouse, a marriage certificate
  - For a Domestic Partner, a Certificate of Registered Domestic Partnership issued by the State of California, or of same or opposite sex legal union other than marriage formed in another jurisdiction.
  - For a biological child, a birth certificate showing the student is the parent of the child
  - For a stepchild, a birth certificate, and a marriage certificate showing that one of the individuals listed on the birth certificate is married to the student
  - For a biological child of a Domestic Partner, a birth certificate showing the Domestic Partner is the parent of the child
  - For an adopted or foster child, documentation from the placement agency showing that the student or the Domestic Partner has the legal right to control the child's health care
  - For a child covered under a court order, a copy of the document from the court
  - International student dependents must provide a copy of their passport.

To obtain coverage for children, the Plan requires you to give AHP a copy of any legal documents awarding guardianship of such child(ren) to you. This must be provided or translated into English.

## Types of Coverage

The types of coverage available to the Insured students and eligible Dependents are indicated at the time of enrollment through the Plan Administrator.

## When You Can Enroll

We do not require written applications from registered students. The University of California will maintain records of all students registered each academic term and will automatically enroll all registered students for coverage under this Plan each academic term. Students who provide proof that they have other health coverage that meets the University's requirements may apply to waive enrollment in the Plan.

Students who involuntarily lose their other health coverage during the Coverage Period must notify the Student Health and Counseling Services on their campus with an official written letter of termination from the previous health insurance carrier. These students will be enrolled in UC SHIP as of the date of their involuntary loss of other coverage if they notify the Student Health and Counseling Services within 31 days of the loss of their coverage. If the student does not notify the Student Health and Counseling Services within the 31 days, coverage will be effective on the date the student pays the full premium. The premium is not pro-rated for enrollment occurring after the start of a Coverage Period.

**Non-registered students and eligible Dependents who enroll on a voluntary basis must submit an electronic enrollment application for each academic term of coverage.** Enrollment applications must be received within 30 days of the start of the coverage period. The coverage will begin on the first day of that period. **Enrollment will not be continued to the next Coverage Period (academic term) unless a new electronic application is received. A reminder of re-enrollment will be provided, but it is the student's responsibility to make sure their coverage continues to next term by contacting AHP.**

To enroll a Dependent, you must contact AHP Customer Care Unit at 1-855-428-0723 or completed the online enrollment application found on your Student Health Center web page. Your dependents must meet all Dependent eligibility criteria established by the Plan Administrator, and be one of the following.

Dependents of covered students may be enrolled, outside of an enrollment period for a particular Coverage Period, within 31 calendar days of the following events:

1. For Spouse, the date of issuance of the marriage certificate.
2. For a Domestic Partner, the date that the Certificate of Registered Domestic Partnership is filed with the State of California or other jurisdiction
3. For a biological child, the date of birth.
4. For an adopted or foster child, the date of placement with the student or Domestic Partner.
5. For any Dependent, the date of loss of other coverage. An official letter of termination from the insurance carrier must be provided at the time of enrollment in UC SHIP.
6. For a child covered under a court order, the date that the court orders that the child be covered.

**Non-registered students and eligible Dependents enroll by contacting AHP at 1-855-428-0723.**

**Important Note Regarding Newborn Children.** If the student is already covered, any child born to the student will be covered under the student's benefits from the moment of birth, provided Anthem Blue Cross is notified of the birth within 31 days. Coverage will be in effect for 31 days under the covered parent's plan without additional cost to the student. If both parents are UC SHIP members, the newborn coverage will be assigned to the mother for the first 31 days.

For continued newborn coverage beyond the 31 days described in the preceding paragraph, the parent must enroll the newborn as a Dependent under UC SHIP within 31 days of the date of birth. The student must contact AHP at 1-855-428-0723 or complete the electronic enrollment application on your campus Student Health Center website to enroll the child as a Dependent.

## **Special Enrollment Periods**

If a student or Dependent does not enroll for coverage when they were first eligible, they may be able to join the Plan if they qualify for Special Enrollment. The student or Dependent must request Special Enrollment within 31 days of a qualifying event.

Special Enrollment is available for eligible individuals who:

- Lost eligibility under a prior health plan for reasons other than non-payment of premium or due to fraud or intentional misrepresentation of a material fact.
- Exhausted COBRA benefits or Plan Administrator contributions toward coverage were terminated.
- Lost employer contributions towards the cost of the other coverage
- Are now eligible for coverage due to marriage, domestic partnership, birth, adoption, or placement for adoption.

## **Nondiscrimination**

No person who is eligible to enroll will be refused enrollment based on health status, health care needs, genetic information, previous medical information, disability, sexual orientation or identity, gender or age.

## **Statements and Forms**

All Members must complete forms or statements that the Plan may reasonably request.

Any rights to benefits under this Plan are subject to the condition that all such information is true, correct, and complete. Any material misrepresentation by you may result in termination of coverage as provided in the "Termination and Continuation of Coverage" section. This does not apply, however, to fraudulent misstatements.

## How Your Plan Works

**IF YOU ARE ENROLLED UNDER THIS PLAN AS A STUDENT AND YOU NEED NON-EMERGENCY OR NON-URGENT MEDICAL CARE, YOU MUST FIRST GO TO OR CONTACT THE STUDENT HEALTH AND COUNSELING SERVICES FOR TREATMENT DURING THEIR REGULAR HOURS OF OPERATION. THE STUDENT HEALTH AND COUNSELING SERVICES WILL HELP YOU LOCATE PROVIDERS AND ISSUE REFERRALS TO MEDICAL PROVIDERS WHEN ADDITIONAL CARE OR A SPECIALIST IS NEEDED. COVERED DEPENDENTS MUST SEEK CARE FROM OFF-CAMPUS PROVIDERS.**

The Student Health and Counseling Services Center (SHCS) is the student's medical home. You may choose from among Student Health and Counseling Services providers for your primary, wellness care, some specialty care, and other services. Your SHCS Provider will diagnose and treat most illnesses, coordinate all of your health care and provide a Referral if you need care outside the SHCS. With the Referral in hand you choose from UC Family, Network Providers, or Out-of-Network Providers. *Review the benefits listed in this Benefit Booklet to determine your most cost-effective option.*

Referrals are made at the sole and absolute discretion of the SHCS. The Referral does not guarantee payment or coverage, and your Deductible, Copayment or Coinsurance may apply. The services you obtain must be Medically Necessary and a covered benefit under this Plan. Exceptions: a Referral is not required to seek Emergency or urgent care, LiveHealth Online, pediatric dental or vision for members under age 19, or services of a pediatrician, obstetrician, or gynecologist.

**IF A STUDENT RECEIVES MEDICAL CARE WITHOUT PRIOR REFERRAL FROM THE STUDENT HEALTH AND COUNSELING SERVICES, THE EXPENSES WILL NOT BE COVERED, EXCEPT FOR THE EXCEPTIONS LISTED ABOVE.**

**Note:** Student Health and Counseling Services (SHCS) on campus does not provide medical, pharmacy, dental and vision services for covered Dependent children. Covered Dependent may seek medical services off campus from any health care professional or Facility without the need of a referral

### Network Services

Your Plan is a PPO plan. The Plan is divided into three sets of benefits: UC Family, Network and Out-of-Network. If you choose a UC Family Provider or a Network Provider, you will pay less in out-of-pocket costs, such as Copayments, Deductibles, and Coinsurance. If you use an Out-of-Network Provider, you will have to pay more in out-of-pocket expenses.

When you use a UC Family Provider, Network Provider or get care as part of an Authorized Service, Covered Services will be covered at the Network level. The Claims Administrator has final authority to determine the Medical Necessity of the service. Referrals are required from the Student Health Center to visit a Network Specialist, including behavioral health Providers. **This does not apply to Emergency care, urgent care, LiveHealth Online, pediatric dental or vision for members under age 19, services of a pediatrician, obstetrician, or gynecologist.**

**UC Family** is a network comprised of University of California physicians and medical centers and UC campus student health centers. The five UC Health Systems have agreed to accept discounted rates, waive the Benefit Year Deductible and accept lower Co-Payments and Co-Insurance for certain services and supplies.

**Network Providers** include various types of "Network Providers" who contract with the Claims Administrator to care for you. These providers are called "Network Providers" because they have agreed to participate in the Claims Administrator's preferred provider organization program (PPO), called the Prudent Buyer Plan. Network Providers have agreed to rates they will accept as reimbursement for Covered Services. The cost of benefits provided under this Plan will generally be lower for Network Providers than for Out-of-Network Providers. Referrals are required from the Student Health and Counseling Services in order to visit a Network Specialist, including behavioral health Providers. **This does not apply to Emergency care, urgent care, LiveHealth Online, pediatric dental or vision for members under age 19, services of a pediatrician, obstetrician, or gynecologist.** The University of California five health systems, including hospitals, and other medical facilities, and affiliated professional providers have agreed to special discounted rates for UC SHIP members.

Upon receiving the Referral to see a Doctor, call their office:

- Tell them you are an Anthem Member,
- Have your Member Identification Card handy. The Doctor's office may ask you for your group or Member ID number.
- Tell them the reason for your visit.

When you go to the office, be sure to bring your Member Identification Card with you. You can provide a copy from your student health mobile app (mobilehealthconsumer/student from the App Store or Google Play).

For services rendered by Network Providers:

1. You will not be required to file any claims. Network Providers will file claims for Covered Services for you. (You will still need to pay any Coinsurance, Copayments, and/or Deductibles that apply.) You may be billed by your Network Provider(s) for any non-Covered Services you get or when you have not followed with the terms of this Benefit Booklet.
2. Precertification will be done by the Network Provider. See the "Getting Approval for Benefits" section for further details.

Please refer to the "Claims Payment" section for additional information on Authorized Services.

**Note:** Payment of Emergency room claims is subject to review by the Claims Administrator. The Claims Administrator makes the final determination regarding whether services were rendered for an Emergency.

**Contracting and Non-Contracting Hospitals** are another type of service providers. They are different from a Hospital which is a Network Provider. The Claims Administrator has contracted with most hospitals in California to obtain certain advantages for patients covered under the Plan. While only some hospitals are Network Providers, all eligible California hospitals are invited to be Contracting Hospitals and most—over **90%**—accept. **For those which do not (called Non-Contracting Hospitals), there is a significant benefit penalty in your Plan.**

## **Out-of-Network Services and Benefits**

Services which are not obtained from a Network Provider or as part of an Authorized Service will be considered an Out-of-Network service, unless otherwise indicated in this Benefit Booklet. You must obtain a Referral from the Student Health Center to seek treatment from an Out-of-Network provider, except for items listed above.

For services rendered by an Out-of-Network Provider:

1. The Out-of-Network Provider can charge you the difference between their bill and the Plan's Maximum Allowed Amount plus any Deductible and/or Coinsurance/Copayments;
2. You may have higher cost sharing amounts (i.e., Deductibles, Coinsurance, and/or Copayments);
3. You will have to pay for services that are not Medically Necessary;
4. You will have to pay non-Covered Services;
5. You may have to file claims; and
6. You must make sure any necessary Precertification is done. Please see the "Obtaining Approval for Benefits" section for further details.

**Exceptions to Out-of-Network Services and Benefits:**

Your Co-Insurance for Out-of-Network Providers will be the same as for Network Providers for the following services. You may be responsible for charges which exceed the Maximum Allowed Amount.

- a. Emergency services provided by other than a Hospital;
- b. The first 48 hours of Emergency services provided by a *hospital* (the Network Provider Co-Insurance will continue to apply to an Out-of-Network Provider beyond the first 48 hours if you, in the Claims Administrator's judgment, cannot be safely moved);
- c. The services of an Out-of-Network Provider when Anthem approves a referral from a Physician who is a Network Provider or from the student health services (see the provision AUTHORIZED SERVICE(S) on page 110);
- d. Charges by a type of Physician not represented in the Prudent Buyer Plan network (for example, an audiologist);
- e. Clinical Trials; or
- f. The services of an anesthesiologist and assistant surgeon who are Out-of-Network Providers when the Hospital where the surgery is to be performed, or Ambulatory Surgical Facility, AND the operating Physician are BOTH Network Providers.

**Note:** Payment of Emergency room claims is subject to review by the Claims Administrator. The Claims Administrator makes the final determination regarding whether services were rendered for an Emergency.

**Emergency Services Provided by Out-of-Network Providers.** Out-of-Network Providers may send you a bill and collect for the amount of the Out-of-Network Provider's charge that exceeds the Maximum Allowed Amount under this Plan. You are responsible for paying the difference between the Maximum Allowed Amount and the amount the Out-of-Network Provider charges. This amount can be significant. If you receive a bill, please contact your campus student health services insurance office at 1-415-476-1281 for additional information or assistance. Covered Dependents must contact the Claims Administrator at 1-866-940-8306 for additional information or assistance.

## How to Find a Provider in the Network

There are three ways you can find out if a Provider or Facility is in the Claims Administrator's network. You can also find out where they are located and details about their license or training. :

- See your Plan's directory of Network Providers at [www.anthem.com/ca](http://www.anthem.com/ca), choose a plan/network - UC SHIP PPO, which lists the Physicians, Providers, and Facilities that participate in this Plan's network.
- Call Member Services to request a list of Physicians and Providers that participate in this Plan's network, based on specialty and geographic area.
- Check with your Physician or Provider.

Please note that not all Network Providers offer all services. For example, some hospital-based labs are not part of our Reference Lab Network. In those cases you will have to go to a lab in the Reference Lab Network to get Network benefits. Please call Member Services before you get services for more information.

If you need details about a Provider's license or training, or help choosing a Physician who is right for you, call the Member Services number on the back of your Member Identification Card (1-866-940-8306). TTY/TDD services also are available by dialing 711. A special operator will get in touch with the Claims Administrator to help with your needs.

Please note that Anthem has several networks, please make sure to choose the UC SHIP PPO network when choosing a provider.

## Timely Access to Care

Anthem has contracted with health care service providers to provide Covered Services in a manner appropriate for your condition, consistent with good professional practice. Anthem ensures that its contracted provider networks have the capacity and availability to offer appointments within the following timeframes:

- **Urgent Care appointments for services that do not require prior authorization:** within forty-eight (48) hours of the request for an appointment;
- **Urgent Care appointments for services that require prior authorization:** within ninety-six (96) hours of the request for an appointment;
- **Non-Urgent appointments for primary care:** within ten (10) business days of the request for an appointment;
- **Non-Urgent appointments with specialists:** within fifteen (15) business days of the request for an appointment;

**If a Provider determines that the waiting time for an appointment can be extended without a detrimental impact on your health, the Provider may schedule an appointment for a later time than noted above.**

Anthem arranges for telephone triage or screening services for you twenty-four (24) hours per day, seven (7) days per week with a waiting time of no more than thirty (30) minutes. If Anthem contracts with a Provider for telephone triage or screening services, the Provider will utilize a telephone answering machine and/or an answering service and/or office staff, during and after business hours, to inform you of the wait time for a return call from the Provider or how the Member may obtain urgent care or Emergency services or how to contact another Provider who is on-call for telephone triage or screening services.

If you need the services of an interpreter, the services will be coordinated with scheduled appointments and will not result in a delay of an appointment with a Network Provider.

## **The BlueCard Program**

Like all Blue Cross and Blue Shield plans throughout the country, the Claims Administrator participates in a program called "BlueCard," which provides services to you when you are outside the Service Area. For more details on this program, please see "Inter-Plan Arrangements" in the "Claims Payment" section.

## **Identification Card**

A health app is available that allows UC SHIP Members and their Dependents to access Plan Identification Cards and benefits information from their mobile devices. To learn more about these services, please call UC SHIP Member Services at 1-866-940-8306 or download the app from the App Store or Google play (mobilehealthconsumer/student) to download the StudentHealth app. Once you have the app, follow these three steps to register:

1. Enter your first name, last name, student ID number and date of birth (mm/dd/yyyy); then go to the next screen.
2. On the next screen, called Credentials, notice your assigned user name. For most students, your username is, "firstname.lastname" but if another student in the UC system has the same name, you will be assigned a user name with the number "1," "2" or so on after it.
3. Create a password containing at least six characters, including a letter and number.

The Claims Administrator will provide an electronic Identification Card to each Member enrolled in the Plan. When you get care, you must show your Identification Card. Only covered Members have the right to receive services under this Plan. If anyone gets services or benefits to which they are not entitled to under the terms of this Benefit Booklet, he/she must pay for the actual cost of the services.

You may not knowingly permit the use of your Plan Identification Card by someone other than yourself or your dependents to obtain services.



## Schedule of Benefits

In this section you will find an outline of the benefits included in your Plan and a summary of any Deductibles, Coinsurance, and Copayments that you must pay. Also listed are any Benefit Year Maximums or limits that apply. Please read the "What's Covered" for more details on the Plan's Covered Services. Read the "What's Not Covered" section for details on Excluded Services.

All Covered Services are subject to the conditions, exclusions, limitations, and terms of this Benefit Booklet including any endorsements, amendments, or riders.

**To get the highest benefits at the lowest out-of-pocket cost, you must get Covered Services from a UC Family or Network Provider.** Benefits for Covered Services are based on the Maximum Allowed Amount, which is the most the Plan will allow for a Covered Service. When you use an Out-of-Network Provider you may have to pay the difference between the Out-of-Network Provider's billed charge and the Maximum Allowed Amount in addition to any Coinsurance, Copayments, Deductibles, and non-covered charges. This amount can be substantial. Please read the "Claims Payment" section for more details.

Certain services require prior authorization in order for benefits to be provided. UC Family and Network Providers will initiate the review on your behalf. An Out-of-Network Provider may or may not initiate the review for you. In both cases, it is your responsibility to initiate the process and ask your Physician to request prior authorization. You may also call Anthem directly. Please see "Getting Approval for Benefits" for more details.

Deductibles, Coinsurance, and Benefit Year Maximums are calculated based upon the Maximum Allowed Amount, not the Provider's billed charges.

**Essential Health Benefits provided within this Benefit Booklet are not subject to lifetime or annual dollar maximums. Certain non-essential health benefits, however, are subject to either a lifetime and/or dollar maximum.**

**Essential Health Benefits are defined by federal law and refer to benefits in at least the following categories:**

- Ambulatory patient services,
- Emergency services,
- Hospitalization,
- Maternity and newborn care,
- Mental Health and Substance Abuse disorder services, including behavioral health treatment,
- Prescription drugs,
- Rehabilitative and habilitative services and devices,
- Laboratory services,
- Preventive and wellness services, and
- Chronic disease management and pediatric services, including oral and vision care.

Such benefits shall be consistent with those set forth under the Patient Protection and Affordable Care Act of 2010 and any regulations issued pursuant thereto.

<b>Deductible – Plan Year</b>	<b>UC Family</b>	<b>Network</b>	<b>Out-of-Network</b>
Per Member	None	\$200	\$750
Per Family – All other Members combined	None	\$400	\$1,500

All medical services and supplies received outside the Student Health and Counseling Services or UC Family that are covered under this Plan are subject to the Benefit Year Deductible, unless otherwise indicated.

The Network and Out-of-Network Deductibles are not combined. The amounts you pay toward the Network Deductible will not apply toward the Out-of-Network Deductible and amounts you pay toward the Out-of-Network Deductible will not apply toward the Network Deductible.

When the Deductible applies, you must pay it before benefits begin. See the sections below to find out when the Deductible applies.

The Deductible does not include penalties for not getting required Precertification.

The Benefit Year Deductible will not apply to benefits for prescription drugs under your OptumRx Prescription Drug Plan. For additional information contact OptumRx at 1-844-265-1879 or [www.optumrx.com](http://www.optumrx.com).

Pediatric Vision Services are not subject to the Deductible.

There is a separate Pediatric Dental Deductible. Please see “Pediatric Dental Services” for details.

<b>Coinsurance</b>	<b>UC Family</b>	<b>Network</b>	<b>Out-of-Network</b>
Plan Pays	95%	90%	60%
Member Pays	5%	10%	40%

Reminder: Your Coinsurance will be based on the Maximum Allowed Amount, not the Provider’s billed charges. If you use an Out-of-Network Provider, you may have to pay Coinsurance plus the difference between the Out-of-Network Provider’s billed charge and the Maximum Allowed Amount.

**Note:** The Coinsurance listed above may not apply to all benefits, and some benefits may have a different Coinsurance. For example, the coinsurance for ambulance services and psycho-educational testing are based upon billed charges. Please see the rest of this Schedule for details.

<b>Out-of-Pocket Limit</b>	<b>UC Family</b>	<b>Network</b>	<b>Out-of-Network</b>
Per Member	\$2,000	\$3,000	\$6,000
Per Family – All other Members combined	\$4,000	\$6,000	\$12,000
<p>The Out-of-Pocket Limit includes all covered medical, prescription drug and pediatric dental Deductibles, Coinsurance, and Copayments you pay during a Benefit Year, including Coinsurance and Copayments at the Student Health and Counseling Services Center unless otherwise indicated below. It does not include charges over the Maximum Allowed Amount or amounts you pay for non-Covered Services. It does not include penalties for not getting required Precertification.</p> <p>Once the Out-of- Pocket Limit is satisfied, you will not have to pay any additional Deductibles, Coinsurance, or Copayments for the rest of the Benefit Year.</p> <p>The UC Family, Network and Out-of-Network Out-of-Pocket Limits are separate and do not apply toward each other.</p> <p>Note: Any Copayments or Coinsurance you pay toward your prescription drug benefit will apply towards your Medical and Prescription Drug Out-of-Pocket Limit. For additional information contact OptumRx at 1-844-265-1879 or <a href="http://www.optumrx.com">www.optumrx.com</a>.</p>			

## Important Notice about Your Cost Shares

For certain Covered Services, and depending on your Plan design, you may be required to pay all or a part of the Maximum Allowed Amount as your cost share amount (Deductibles, Coinsurance or Copayments). Your cost share amount may be different depending on whether you received Covered Services from a Network Provider (including a UC Family Provider) or Out-of-Network Provider. Specifically, you may be required to pay higher cost-share amounts or may have limits on your benefits when using Out-of-Network Providers. Please see the "Schedule of Benefits" section for your cost share responsibilities and limitations, or call the Member Services telephone number (1-866-940-8306) on your Identification Card to learn how this Plan's benefits or cost share amount may vary by the type of Provider you use.

The Claims Administrator will not provide any reimbursement for non-Covered Services. You may be responsible for the total amount billed by your Provider for non-Covered Services, regardless of whether such services are performed by a Network Provider or Out-of-Network Provider. Non-Covered Services include services specifically excluded from coverage by the terms of your Plan and services received after benefits have been exhausted. Benefits may be exhausted by exceeding, for example, Medical Benefit Maximums or day/visit limits.

In some instances you may only be asked to pay the lower Network Provider cost share percentage when you use an Out-of-Network Provider. For example, if you go to a Network Hospital or Facility and receive Covered Services from an Out-of-Network Provider such as a radiologist, anesthesiologist or pathologist providing services at the Hospital or Facility, you will pay the Network Provider cost share percentage of the Maximum Allowed Amount for those Covered Services. However, you also may be liable for the difference between the Maximum Allowed Amount and the Out-of-Network Provider's charge, called "Balance Billing." (*Please see above exceptions for Out-of-Network Services and Benefits.*)

**Emergency Services Provided by Out-of-Network Providers.** Out-of-Network Providers may send you a bill and collect for the amount of the Out-of-Network Provider's charge that exceeds the Maximum Allowed Amount under this Plan. You are responsible for paying the difference between the Maximum Allowed Amount and the amount the Out-of-Network Provider charges. This amount can be significant. If you receive a bill, please contact your campus student health center insurance office at 1-415-476-1281 for additional information or assistance. Covered Dependents must contact the Claims Administrator at 1-866-940-8306, as listed on their Identification Card, for additional information or assistance.

**Reduction of The Maximum Allowed Amount for Non-Contracting Hospitals.** A small percentage of hospitals which are Out-of-Network Providers are also Non-Contracting Hospitals. Except for Emergency care, the Maximum Allowed Amount **is reduced by 25%** for all services and supplies provided by a Non-Contracting Hospital. You will be responsible for paying this amount. You are strongly encouraged to avoid this additional expense by seeking care from a Contracting Hospital. **You can call Member Services at 1-866-940-8306 to locate a Contracting Hospital.**

The tables below outline the Plan's Covered Services and the cost share(s) you must pay. In many spots you will see the statement, "Benefits are based on the setting in which Covered Services are received." In these cases you should determine where you will receive the service (i.e., in a Doctor's office, at an outpatient Hospital Facility, etc.) and look up that location to find out which cost share will apply. For example, you might get physical therapy in a Doctor's office, an outpatient Hospital Facility, or during an Inpatient Hospital stay. For services in the office, look up "Office Visits." For services in the outpatient department of a hospital, look up "Outpatient Facility Services." For services during an Inpatient stay, look up "Inpatient Services."

## Member Cost Share

Benefits	UC Family	Network	Out-of-Network
<b>Acupuncture</b>	See "Therapy Services"		
<b>Allergy Services</b>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<b>Ambulance Services (Air or Water)</b>	No Copayment, Deductible, or Coinsurance		
The coinsurance for ambulance services is based upon billed charges.			
<b>Important Note:</b> Air ambulance services for non-Emergency Hospital to Hospital transfers must be approved through Precertification. Please see "Getting Approval for Benefits" for details.			
<b>Ambulance Services (Ground)</b>	10% Coinsurance after Network Deductible		
The coinsurance for ambulance services is based upon billed charges.			
<b>Important Note:</b> All scheduled ground ambulance services for non-Emergency transfers, except transfers from one acute Facility to another, must be approved through Precertification. Please see "Getting Approval for Benefits" for details.			

Benefits	UC Family	Network	Out-of-Network
<b>Bariatric Surgery</b>			
Bariatric Surgery is covered only when performed at a designated Hospital or Ambulatory Surgical Facility (BDCSC or UC Family Provider).			
<ul style="list-style-type: none"> <li>Inpatient Services (designated Hospital)</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	Not covered
<ul style="list-style-type: none"> <li>Outpatient Facility Services (designated Hospital or Ambulatory Surgical Facility)</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	Not covered
<ul style="list-style-type: none"> <li>Travel expense</li> </ul>			
For an approved, specified bariatric surgery, performed at a designated Hospital or Ambulatory Surgical Facility that is fifty (50) miles or more from the Member's place of residence, the following travel expenses incurred by the Member and/or one companion are covered:			
<ul style="list-style-type: none"> <li>Transportation to the designated Hospital or Ambulatory Surgical Facility or Ambulatory Surgical Facility for the Member. Limited to three (3) trips – one pre-surgical visit, the initial surgery and one follow-up visit.</li> </ul>	up to \$130 per trip	No Deductible	Not covered
<ul style="list-style-type: none"> <li>Transportation to the designated Hospital or Ambulatory Surgical Facility or Ambulatory Surgical Facility for the companion. Limited to two (2) trips – the initial surgery and one follow-up visit.</li> </ul>	up to \$130 per trip	No Deductible	Not covered
<ul style="list-style-type: none"> <li>Hotel accommodations for the Member and one companion (for the pre-surgical visit and the follow-up visit). Limited to one room, double occupancy.</li> </ul>	up to \$100 per day,	for up to 2 days per trip or as Medically Necessary No Deductible	Not covered
<ul style="list-style-type: none"> <li>Hotel accommodations for one companion (for the duration of the Member's initial surgery stay). Limited to one room, double occupancy.</li> </ul>	up to \$100 per day,	for up to 4 days No Deductible	Not covered

Benefits	UC Family	Network	Out-of-Network
<ul style="list-style-type: none"> <li>- Other reasonable expenses (excluding, tobacco, alcohol, drug and meal expenses)</li> </ul> <p><b>Important Note:</b> Services must be approved through Precertification. Please see “Getting Approval for Benefits” for details.</p>	up to \$25 per day, for up to 4 days per trip No Deductible		Not covered
<b>Behavioral Health Services</b>	See “Mental Health and Substance Abuse Services”		
<b>Chemotherapy</b>	See “Therapy Services”		
<b>Chiropractor Services</b>	See “Therapy Services”		
<b>Clinical Trials</b>	Benefits are based on the setting in which Covered Services are received.		
<b>Dental Services For Members Age 19 and Older</b>	Benefits are based on the setting in which Covered Services are received.		
<b>Dental Services – Pediatric Dental (Members under Age 19)</b>	Please see the separate schedule later in this section.		

Benefits	UC Family	Network	Out-of-Network
<b>Diabetes Equipment and Education</b> Screening for gestational diabetes are covered under "Preventive Care".	\$10 Copayment per visit	\$40 Copayment per visit No Deductible	40% Coinsurance after Deductible
<b>Diagnostic Services</b>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<b>Durable Medical Equipment (DME), Medical Devices, Orthotics, Prosthetics, Medical and Surgical Supplies</b> (Received from a Supplier)	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<b>Prosthetics</b>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<p>The cost-shares listed above only apply when you get the equipment or supplies from a third-party supplier. If you receive the equipment or supplies as part of an office or outpatient visit, or during a Hospital stay, benefits will be based on the setting in which the covered equipment or supplies are received.</p>			
<ul style="list-style-type: none"> <li>Hearing Aids (benefit maximum of one hearing aid per ear, every four years)</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	Not covered



Benefits	UC Family	Network	Out-of-Network
<b>Emergency Room Services</b>			
<b>Emergency Room</b>			
<ul style="list-style-type: none"> <li data-bbox="293 443 743 474">• Emergency Room Facility Charge</li>   <li data-bbox="293 961 743 993">• Emergency Room Doctor Charge</li>   <li data-bbox="293 1098 889 1171">• Other Facility Charges (including diagnostic x-ray and lab services, medical supplies)</li>   <li data-bbox="293 1266 894 1339">• Advanced Diagnostic Imaging (including MRIs, CAT scans)</li> </ul>	<p data-bbox="943 443 1117 684">\$125 Copayment per visit No Deductible Copayment waived if admitted</p> <p data-bbox="943 726 1117 926">5% Coinsurance will apply if admitted See "Inpatient Services"</p> <p data-bbox="943 961 1117 1066">No Copayment or Coinsurance</p> <p data-bbox="943 1098 1117 1203">No Copayment or Coinsurance</p> <p data-bbox="943 1266 1117 1371">No Copayment or Coinsurance</p>	<p data-bbox="1187 443 1503 506">\$125 Copayment per visit No Deductible</p> <p data-bbox="1187 548 1503 611">\$125 Copayment waived if admitted</p> <p data-bbox="1187 684 1528 789">10% Coinsurance will apply if admitted See "Inpatient Services"</p> <p data-bbox="1187 961 1528 1024">No Copayment, Deductible, or Coinsurance</p> <p data-bbox="1187 1098 1528 1161">No Copayment, Deductible, or Coinsurance</p> <p data-bbox="1187 1266 1528 1329">No Copayment, Deductible, or Coinsurance</p>	
<p data-bbox="228 1388 1557 1486">Out-of-Network Providers may also bill you for any charges over the Plan's Maximum Allowed Amount. Please see "Important Notice about Your Cost Shares" for details (page 26).</p>			
<b>Fertility Preservation</b>		See "Maternity and Reproductive Health Services"	

Benefits	UC Family	Network	Out-of-Network
<p><b>Gender Affirming Services</b></p> <p>Precertification required</p> <p>For an approved, specified gender affirming surgery, performed at a designated Hospital or Ambulatory Surgical Facility that is seventy-five (75) miles or more from the Member’s place of residence, the following travel expenses incurred by the Member are covered:</p> <ul style="list-style-type: none"> <li>– Travel expense – for each surgical procedure (limited to 6 trips)</li> <li>– Transportation to the facility where the surgery will be performed.</li> <li>– Hotel accommodations. Limited to one room, double occupancy.</li> <li>– Other reasonable expenses (excluding, tobacco, alcohol, drug and meal expenses)</li> </ul> <p><b>Important Note:</b> Services must be approved through Precertification. Please see “Getting Approval for Benefits” for details.</p>		<p>Benefits are based on the setting in which Covered Services are received.</p> <p>No Copayment, Deductible, or Coinsurance</p> <p>up to \$250 for round trip coach airfare No Deductible</p> <p>up to \$100 per day, for up to 21 days per trip No Deductible</p> <p>up to \$25 per day, for up to 21 days per trip No Deductible</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p> <p>Not covered</p>
<p><b>Gene Therapy Services</b></p> <p>Precertification required</p>		<p>Benefits are based on the setting in which Covered Services are received.</p>	
<p><b>Habilitative Services</b></p>		<p>Benefits are based on the setting in which Covered Services are received.</p>	
<p><b>Hemodialysis</b></p>		<p>See “Therapy Services”</p>	

Benefits	UC Family	Network	Out-of-Network
<b>Home Health Care</b>			
<ul style="list-style-type: none"> <li>Home Health Care Visits (up to 4 hours each visit, In- and Out-of-Network combined)</li> </ul>	No Copayment or Coinsurance	No Copayment or Coinsurance	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Other Home Health Care Services / Supplies</li> </ul>	No Copayment or Coinsurance	No Copayment or Coinsurance	40% Coinsurance after Deductible
<b>Important Note:</b> Please refer to the section “Getting Approval for Benefits” for more details.			
<b>Home Infusion Therapy</b>		See “Therapy Services”	
<b>Hospice Care</b>			
<ul style="list-style-type: none"> <li>Home Health Care</li> <li>Respite Hospital Stays</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
Out-of-Network Providers may also bill you for any charges over the Plan’s Maximum Allowed Amount.			
<b>Human Organ and Tissue Transplant (Bone Marrow / Stem Cell) Services</b>		Please see the separate summary later in this section.	
<b>Immunizations</b>		See “Preventive Care”	

Benefits	UC Family	Network	Out-of-Network
<b>Inpatient Services</b>			
Note: There will be no Copayment or Coinsurance for services obtained from the UCSF Medical Center.			
Facility Room & Board Charge:			
<ul style="list-style-type: none"> <li>Hospital / Acute Care Facility</li> </ul>	5% Coinsurance	\$250 Copayment per admission plus 10% Coinsurance after Deductible	\$500 Copayment per admission plus 40% Coinsurance after Deductible plus an additional 25% Non-Contracting Hospital Penalty*
<ul style="list-style-type: none"> <li>Skilled Nursing Facility</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Other Facility Services / Supplies (including diagnostic lab/x-ray, medical supplies, therapies, anesthesia)</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<p><b>*Non-Contracting Hospital Penalty.</b> The Maximum Allowed Amount is <b>reduced by 25%</b> for services and supplies provided by a Non-Contracting Hospital. This penalty will be deducted from the Maximum Allowed Amount prior to calculating your Co-Insurance amount, and any benefit payment will be based on such reduced Maximum Allowed Amount. You are responsible for paying this extra expense. This reduction will be waived only for Emergency Services. To avoid this penalty, be sure to choose a Contracting Hospital.</p>			

Benefits	UC Family	Network	Out-of-Network
Doctor Services for: <ul style="list-style-type: none"> <li>• General Medical Care / Evaluation and Management (E&amp;M) (Physician services for physicians that bill separately from the hospital charge)</li> <li>• Surgery (Physician services for physicians that bill separate from the hospital charge)</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<b>Lactation Consultation</b>	See "Maternity and Reproductive Health Services"		
<b>LiveHealth Online Services - Medical Services</b>	Not applicable	No Copayment per visit No Deductible	Not applicable
<b>LiveHealth Online Services – Mental Health</b>	Not applicable	No Copayment per visit No Deductible	Not applicable
<b>Maternity and Reproductive Health Services</b>			
<ul style="list-style-type: none"> <li>• Inpatient Services (Delivery)</li> </ul>	See "Inpatient Services"		
<ul style="list-style-type: none"> <li>• Maternity Visits (Global fee for the ObGyn's delivery services) If you change Doctors during your pregnancy, the prenatal and postnatal fees will be billed separately.</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible

Benefits	UC Family	Network	Out-of-Network
<ul style="list-style-type: none"> <li>Preconception, Prenatal and Postnatal care, including routine prenatal and postnatal office visits, tests, ultrasound and other maternity services (i.e. diagnostic imaging, lab &amp; supplies)</li> </ul>	<p>\$25 Copayment for initial prenatal visit.</p> <p>No Copayment or Coinsurance after initial visit.</p> <p>If you obtain services other than Prenatal Office Visits, please see that setting for your Copayment / Coinsurance.</p>	<p>\$25 Copayment for the initial prenatal visit.</p> <p>No Deductible</p> <p>No Deductible</p> <p>No Copayment, or Coinsurance after initial visit.</p> <p>If you obtain services other than Prenatal Office Visits, please see that setting for your Copayment / Coinsurance</p>	<p>40% Coinsurance after Deductible</p>
<ul style="list-style-type: none"> <li>Lactation Consultation (when provided by IBCLC), limited to \$200 per visit</li> </ul>	No Copayment, Deductible, or Coinsurance		
<ul style="list-style-type: none"> <li>Lactation Consultation (when provided by all other providers)</li> </ul>	No Copayment, Deductible, or Coinsurance		40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Fertility Preservation (See Maternity and Reproductive Health Services in "What's Covered")</li> </ul>	5% Coinsurance	\$250 Copayment per admission plus 10% Coinsurance after Deductible	\$250 Copayment per admission plus 40% Coinsurance after Deductible
<b>Medical Evacuation</b>			
<ul style="list-style-type: none"> <li>For all covered services, limited \$50,000 per trip</li> </ul>	Not applicable	No Copayment, Deductible or Coinsurance	

Benefits	UC Family	Network	Out-of-Network
<b>Mental Health and Substance Abuse Services</b> (includes behavioral health treatment for Pervasive Developmental Disorder or Autism)			
<b>Inpatient Services</b>			
<b>Note:</b> There will be no Copayment or Coinsurance for services obtained from the UCSF Medical Center. The cost of services received at Langely Porter Psychiatric Institute will be paid as any other UC Family inpatient provider.			
<ul style="list-style-type: none"> <li>Inpatient Facility Services</li> </ul>	5% Coinsurance	\$250 Copayment per admission plus 10% Coinsurance No Deductible	\$500 Copayment per admission plus 40% Coinsurance No Deductible plus an additional 25% Non-Contracting Hospital Penalty*
<ul style="list-style-type: none"> <li>Residential Treatment Center Services</li> </ul>	5% Coinsurance	\$250 Copayment per admission plus 10% Coinsurance No Deductible	\$500 Copayment per admission plus 40% Coinsurance No Deductible plus an additional 25% Non-Contracting Hospital Penalty*
<ul style="list-style-type: none"> <li>Inpatient Provider Services (e.g. Doctor and other professional Providers)</li> </ul>	5% Coinsurance	10% Coinsurance No Deductible	40% Coinsurance No Deductible

Benefits	UC Family	Network	Out-of-Network
<ul style="list-style-type: none"> <li>Outpatient Facility Services (Partial Hospitalization Program / Intensive Outpatient Program)</li> </ul>	5% Coinsurance	\$250 Copayment per admission plus 10% Coinsurance No Deductible	\$500 Copayment per admission plus 40% Coinsurance No Deductible plus an additional 25% Non-Contracting Hospital Penalty*
<ul style="list-style-type: none"> <li>Outpatient Provider Services (e.g. Doctor and other professional Providers in a Partial Hospitalization Program / Intensive Outpatient Program)</li> </ul>	5% Coinsurance	10% Coinsurance No Deductible	40% Coinsurance No Deductible
<ul style="list-style-type: none"> <li>Office Visits (including Intensive In-Home Behavioral Health Programs) <ul style="list-style-type: none"> <li>Individual / group mental health evaluation and treatment</li> <li>Individual / group chemical dependency counseling</li> <li>Medical treatment for withdrawal symptoms</li> </ul> </li> </ul>	\$5 Copayment per visit	\$15 Copayment per visit No Deductible	35% Coinsurance No Deductible
<ul style="list-style-type: none"> <li><i>Chat Therapy</i></li> </ul>	Not Applicable	\$10 Copayment	40% Coinsurance No Deductible
<p>Mental Health and Substance Abuse Services will be covered as required by state and federal law. Please see “Mental Health Parity and Addiction Equity Act” and the “Federal Notices” section for details.</p> <p><b>*Non-Contracting Hospital Penalty.</b> The Maximum Allowed Amount is <b>reduced by 25%</b> for services and supplies provided by a Non-Contracting Hospital. This penalty will be deducted from the Maximum Allowed Amount prior to calculating your Co-Insurance amount, and any benefit payment will be based on such reduced Maximum Allowed Amount. You are responsible for paying this extra expense. This reduction will be waived only for Emergency Services. To avoid this penalty, be sure to choose a Contracting Hospital.</p>			
<b>Occupational Therapy</b>		See “Therapy Services”	



Benefits	UC Family	Network	Out-of-Network
<b>Office Visits</b>			
Note: There will be no Copayment for services obtained from the Student Health Center (SHCS).			
<ul style="list-style-type: none"> <li>Primary Care Physician / Provider (PCP)</li> </ul>	\$25 Copayment per visit	\$25 Copayment per visit No Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Specialty Care Physician / Provider (SCP)</li> </ul>	\$10 Copayment per visit	\$40 Copayment per visit No Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Counseling – Family Planning</li> </ul>	\$10 Copayment per visit	\$25 Copayment per visit No Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Allergy Testing</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Preferred Diagnostic Lab (non-preventive) i.e., reference labs</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Diagnostic X-ray (non-preventive)</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible

Benefits	UC Family	Network	Out-of-Network
<ul style="list-style-type: none"> <li>• Other Diagnostic Tests (non-preventive; including hearing and EKG)</li> <li>• Advanced Diagnostic Imaging (including MRIs, CAT scans)</li> <li>• Office Surgery</li> <li>• Prescription Drugs Administered in the Office (includes allergy serum)</li> </ul>	<p style="text-align: center;">5% Coinsurance</p>	<p style="text-align: center;">10% Coinsurance after Deductible</p>	<p style="text-align: center;">40% Coinsurance after Deductible</p>
<b>Orthotics</b>	See “Durable Medical Equipment (DME), Medical Devices, Medical and Surgical Supplies”		
<b>Outpatient Facility Services</b>			
<ul style="list-style-type: none"> <li>• Facility Surgery Charge</li> </ul>	<p style="text-align: center;">5% Coinsurance</p>	<p style="text-align: center;">\$250 Copayment per admission plus 10% Coinsurance after Deductible</p>	<p style="text-align: center;">\$250 Copayment per admission plus 40% Coinsurance after Deductible plus an additional 25% Non- Contracting Hospital Penalty*</p>

Benefits	UC Family	Network	Out-of-Network
<ul style="list-style-type: none"> <li>Ambulatory Surgery Center</li> </ul>	5% Coinsurance	\$250 Copayment per admission plus 10% Coinsurance after Deductible	\$250 Copayment per admission plus 40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Other Facility Surgery Charges (including diagnostic x-ray and lab services, medical supplies)</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Doctor Surgery Charges</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Other Doctor Charges (including Anesthesiologist, Pathologist, Radiologist, Surgical Assistant)</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Other Facility Charges (for procedure rooms or other ancillary services)</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Diagnostic Lab</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible

<b>Benefits</b>	<b>UC Family</b>	<b>Network</b>	<b>Out-of-Network</b>
<ul style="list-style-type: none"> <li>Diagnostic X-ray</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Other Diagnostic Tests: Hearing, EKG, etc. (Non-Preventive)</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Advanced Diagnostic Imaging (including MRIs, CAT scans)</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Prescription Drugs Administered in an Outpatient Facility</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<b>Physical Therapy</b>			
		See "Therapy Services"	
<b>Preventive Care</b>			
		No Copayment or Coinsurance	No Copayment, Deductible, or Coinsurance  Not covered
<b>Prosthetics</b>			
		See "Durable Medical Equipment (DME), Medical Devices, Medical and Surgical Supplies"	
<b>Psycho-Educational Testing</b> (\$4,500 benefit maximum during a Member's lifetime while covered by UC SHIP)			
		5% Coinsurance	10% Coinsurance No Deductible
			10% Coinsurance No Deductible
<b>Radiation Therapy</b>			
		See "Therapy Services"	

Benefits	UC Family	Network	Out-of-Network
<b>Rehabilitation Services</b>	Benefits are based on the setting in which Covered Services are received.		
<b>Repatriation of Remains</b>	<ul style="list-style-type: none"> <li>For all covered services, limited to \$25,000</li> </ul>	Not applicable	No Copayment, Deductible or Coinsurance
<b>Services Outside of the United States</b>	Not applicable	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<p><b>Note about UC Trips:</b> The University provides a travel accident policy for students traveling on University business which is administered by the UC Office of the President at no additional cost to the students. For more information about this benefit and to register for the program, please go to:  <a href="https://www.ucop.edu/risk-services-travel/index.html">https://www.ucop.edu/risk-services-travel/index.html</a></p> <p>Please note that in order to receive emergency assistance abroad and utilize this benefit (which includes medical evacuation and repatriation of remains while working and researching in a foreign country on University business) you <b>MUST</b> register at the website listed above prior to your trip. Registration is simple and takes less than 5 minutes.</p>			
<b>Skilled Nursing Facility</b>	See "Inpatient Services"		
<b>Speech Therapy</b>	See "Therapy Services"		
<b>Surgery</b>	Benefits are based on the setting in which Covered Services are received.		

Benefits	UC Family	Network	Out-of-Network
<b>Telehealth (Medical)</b>	\$10 Copayment per visit	\$40 Copayment per visit No Deductible	40% Coinsurance after Deductible
<b>Telehealth (Mental Health)</b>	\$5 Copayment per visit	\$15 Copayment per visit No Deductible	35% Coinsurance No Deductible
<b>Temporomandibular and Craniomandibular Joint Treatment</b>	Benefits are based on the setting in which Covered Services are received.		
<b>Therapy Services</b>			
<ul style="list-style-type: none"> <li>Acupuncture (office setting)</li> </ul>	\$10 Copayment per visit	\$25 Copayment per visit No Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Chiropractic / Osteopathic / Manipulation Therapy</li> </ul>	\$10 Copayment per visit	\$25 Copayment per visit No Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Physical, Speech, &amp; Occupational Therapy</li> </ul>	\$10 Copayment per visit	\$25 Copayment per visit No Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Chemotherapy</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<ul style="list-style-type: none"> <li>Hemodialysis</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible

Benefits	UC Family	Network	Out-of-Network
<ul style="list-style-type: none"> <li>• Infusion Therapy (in any setting)</li> <li>• Radiation Therapy</li> </ul>	5% Coinsurance	10% Coinsurance after Deductible	40% Coinsurance after Deductible
<b>Transplant Services</b>	See "Human Organ and Tissue Transplant (Bone Marrow / Stem Cell) Services"		
<b>Urgent Care Services (Office Visits)</b>			
<ul style="list-style-type: none"> <li>• Urgent Care Office Visit Charge</li> <li>• Other Charges (e.g., diagnostic x-ray and lab services, medical supplies)</li> </ul>	\$25 Copayment per visit	\$25 Copayment per visit No Deductible	40% Coinsurance after Deductible
<p>If you get urgent care at a Hospital or other outpatient Facility, please refer to "Outpatient Facility Services" for details on what you will pay.</p>			
<b>Vision Services</b> (For medical and surgical treatment of injuries and/or diseases of the eye)  Certain vision screenings required by Federal law are covered under the "Preventive Care" benefit.	Benefits are based on the setting in which Covered Services are received.		
<b>Vision Services – Pediatric Vision (Members under Age 19)</b>	Please see the separate summary later in this section.		

## **Human Organ and Tissue Transplant (Bone Marrow / Stem Cell) Services**

**Please call the Transplant Department at 1-800-824-0581 as soon as you think you may need a transplant to talk about your benefit options. You must do this *before* you have an evaluation and/or work-up for a transplant. To get the most benefits under your Plan, you must get certain human organ and tissue transplant services from the Centers of Medical Excellence (CME), Blue Distinction Centers for Specialty Care (BDCSC) or a UC Family Provider.**

The Claims Administrator provides access to Centers of Medical Excellence (CME) networks and Blue Distinction Centers for Specialty Care (BDCSC). Even if a Hospital is a Network Provider for other services, it may not be a Network Transplant Provider for certain transplant services. **These procedures are covered only when performed at a CME, BDCSC or by a UC Family Provider.**

Please call to find out which Hospitals are Network Transplant Providers. (When calling Member Services, ask for the Transplant Case Manager for further details.)

**The facilities included in each of these networks are selected to provide the following specified medical services:**

- Transplant facilities have been organized to provide services for the following specified transplants: heart, liver, lung, combination heart-lung, kidney, pancreas, simultaneous pancreas-kidney, or bone marrow/stem cell and similar procedures. Subject to any applicable co-payments or deductibles, CME and BDCSC have agreed to a rate they will accept as payment in full for Covered Services. **These procedures are covered only when performed at a CME, BDCSC or by a UC Family provider.**

**The requirements described below do not apply to the following:**

- Cornea transplants, which are covered as any other surgery; and
- Any Covered Services related to a Covered Transplant Procedure that you get before or after the Transplant Benefit Period. Please note that the initial evaluation, any added tests to determine your eligibility as a candidate for a transplant by your Provider, and the collection and storage of bone marrow/stem cells is included in the Covered Transplant Procedure benefit regardless of the date of service.

Benefits for Covered Services that are not part of the Human Organ and Tissue Transplant benefit will be based on the setting in which Covered Services are received. Please see the "What's Covered" section for additional details.



Covered Transplant Procedure during the Transplant Benefit Period	UC Family Professional and Ancillary (non-Hospital) Providers	Network Professional and Ancillary (non-Hospital) Providers	Out-of-Network Professional and Ancillary (non-Hospital) Providers
<b>Transplant Benefit Period</b>	Starts one day before a Covered Transplant Procedure and lasts for the applicable case rate / global time period. The number of days will vary depending on the type of transplant received and the Network Transplant Provider agreement. Call the Case Manager for specific Network Transplant Provider information for services received at or coordinated by a Network Transplant Provider Facility.		Not covered
<ul style="list-style-type: none"> <li><b>Precertification required</b></li> </ul>	<p>During the Transplant Benefit Period, you will pay 5% Coinsurance</p> <p>Before and after the Transplant Benefit Period, Covered Services will be covered as Inpatient Services, Outpatient Services, Home Visits, or Office Visits depending where the service is performed.</p>	<p>During the Transplant Benefit Period, you will pay \$500 Copayment per admission plus 10% Coinsurance after Deductible</p> <p>Before and after the Transplant Benefit Period, Covered Services will be covered as Inpatient Services, Outpatient Services, Home Visits, or Office Visits depending where the service is performed.</p>	Not covered

Covered Transplant Procedure during the Transplant Benefit Period	UC Family Professional and Ancillary (non-Hospital) Providers	Network Professional and Ancillary (non-Hospital) Providers	Out-of-Network Professional and Ancillary (non-Hospital) Providers
<b>Transplant Travel</b>			
<ul style="list-style-type: none"> <li>• Transportation and Lodging Limit</li> </ul>	Travel Expense Benefits are payable only if the specific CME, BDCSC or UC Facility is 250 miles or more from the recipient or donor's home		Not Covered
<ul style="list-style-type: none"> <li>– Transportation to the designated Hospital for the Member and one companion. Limited to six (6) trips per episode.</li> </ul>	up to \$250 per trip for each person for round trip coach airfare No Deductible		Not Covered
<ul style="list-style-type: none"> <li>– Lodging for the Member and one companion. Limited to one room, double occupancy</li> </ul>	up to \$100 per day for up to 21 days per trip No Deductible		Not Covered
<ul style="list-style-type: none"> <li>– Other reasonable expenses (excluding, tobacco, alcohol, drug and meal expenses)</li> </ul>	up to \$25 per day, for each person for up to 21 days per trip No Deductible		Not Covered
<b>Unrelated donor searches from an authorized, licensed registry for bone marrow/stem cell transplants for a Covered Transplant Procedure</b>	5% Coinsurance	10% Coinsurance after Deductible	Not covered

Covered Transplant Procedure during the Transplant Benefit Period	UC Family	Network	Out-of-Network
<b>Live Donor Health Services</b>	5% Coinsurance	10% Coinsurance after Deductible	Not covered
<ul style="list-style-type: none"> <li>• <b>Donor Health Service Limit</b></li> </ul>	<p>Medically Necessary charges for getting an organ from a live donor are covered up to our Maximum Allowed Amount, including complications from the donor procedure for up to six weeks from the date of procurement.</p>		
<ul style="list-style-type: none"> <li>• <b>Transportation and Lodging Limit</b></li> </ul>			
<ul style="list-style-type: none"> <li>– Transportation to the designated Hospital for the donor. Limited to one (1) trip per episode.</li> </ul>		<p>up to \$250 for round trip coach airfare No Deductible</p>	Not Covered
<ul style="list-style-type: none"> <li>– Lodging for the donor. Limited to one room, double occupancy</li> </ul>		<p>up to \$100 per day for up to 7 days No Deductible</p>	Not Covered
<ul style="list-style-type: none"> <li>– Other reasonable expenses (excluding, tobacco, alcohol, drug and meal expenses)</li> </ul>		<p>up to \$25 per day for up to 7 days No Deductible</p>	Not Covered

## Pediatric Dental Services

Benefit Year Deductible	Network and Out-of-Network
Per Member/Family	\$60/\$120
<p>All pediatric dental services and supplies that are covered under this Plan are subject to the Benefit Year Deductible listed below. Members are covered until the last day of the month in which the individual turns nineteen (19) years of age. The Network and Out-of-Network Deductibles are combined.</p>	

Payment Rates	Network	Out-of-Network
Plan Pays	50%	50%
Member Pays	50%	50%
<p>After the Pediatric Dental Deductible has been satisfied, the Plan will pay the percentage of the Maximum Allowed Amount shown below, for the type of services received, up to the Maximum Allowed Amount.</p>		

Out-of-Pocket Limit	Network and Out-of-Network
Per Member	\$1,000
Per Family – All other Members combined	\$2,000
<p>After you have made the following total out-of-pocket payments for covered charges incurred during a Benefit Year, you will no longer be required to pay a Copayment or Coinsurance for the remainder of that Benefit Year, but you remain responsible for costs in excess of the Maximum Allowed Amount.</p>	

Benefits	Network	Out-of-Network
<b>Diagnostic &amp; Preventive Services</b> For example: <ul style="list-style-type: none"> <li>• Periodic oral exam</li> <li>• Teeth cleaning</li> <li>• Bitewing X-rays</li> </ul>	No Copayment, No Deductible	No Copayment, No Deductible
<b>Basic Services - Fillings</b> For example: <ul style="list-style-type: none"> <li>• Amalgam (silver-colored)</li> <li>• Anterior (front) composite (tooth-colored)</li> <li>• Posterior (back) composite covered at amalgam allowance</li> </ul>	50% Coinsurance	50% Coinsurance
<b>Endodontic Services</b> For example: <ul style="list-style-type: none"> <li>• Root canal</li> </ul>	50% Coinsurance	50% Coinsurance
<b>Periodontal Services</b> For example: <ul style="list-style-type: none"> <li>• Scaling and root planning</li> </ul>	50% Coinsurance	50% Coinsurance
<b>Oral Surgery Services</b>	50% Coinsurance	50% Coinsurance
<b>Major Services</b> For example: <ul style="list-style-type: none"> <li>• Crowns</li> </ul>	50% Coinsurance	50% Coinsurance
<b>Prosthodontic Services</b> For example: <ul style="list-style-type: none"> <li>• Dentures</li> <li>• Bridges</li> </ul>	50% Coinsurance	50% Coinsurance
<b>Dentally Necessary Orthodontic Services</b>	50% Coinsurance	50% Coinsurance
<b>Dentally Necessary Orthodontic Maximum</b>	No Maximum	No Maximum
<b>Cosmetic Orthodontic Services</b>	Not covered	Not covered

## Pediatric Vision Services

Payment Rates	Network	Out-of-Network
Member Pays	No Copayment	No Copayment
<p>You can choose to have your eyewear services provided by network vision care providers or by out-of-network vision care providers; however, your benefits will be affected by this choice.</p> <p>Members are covered until the last day of the month in which the individual turns nineteen (19) years of age.</p> <p>Pediatric Vision Services are not subject to the Deductible.</p> <p><b>Network Vision Care Provider Copayments:</b> There will be no Copayment required for services and supplies provided by a network vision care provider. Your cost for vision care services and supplies will be at discount prices.</p> <p><b>Out-of-Network Vision Care Provider Copayments.</b> There will be no Copayment required for services and supplies provided by an out-of-network vision care provider, but, you will be responsible for any billed charge which exceeds the vision care Maximum Allowed Amount as shown below.</p>		

Benefit	Network	Out-of-Network
<b>Routine Eye Exam</b> – Once every Benefit Year	No Copayment	No Copayment up to a Maximum Allowed Amount of \$30
<b>Comprehensive Low Vision Exam</b> – Once every five (5) Benefit Years	No Copayment	Not covered
<b>Low Vision Follow up Visits</b> – Up to four (4) visits in any five (5) Benefit Years	No Copayment	Not covered
<b>Optical/Non-optical Aids</b> – Up to one (1) per Benefit Year	No Copayment	Not covered
<b>Frames*</b> (Formulary) – Once every Benefit Year	No Copayment	No Copayment up to a Maximum Allowed Amount of \$45

Benefit	Network	Out-of-Network
<b>Standard Plastic or Glass Lenses</b> – Once every Benefit Year		
The following lens options are included at no extra cost when received from a Network Provider:		
<ul style="list-style-type: none"> <li>– Transition lenses</li> <li>– Plastic photosensitive lenses</li> <li>– Polarized lenses</li> <li>– Standard polycarbonate</li> <li>– Factory scratch coating</li> <li>– UV coating</li> <li>– Anti-reflective coating (standard, premium or ultra)</li> <li>– Tint (fashion and gradient)</li> <li>– Oversized and glass-grey #3 prescription sunglass lenses</li> <li>– Blended segment lenses</li> <li>– Intermediate vision lenses</li> <li>– High index lenses</li> </ul>		
Single Vision	No Copayment	No Copayment up to a Maximum Allowed Amount of \$25
Bifocal	No Copayment	No Copayment up to a Maximum Allowed Amount of \$40
Trifocal	No Copayment	No Copayment up to a Maximum Allowed Amount of \$55
Lenticular	No Copayment	No Copayment up to a Maximum Allowed Amount of \$70
Progressive (standard, premium, select or ultra)	No Copayment	No Copayment up to a Maximum Allowed Amount of \$40
<b>Contact Lenses*</b> (Formulary)		
<ul style="list-style-type: none"> <li>– A (1) one year supply of contact lenses instead of eyeglass lenses</li> <li>– Fitting, evaluation, and follow-up care for both elective and non-elective contact lenses are included in the contact lens benefit</li> </ul>		
Elective (Conventional or Disposable) Lenses; or	No Copayment, Formulary	No Copayment up to a Maximum Allowed Amount of \$60
Non-Elective Contact Lenses	No Copayment	No Copayment up to a Maximum Allowed Amount of \$40
*If you receive elective or non-elective contact lenses then no benefits will be available for eyeglass lenses until you satisfy the benefit frequency listed in this “Schedule of Benefits”.		

## Getting Approval for Benefits

Most services require a Referral from the Student Health Center before seeking care off campus, except for Emergency care, urgent care, LiveHealth Online, pediatric dental or vision for members under age 19, services of a pediatrician, obstetrician, or gynecologist. Plan also includes the process of Utilization Review to decide when services are Medically Necessary or Experimental/Investigational as those terms are defined in this Benefit Booklet. Utilization Review aids the delivery of cost-effective health care by reviewing the use of treatments and, when proper, level of care and/or the setting or place of service that they are performed.

### Reviewing Where Services Are Provided

A service must be Medically Necessary to be a Covered Service. When level of care, setting or place of service is part of the review, services that can be safely given to you in a lower level of care or lower cost setting / place of care, will not be Medically Necessary if they are given in a higher level of care, or higher cost setting / place of care. This means that a request for a service may be denied because it is not Medically Necessary for the service to be provided where it is being requested. When this happens the service can be requested again in another place and will be reviewed again for Medical Necessity. At times a different provider or facility may need to be used in order for the service to be considered Medically Necessary. Examples include, but are not limited to:

- A service may be denied on an inpatient basis at a Hospital but may be approvable if provided on an outpatient basis at a Hospital.
- A service may be denied on an outpatient basis at a Hospital but may be approvable at a free standing imaging center, infusion center, Ambulatory Surgical Facility, or in a Physician's office.
- A service may be denied at a Skilled Nursing Facility but may be approvable in a home setting.

Utilization Review criteria will be based on many sources including medical policy and clinical guidelines. Anthem may decide that a treatment that was asked for is not Medically Necessary if a clinically equivalent treatment that is more cost effective is available and appropriate. "Clinically equivalent" means treatments that for most Members, will give you similar results for a disease or condition.

If you have any questions about the information in this section, you may call the UC SHIP Member Services at 1-866-940-8306.

**Coverage for or payment of the service or treatment reviewed is not guaranteed even if it's decided your services are Medically Necessary. For benefits to be covered, on the date you get service:**

1. You must be eligible for benefits;
2. Premium must be paid for the time period that services are given;
3. The service or supply must be a Covered Service under your Plan;
4. The service cannot be subject to an Exclusion under your Plan; and
5. You must not have exceeded any applicable limits under your Plan.



## Types of Reviews

- **Pre-service Review** – A review of a service, treatment or admission for a coverage determination which is done before the service or treatment begins or admission date.
  - **Precertification** – A required Pre-service Review, for a benefit coverage determination for a service or treatment. Certain services require Precertification in order for you to get benefits. The benefit coverage review will include a review to decide whether the service meets the definition of Medical Necessity or is Experimental / Investigational as those terms are defined in this Benefit Booklet.

For admission following Emergency Care, you, your authorized representative or Doctor must notify the Claims Administrator within 72 hours of the admission or as soon as possible within a reasonable period of time. For labor/ childbirth admissions, Precertification is not needed unless there is a problem and/or the mother and baby are not sent home at the same time. Precertification is not required for the first 48 hours for a vaginal delivery or 96 hours for a cesarean section. Admissions longer than 48/96 hours require precertification.
  - **Predetermination** – An optional, voluntary Review request for a benefit coverage determination for a service or treatment if there is a related clinical coverage guideline. The benefit coverage review will include a review to decide whether the service meets the definition of Medical Necessity or is Experimental / Investigational as those terms are defined in this Benefit Booklet.
- **Continued Stay / Concurrent Review** – A Utilization Review of a service, treatment or admission for a benefit coverage determination which must be done during an ongoing stay in a Facility or course of treatment.

Both Pre-service and Continued Stay / Concurrent Reviews may be considered urgent when, in the view of the treating Provider or any Doctor with knowledge of your medical condition, without such care or treatment, your life or health or your ability to regain maximum function could be seriously threatened or you could be subjected to severe pain that cannot be adequately managed without such care or treatment. Urgent reviews are conducted under a shorter timeframe than standard reviews.

- **Post-service Review** – A review of a service, treatment or admission for a benefit coverage that is conducted after the service has been provided. Post-service Reviews are performed when a service, treatment or admission did not need a Precertification, or when a needed Precertification was not obtained or a Predetermination review was not performed. Post-service Reviews are done for a service, treatment or admission in which the Claims Administrator has a related clinical coverage guideline and are typically initiated by the Claims Administrator.

Services for which Precertification is required (i.e., services that need to be reviewed by the Claims Administrator to determine whether they are Medically Necessary) include, but are not limited to, the following:

1. Admissions to a Skilled Nursing Facility if you require daily skilled nursing or rehabilitation, as certified by your attending Physician.
2. Air ambulance services for non-Emergency Hospital to Hospital transfers.
3. Certain non-Emergency ground ambulance services

4. Bariatric surgical services, such as gastric bypass and other surgical procedures for weight loss, including bariatric travel expense if:
  - a. The services are to be performed for the treatment of morbid obesity;
  - b. The physicians on the surgical team and the facility in which the surgical procedure is to take place are approved for the surgical procedure requested; and
  - c. The bariatric surgical procedure will be performed at a BDCSC facility or by a UC Family Provider.
5. Behavioral health treatment for Pervasive Developmental Disorder or Autism.
6. Fertility Preservation and related Covered Services.
7. Home health care. The following criteria must be met:
  - a. The services can be safely provided in your home, as certified by your attending Physician;
  - b. Your attending Physician manages and directs your medical care at home; and
  - c. Your attending Physician has established a definitive treatment plan which must be consistent with your medical needs and lists the services to be provided by the Home Health Care Agency.
8. Scheduled, non-emergency inpatient Hospital stays and Residential Treatment Center admissions.
 

**Exceptions:** Utilization review is not required for Inpatient Hospital stays for the following services:

  - a. Maternity care of 48 hours or less following a normal delivery or 96 hours or less following a cesarean section; and
  - b. Mastectomy in association with a breast cancer diagnosis and lymph node dissection.
9. Services of a home infusion therapy provider if the attending Physician has submitted both a prescription and a plan of treatment before services are rendered.
10. Gender Affirming surgery benefits and related Covered Services will be provided as follows:
  - a. The Surgical Procedure:
    - The services are Medically Necessary and appropriate; and
    - The physicians on the surgical team and the facility in which the surgery is to take place are approved for the gender affirming surgery requested.
    - Precertification is required for certain services.
  - b. Gender Affirming Surgery Travel Expense:
    - It is for gender affirming surgery and related services, authorized by the Claims Administrator; and
    - The gender affirming surgery must be performed at a specific facility designated by the Claims Administrator which is approved for the gender affirming surgery requested.
11. Transplant services including transplant travel expense. The following criteria must be met for certain transplants, as follows:
  - a. For bone, skin or cornea transplants, if the physicians on the surgical team and the facility in which the transplant is to take place are approved for the transplant requested.

- b. For transplantation of heart, liver, lung, combination heart-lung, kidney, pancreas, simultaneous pancreas-kidney or bone marrow/stem cell and similar procedures, if the providers of the related preoperative and postoperative services are approved and the transplant will be performed at a Centers of Medical Excellence (CME), Blue Distinction Centers for Specialty Care (BDCSC) facility or by a UC Family Provider.

## Who is Responsible for Precertification?

Typically, Network Providers know which services need Precertification and will get any Precertification when needed, or ask for a Predetermination, even though it is not required. Your Primary Care Physician and other Network Providers have been given detailed information about these procedures and they are responsible for meeting these requirements. If services are requested at an out-of-network, non-participating provider, or Blue Card provider, you are responsible to obtain the Precertification. When you are travelling abroad and need medical care, you can call Blue Cross Blue Shield Global Core Service Center any time. They are available 24 hours a day, seven days a week. Generally, the ordering Provider, Facility or attending Doctor (“requesting Provider”) will get in touch with the Claims Administrator to ask for a Precertification or Predetermination review.

However, you may request a Precertification or Predetermination or you may choose an authorized representative to act on your behalf for a specific request. The authorized representative can be anyone who is 18 years of age or older. The table below outlines who is responsible for Precertification and under what circumstances.

Provider Network Status	Responsibility to get Precertification	Comments
Network	Provider	<ul style="list-style-type: none"> <li>The Provider must get Precertification when required</li> </ul>
Out-of-Network / Non-Participating	Member	<ul style="list-style-type: none"> <li>Member must get Precertification when required. (Call Member Services.)</li> <li>Member may be financially responsible for charges/costs related to the service and/or setting in whole or in part if the service and/or setting is found to not be Medically Necessary.</li> </ul>
BlueCard Provider	Member <b>(except for Inpatient Admissions)</b>	<ul style="list-style-type: none"> <li>Member must get Precertification when required. (Call Member Services.)</li> <li>Member may be financially responsible for charges/costs related to the service and/or setting in whole or in part if the service and/or setting is found to not be Medically Necessary.</li> <li><b>BlueCard Providers must obtain Precertification for all Inpatient Admissions.</b></li> </ul>

Blue Cross Blue Shield Global Core® Program	Member	<ul style="list-style-type: none"> <li>Member must get Precertification when required. (Call Blue Cross Blue Shield Global Core Service Center at 800-810-2583 or call collect at 804-673-1177.)</li> <li>Member may be financially responsible for charges/costs related to the service and/or setting in whole or in part if the service and/or setting is found to not be Medically Necessary.</li> </ul>
<p><b>Note: For an Emergency Care admission, Precertification is not required. However, you, your authorized representative or Doctor must tell us within 72 hours of the admission or as soon as possible within a reasonable period of time.</b></p>		

## How Decisions Regarding Medical Necessity are Made

The Claims Administrator will use clinical coverage guidelines, such as medical policy, clinical guidelines, and other applicable policies to help make Medical Necessity decisions. Medical policies and clinical guidelines reflect the standards of practice and medical interventions identified as proper medical practice. The Claims Administrator reserves the right to review and update these clinical coverage guidelines from time to time.

You are entitled to ask for and get, free of charge, reasonable access to any records concerning your request. To ask for this information, call the Precertification phone number at 1-800-274-7767, which also appears on the back of your Identification Card.

If you are not satisfied with the Claims Administrator's decision under this section of your benefits, please refer to the "Your Right to Appeals" section to see what rights may be available to you.

## Decision and Notification Requirements

The Claims Administrator will review requests for benefits according to the timeframes listed below. The timeframes and requirements listed are based on federal regulations. You may call 1-866-940-8306 for additional information.

Type of Review	Timeframe Requirement for Decision and Notification
Urgent Pre-service Review	72 hours from the receipt of request
Non-Urgent Pre-service Review	15 calendar days from the receipt of the request
Urgent Concurrent / Continued Stay Review when request is received more than 24 hours before the end of the previous authorization	24 hours from the receipt of the request
Urgent Concurrent / Continued Stay Review Urgent when request is received less than 24 hours before the end of the previous authorization or no previous authorization exists	72 hours from the receipt of the request
Non-Urgent Concurrent / Continued Stay Review for ongoing outpatient treatment	15 calendar days from the receipt of the request
Post-service Review	30 calendar days from the receipt of the request

If more information is needed to make their decision, the Claims Administrator will tell the requesting Provider of the specific information needed to finish the review. If Claims Administrator does not get the specific information needed by the required timeframe, a decision will be made based upon the information received.

The Claims Administrator will give notice to you and your Provider of its decision as required by state and federal regulations. Notice may be given by one or more of the following methods: verbal, written, and/or electronic.

## **Important Information**

The Claims Administrator may, from time to time, waive, enhance, change or end certain medical management processes (including utilization management, case management, and disease management) and/or offer an alternate benefit if in its sole discretion, such change furthers the provision of cost effective, value based and/or quality services.

The Claims Administrator may also select certain qualifying Providers to take part in a program or a provider arrangement that exempts them from certain procedural or medical management processes that would otherwise apply. The Claims Administrator may also exempt your claim from medical review if certain conditions apply.

Just because the Claims Administrator exempts a process, Provider or Claim from the standards which otherwise would apply, it does not mean that the Claims Administrator will do so in the future, or will do so in the future for any other Provider, claim or Member. The Claims Administrator may stop or change any such exemption with or without advance notice.

You may find out whether a Provider is taking part in certain programs by contacting the Member Services number at 1-866-940-8306, which is indicated on the back of your Identification Card.

The Claims Administrator also may identify certain Providers to review for potential fraud, waste, abuse or other inappropriate activity if the claims data suggests there may be inappropriate billing practices. If a Provider is selected under this program, then the Claims Administrator may use one or more clinical utilization management guidelines in the review of claims submitted by this Provider, even if those guidelines are not used for all Providers delivering services to this Plan's Members.

## **Health Plan Individual Case Management**

Our health plan individual case management programs (Case Management) helps coordinate services for Members with health-care needs due to serious, complex, and/or chronic health conditions. The Claims Administrator's programs coordinate benefits and educate Members who agree to take part in the Case Management Program to help meet their health-related needs.

Case Management programs are confidential and voluntary and are made available at no extra cost to you. These programs are provided by, or on behalf of and at the request of, your health plan case management staff. These Case Management programs are separate from any Covered Services you are receiving.

If you meet program criteria and agree to take part in, the Claims Administrator will help you meet your identified health care needs. This is reached through contact and team work with you and/or your chosen authorized representative, treating Physician(s), and other Providers.

In addition, the Claims Administrator may assist with coordinating care with existing community-based programs and services to meet your needs. This may include giving you information about external agencies and community-based programs and services.

In certain cases of severe or chronic illness or injury, the Plan may provide benefits for alternate care that is not listed as a Covered Service. The Plan may also extend Covered Services beyond the Benefit Year Maximums of this Plan. The Claims Administrator will make its decision case-by-case, if in the Claims Administrator's discretion the alternate or extended benefit is in the best interest of you and the Plan, and you or your authorized representative agree to the alternate or extended benefit in writing. A decision to provide extended benefits or approve alternate care in one case does not obligate the Plan to provide the same benefits again to you or to any other Member. The Plan reserves the right, at any time, to alter or stop providing extended benefits or approving alternate care. In such case, the Claims Administrator will notify you or your authorized representative in writing.

## **Acute Care at Home Programs**

Anthem has programs available that offer acute care to Members where they live as an alternative to staying in a Facility, when the Member's condition and the Covered Services to be delivered, are appropriate for the home setting. The Claims Administrator refers to these programs as Acute Care at Home Programs. These programs provide care for active, short-term treatment of a severe injury or episode of illness, an urgent medical condition, or during recovery from surgery. Acute care services are generally delivered by teams of health care Providers from a range of medical and surgical specialties. The Acute Care at Home Programs are separate from the Plan's Home Care Services benefit, are only available in certain Service Areas, and are only provided if the Member's home meets accessibility requirements.

Covered Services provided by Acute Care at Home Programs may include Physician services (either in-person or via telemedicine), diagnostic services, surgery, home care services, home infusion therapy, Prescription Drugs administered by a Provider, therapy services, and follow-up care in the community. Acute Care at Home Programs may also include services required to set up telemedicine technology for in-home patient monitoring, and may include coverage for meals.

Members who qualify for these programs will be contacted by the Provider, who will discuss how treatment will be structured, and what costs may be required for the services. Benefit limits that might otherwise apply to outpatient or home care services, (e.g., home care visits, physical therapy, etc.), may not apply to these programs.

Your participation in these programs is voluntary. If you choose to participate, your Provider will discuss the length of time that benefits are available under the program (e.g., the Acute Care at Home Benefit Period) when you enroll. The Acute Care at Home Benefit Period typically begins on the date your Acute Care at Home Provider sets up services in your home, and lasts until the date you are discharged from the Program.

Any Covered Services received before or after the Acute Care at Home Benefit Period will be covered according to the other benefits of this Plan.

## What's Covered

This section describes the Covered Services available under your Plan. Your Covered Services are subject to all the terms and conditions listed in this Benefit Booklet, including, but not limited to, Benefit Maximums, Deductibles, Copayments, Coinsurance, exclusions and Medical Necessity requirements. Please refer to the "Schedule of Benefits" for details on the amounts you are required to pay for Covered Services and for details on any Benefit Maximums. Also be sure to refer to the "How Your Plan Works" section for additional information on your Plan's rules. Read the "What's Not Covered" section for important details on Excluded Services.

Your benefits are described below. Benefits are listed alphabetically to make them easy to find. Please note that several sections may apply to your claims. For example, if you have a surgery, benefits for your Hospital stay will be described under "Hospital Services" and benefits for your Physician's services will be described under "Physician's Services." As a result, you should review all benefit descriptions that might apply to your claims.

You should also be aware that many of the Covered Services can be received in several settings, including a Physician's office, an Urgent Care Facility, an Outpatient Facility, or an Inpatient Facility. Benefits will often vary depending on where you choose to receive Covered Services, and this can result in a change in the amount you will need to pay. Please see the "Schedule of Benefits" for additional information on how benefits vary in each setting.

### Acupuncture

Please see "Therapy Services" later in this section.

### Allergy Services

Your Plan includes benefits for Medically Necessary allergy testing and treatment, including allergy serum and allergy shots.

### Ambulance Services

Medically Necessary ambulance services are a Covered Service when one or more of the following are met:

- You are transported by a state licensed vehicle that is designed, equipped, and used only to transport the sick and injured and staffed by Emergency Medical Technicians (EMT), paramedics, or other certified medical professionals. This includes ground, water, fixed wing, and rotary wing air transportation.
- For ground ambulance, you are taken:
  - From your home, scene of accident or medical Emergency to a Hospital;
  - Between Hospitals, including when the Claims Administrator requires you to move from an Out-of-Network Hospital to a Network Hospital;
  - Between a Hospital and Skilled Nursing Facility; or
  - Between a Hospital or Skilled Nursing Facility or other approved Facility.
- For air or water ambulance, you are taken:
  - From the scene of an accident or medical Emergency to a Hospital;
  - Between Hospitals, including when the Claims Administrator requires you to move from an Out-of-Network Hospital to a Network Hospital; or
  - Between a Hospital and an approved Facility.

Ambulance services are subject to Medical Necessity reviews. Emergency ground ambulance services do not require precertification and are allowed regardless of whether the Provider is a Network or Out-of-Network Provider.

Non-Emergency ambulance services are subject to Medical Necessity reviews. When using an air ambulance for non-Emergency transportation, the Claims Administrator reserves the right to select the air ambulance Provider. If you do not use the air ambulance Provider selected, the Out-of-Network Provider may bill you for any charges that exceed the Maximum Allowed Amount. Please see the "Schedule of Benefits" for the maximum benefit.

You must be taken to the nearest Facility that can give care for your condition. In certain circumstances the Claims Administrator may approve benefits for transportation to a Facility that is not the nearest Facility.

Benefits also include Medically Necessary treatment of a sickness or injury by medical professionals from an ambulance service, even if you are not taken to a Facility.

Ambulance services are not covered when another type of transportation can be used without endangering your health. Ambulance services for your convenience or the convenience of your family or Doctor are not a Covered Service.

Other non-covered ambulance services include, but are not limited to, trips to:

- a) A Doctor's office or clinic;
- b) A morgue or funeral home.

### **Important Notes on Air Ambulance Benefits**

Benefits are only available for air ambulance when it is not appropriate to use a ground or water ambulance. For example, if using a ground ambulance would endanger your health and your medical condition requires a more rapid transport to a Facility than the ground ambulance can provide, the Plan will cover the air ambulance. Air ambulance will also be covered if you are in an area that a ground or water ambulance cannot reach.

Air ambulance will not be covered if you are taken to a *hospital* that is not an acute care *hospital* (such as a skilled nursing facility or a rehabilitation facility), or if you are taken to a *physician's* office or to your home.

### **Hospital to Hospital Transport**

If you are moving from one Hospital to another, air ambulance will only be covered if using a ground ambulance would endanger your health and if the Hospital that first treats cannot give you the medical services you need. Certain specialized services are not available at all Hospitals. For example, burn care, cardiac care, trauma care, and critical care are only available at certain Hospitals. To be covered, you must be taken to the closest Hospital that can treat you. Coverage is not available for air ambulance transfers simply because you, your family, or your Provider prefers a specific Hospital or Physician.

**Nonemergency:** UC SHIP covers nonemergency ambulance and psychiatric transport van services if a Physician determines that your condition requires the use of services that only a licensed ambulance (or psychiatric transport van) can provide and that the use of other means of transportation would endanger the your health. These services are covered only when the vehicle transports you to and from covered services.

**Ambulance Services exclusion:** Transportation by car, taxi, bus, gurney van, and any other type of transportation (other than a licensed ambulance or psychiatric transport van), even if it is the only way to travel to a covered service.



## Behavioral Health Services

See “Mental Health and Substance Abuses” later in this section.

## Breast Cancer

Services and supplies provided in connection with the screening for, diagnosis of, and treatment for breast cancer, including:

1. Diagnostic mammogram examinations for the treatment of a diagnosed illness or injury. Routine mammograms will be covered under the Preventive Care Services benefit.
2. Breast cancer (BRCA) testing, if appropriate as determined by your Physician, in conjunction with genetic counseling and evaluation. When done as a preventive care service, BRCA testing will be covered under the Preventive Care Services benefit.
3. Mastectomy and lymph node dissection; complications from a mastectomy including lymphedema.
4. Reconstructive surgery performed to restore and achieve symmetry following a Medically Necessary mastectomy.
5. Breast prostheses following a mastectomy (see “Durable Medical Equipment and Medical Devices, Orthotics, Prosthetics, and Medical and Surgical Supplies”).

This coverage is provided according to the terms and conditions of this Plan that apply to all other medical conditions.

## Chemotherapy

Please see “Therapy Services” later in this section.

## Chiropractic and Osteopathic Services

Please see “Therapy Services” later in this section.

## Clinical Trials

Benefits include coverage for services, such as routine patient care costs, given to you as a participant in an approved clinical trial if the services are Covered Services under this Plan. An “approved clinical trial” means a phase I, phase II, phase III, or phase IV clinical trial that studies the prevention, detection, or treatment of cancer or other life-threatening conditions. The term life-threatening condition means any disease or condition from which death is likely unless the disease or condition is treated.

Benefits are limited to the following trials:

- Federally funded trials approved or funded by one of the following:
  - The National Institutes of Health.
  - The Centers for Disease Control and Prevention.
  - The Agency for Health Care Research and Quality.
  - The Centers for Medicare & Medicaid Services.
  - A cooperative group or center of any of the four entities listed above or the Department of Defense or the Department of Veterans Affairs.
  - A qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants.

- Any of the following in i-iii below if the study or investigation has been reviewed and approved through a system of peer review that the Secretary of Health and Human Services determines 1) to be comparable to the system of peer review of studies and investigations used by the National Institutes of Health, and 2) assures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review.
  - i. The Department of Veterans Affairs.
  - ii. The Department of Defense.
  - iii. The Department of Energy.
- Studies or investigations done as part of an investigational new drug application reviewed by the Food and Drug Administration;
- Studies or investigations done for drug trials which are exempt from the investigational new drug application.

Your Plan may require you to use a Network Provider to maximize your benefits.

Routine patient care costs include items, services, and drugs provided to you in connection with an approved clinical trial that would otherwise be covered by this Plan.

All requests for clinical trials services, including services that are not part of approved clinical trials, will be reviewed according to the Claims Administrator's Clinical Coverage Guidelines, related policies and procedures.

Your Plan is not required to provide benefits for the following services and reserves the right to exclude any of the following services:

- The Investigational item, device, or service; or
- Items and services that are given only to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient; or
- A service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis;
- Any item or service that is paid for, or should have been paid for, by the sponsor of the trial.

## **Dental Services**

### **Preparing the Mouth for Medical Treatments**

Your Plan includes coverage for dental services to prepare the mouth for medical services and treatments such as radiation therapy to treat cancer and preparation for transplants. Covered Services include:

- Evaluation
- Dental x-rays
- Extractions, including surgical extractions
- Anesthesia

### **Treatment of Dental Injury**

Benefits are also available for dental work needed to treat injuries to the jaw, sound natural teeth, mouth or face as a result of an accident. Services of a physician (M.D.) or dentist (D.D.S. or D.M.D.) solely to treat an Accidental Injury to natural teeth. Coverage shall be limited to only such services that are medically necessary to repair the damage done by the Accidental Injury and/or to restore function lost as a direct result of the Accidental Injury. Damage to natural teeth due to chewing or biting is not considered an Accidental Injury.

Benefits are available for the services of a Physician treating an Accidental Injury to your natural teeth when you receive treatment within one (1) Year following the injury or within one (1) Year following your Effective Date, whichever is later.

## **Other Dental Services**

Benefits are available for Medically Necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures. "Cleft palate" means a condition that may include cleft palate, cleft lip, or other craniofacial anomalies associated with cleft palate.

## **Dental Services – Pediatric**

The Plan covers the following dental care services for Members until the last day of the month in which the individual turns nineteen (19) years of age when they are performed by a licensed dentist, and when necessary and customary as determined by the standards of generally accepted dental practice. If there is more than one professionally acceptable treatment for your dental condition, the Plan will cover the least expensive.

### Diagnostic and Preventive Services

- Oral evaluations (exams) – Initial and periodic
- Consultations – includes Specialist consultations
- Radiographs (X-rays)
  - Bitewing x-rays in conjunction with periodic exams are limited to 1 series (4 films) in any 6-month period
  - Isolated bitewing or periapical films are allowed on an Emergency or episodic basis
  - Full mouth x-rays in conjunction with periodic exams are limited to 1 in any 24-month period
  - Panoramic x-rays – limited to once in any 24-month period
- Dental cleaning (prophylaxis) – limited to 2 in any 12-month period. Prophylaxis is a procedure to remove plaque, tartar (calculus), and stain from teeth
- Topical application of fluoride or fluoride varnish
- Dental sealant treatments – Covered for first and second molars only
- Space maintainers (including acrylic and fixed band type)
- Preventive dental education and oral hygiene instruction

### Basic Restorative Services

- Restorations (fillings) – covered as follows:
  - Amalgam, composite resin, acrylic, synthetic or plastic restorations for treatment of caries (decay). If the tooth can be restored with these materials, any other restoration, such as a crown, is considered an optional treatment
  - Composite resin or acrylic restorations on posterior (back) teeth is an optional treatment
  - Micro filled resin restorations that are non-cosmetic
  - Replacement of a restoration is covered only if it is defective, as evidenced by conditions such as recurrent decay or fracture
- Pins and pin build-up – covered only when given with a restoration
- Sedative base and sedative fillings
- Basic tooth extractions – including post-operative care such as exams, suture removal, and treatment of complications.
- Endodontic Services
- Direct pulp capping
- Therapeutic pulpotomy
- Apexification filling with calcium hydroxide
- Root amputation

- Root canal therapy – including culture canal, and retreatment of previous root canal therapy limited as follows:
  - Retreatment of root canals covered only if clinical or radiographic signs of abscess formation are present and/or the patient is experiencing symptoms
  - Removal or retreatment of silver points, overfills, underfills, incomplete fills, or broken instruments lodged in a canal, in the absence of pathology, is not a covered benefit
  - Apicoectomy
  - Vitality tests

### Periodontal Services

- Periodontal scaling and root planing, and subgingival curettage – limited to five quadrant treatments in any 12-month period
- Gingivectomy
- Osseous or muco-gingival surgery

### Adjunctive General Services

- Local anesthetics. This is included as part of the restorative service; for example, a crown or filling.
- Oral sedatives and nitrous oxide – covered when dispensed in a dental office by a Provider acting within the scope of his or her licensure.

### Oral Surgery Services

Oral surgery services include post-operative care such as exams, suture removal, and treatment of complications.

- Surgical extractions
- Removal of impacted teeth is covered only when evidence of pathology exists
- Biopsies of oral tissues
- Alveolectomies
- Excision of cysts and neoplasms
- Treatment of palatal torus and mandibular torus
- Frenectomy
- Incision and drainage of abscesses
- Root recovery (separate procedure)
- General Anesthesia
  - Covered when given by a dentist for covered surgery services

### Major Restorative Services

- Crowns – including those made of acrylic, acrylic with metal, porcelain, porcelain with metal, full metal, gold onlay or three-quarter crown, and stainless steel. Related dowel pins and pin build-up are also included. Crowns are covered as follows:
  - Replacement of each unit is limited to once in a 36-month period, except when crown is no longer functional
  - Acrylic crowns and stainless steel crowns are only covered for children through age 11. If other types of crowns are chosen for children through age 11, it will be considered an optional treatment
  - Crowns are covered only if there is not enough retentive quality left in the tooth to hold a filling
  - Veneers posterior to the second bicuspid are considered an optional treatment. We will pay up to the allowance for a cast full crown
- Recementation of crowns, inlays, and onlays
- Cast post and core, including cast retention under crowns
- Crown repair

## Prosthodontic Services

- Fixed bridges – bridges that are cast, porcelain baked with metal, or plastic processed to gold are covered as follows:
  - Covered for persons age 16 and through age 18. Fixed bridges for persons under age 16 are considered optional treatment and will be covered up to the allowance for a space maintainer
  - A fixed bridge is covered when it is necessary to replace a missing permanent anterior (front) tooth
  - Fixed bridges are covered only when a partial cannot satisfactorily restore the case. If fixed bridges are used when a partial could satisfactorily restore the case, it is considered an optional treatment
  - Fixed bridges used to replace missing posterior teeth are considered optional treatment when the abutment teeth are sound and would be crowned only for the purpose of supporting a pontic
  - Fixed bridges are considered optional treatment when provided in connection with a partial denture on the same arch
  - Replacement of a fixed bridge is covered only if the existing bridge cannot be made satisfactory by repair

**Note:** We will cover up to 5 units of crown or bridgework per arch. Upon the sixth unit, the treatment is considered full mouth reconstruction and is an optional treatment.

- Recementation of bridges
- Repair or replacement of abutments or pontics
- Dentures – including full maxillary, full mandibular, partial upper, partial lower, teeth, clasps and stress breakers. Dentures are covered as follows:
  - Replacement for partial dentures is not covered within 36 months of initial placement unless:
    - It is necessary due to natural tooth loss where the addition or replacement of the existing partial is not possible; or
    - The denture is unsatisfactory and cannot be made satisfactory
  - Coverage for partial dentures will be limited to the charges for a cast chrome or acrylic denture if this would satisfactorily restore an arch. If a more elaborate or precision appliance is chosen, and is not necessary to satisfactorily restore an arch, the patient is responsible for all additional charges
  - A removable partial denture is considered an adequate restoration of a case when teeth are missing on both sides of the dental arch. Any other treatments for these cases are considered optional treatments.
  - Full upper and/or lower dentures are not to be replaced within any 36-month period unless the existing denture is unsatisfactory and cannot be made satisfactory by reline or repair
  - Coverage for complete dentures will be limited to the benefit for a standard procedure. If a more personalized or specialized treatment is chosen, the patient will be responsible for all additional charges
- Chairside or laboratory relines or rebases – Covered one per arch in any 12-month period
- Denture repairs and adjustments
- Tissue conditioning – limited to two per denture
- Denture duplication
- Stayplates – Covered only when used as anterior space maintainers for children

## Orthodontic Treatment

Orthodontic Treatment is the prevention and correction of malocclusion of teeth and associated dental and facial disharmonies. The Plan will only cover orthodontic care that is Medically Necessary. You or your dentist should submit your treatment plan to the Claims Administrator before you start any orthodontic treatment to make sure it is covered under this Plan.

### Medically Necessary Orthodontic Care

Medically Necessary services will be subject to review. To be considered Medically Necessary, the service must meet criteria for Medically Necessary care as established by the Claims Administrator. The Plan will cover orthodontic care when it is Medically Necessary to prevent disease and promote oral health, restore oral structures to health and function, and treat Emergency and urgent conditions.

Your dental provider should submit a prior authorization form to Anthem for this service. This form is available by calling the telephone number listed on your Identification Card or online at [www.anthem.com/ca](http://www.anthem.com/ca). You may call Member Services at 1-866-940-8306 to ask that a prior authorization form be faxed to your dentist.

The prior authorization process is outlined below:

- The Dental Professional Review area handles the review.
- If the Anthem defined criteria is met, the Dental Professional Review area will communicate to the dentist and Insured about the approval.
- If the Anthem defined criteria is NOT met, the Dental Professional Review area will communicate to the dentist and Insured about the denial.
- The letters of response contain steps for additional review, including information about filing a grievance.
- If prior authorization is denied you have the right to file a grievance.

The following conditions automatically qualify for Medically Necessary orthodontic care.

- Cleft palate deformity. If the cleft palate is not visible on the diagnostic casts written documentation from a credentialed Specialist must be submitted, on his or her professional letterhead, with the prior authorization request.
- Craniofacial anomaly. Written documentation from a credentialed Specialist shall be submitted, on his or her professional letterhead, with the prior authorization request.
- Deep impinging overbite when the lower incisors are destroying the soft tissue of the palate and tissue laceration or clinical attachment loss is present.
- Crossbite of individual anterior teeth when clinical attachment loss and recession of the gingival margin are present.
- Severe traumatic deviation such as loss of a premaxilla segment by burns or accident, the result of osteomyelitis, or other gross pathology. Written documentation of the condition must be submitted with the prior authorization request.
- Overjet greater than 9mm or mandibular protrusion (reverse overjet) greater than 3.5mm.

Orthodontic treatment may include the following:

- Limited Treatment – Treatments which are not full treatment cases and are usually done for minor tooth movement
- Interceptive Treatment – A limited (phase I) treatment phase used to prevent or assist in the severity of future treatment
- Comprehensive (complete) Treatment – Full treatment includes all radiographs, diagnostic casts/models, appliances and visits
- Removable Appliance Therapy – An appliance that is removable and not cemented or bonded to the teeth
- Fixed Appliance Therapy – A component that is cemented or bonded to the teeth
- Complex Surgical Procedures – surgical exposure of impacted or unerupted tooth for orthodontic reasons; or surgical repositioning of teeth

**Note:** Treatment in progress (appliances placed prior to being covered under this Plan) will be considered for benefits on a pro-rated basis

**What Orthodontic Care Does NOT Include.** Coverage is NOT provided for:

- Monthly treatment visits that are billed separately — these costs should already be included in the cost of treatment
- Orthodontic retention or retainers that are billed separately — these costs should already be included in the cost of treatment
- Retreatment and services given due to a relapse
- Inpatient or Outpatient Hospital expenses, unless covered by the medical benefits of this Plan
- Any provisional splinting, temporary procedures or interim stabilization of the teeth.

### Orthodontic Payments

Because orthodontic treatment normally occurs over a long period of time, payments are made over the course of your treatment. The covered individual must have continuous coverage under this Plan in order to receive ongoing payments for your orthodontic treatment.

Payments for treatment are made: 1. when treatment begins (appliances are installed), and 2. at six (6) month intervals thereafter, until treatment is completed or this coverage ends.

Before treatment begins, the treating dentist should submit a pre-treatment estimate to us. An Estimate of Benefits form will be sent to you and your dentist indicating the estimated Maximum Allowed Amount, including any amount (Coinsurance) you may owe. This form serves as a claim form when treatment begins.

When treatment begins, the dentist should submit the Estimate of Benefit form with the date of appliance placement and his/her signature. After benefit and eligibility verification by us, a payment will be issued. A new/revised Estimate of Benefits form will also be issued to you and your dentist. This again will serve as the claim form to be submitted six (6) months from the date of appliance placement.

### **Timely Access to Dental Care**

Anthem has contracted with dental Providers to provide covered services in a manner appropriate for Your condition, consistent with good professional practice. Anthem ensures that its network of contracted dentists has the capacity and availability to offer appointments within the following timeframes:

- Urgent care appointments: within 72 hours of the request for an appointment;
- Non-urgent appointments for primary care: within 36 business days of the request for an appointment; and
- Preventive dental care appointments: within 40 business days of the request for an appointment.

If In Network dental Provider determines that the waiting time for an appointment can be extended without a detrimental impact on your health, the In Network dental Provider may schedule an appointment for a later time than noted above.

In Network dental Providers are required to have an answering service or a telephone answering machine during non-business hours, which will provide instructions on how You can obtain urgent or Emergency Care including, when applicable, how to contact another dentist who has agreed to be on-call to triage or screen by phone, or if needed, deliver urgent or Emergency Care.

If You need the services of an interpreter, the services will be coordinated with scheduled appointments and will not result in a delay of Your appointment.

## Diabetes Equipment, Education, and Supplies

Services and supplies provided for the treatment of diabetes, including:

1. The following equipment and supplies:
  - a. Blood glucose monitors, including monitors designed to assist the visually impaired, and blood glucose testing strips;
  - b. Insulin pumps;
  - c. Pen delivery systems for insulin administration (non-disposable);
  - d. Visual aids (but not eyeglasses) to help the visually impaired to properly dose insulin; and
  - e. Podiatric devices, such as therapeutic shoes and shoe inserts, to treat diabetes-related complications.

Items a through d above are covered under your Plan's benefits for durable medical equipment (see Durable Medical Equipment). Item e above is covered under your Plan's benefits for Prosthetic Devices (see "Durable Medical Equipment and Medical Devices, Orthotics, Prosthetics, and Medical and Surgical Supplies").

2. Diabetes education program which:
  - a. Is designed to teach a Member who is a patient and members of the patient's family about the disease process and the daily management of diabetic therapy;
  - b. Includes self-management training, education, and medical nutrition therapy to enable the Member to properly use the equipment, supplies, and medications necessary to manage the disease; and
  - c. Is supervised by a Physician.

Diabetes education services are covered under Plan benefits for office visits to Physicians.

3. The following items are covered as medical supplies:
  - a. Insulin syringes and disposable pen delivery systems for insulin administration. **NOTE:** Charges for insulin and other prescriptive medications are not covered as part of your medical plan. See your pharmacy benefits plan booklet for information on prescriptive medications.
  - b. Testing strips, lancets and alcohol swabs.
4. Screenings for gestational diabetes are covered under your Preventive Care Services benefit. Please see that provision for further details.

For information on equipment and supplies, please refer to the "Medical Supplies, Durable Medical Equipment, and Appliances" provision in this section.



## **Diagnostic Services**

Your Plan includes benefits for tests or procedures to find or check a condition when specific symptoms exist. Tests must be ordered by a Provider and include diagnostic services ordered before a surgery or Hospital admission. Benefits include the following services:

### **Diagnostic Laboratory and Pathology Services**

### **Diagnostic Imaging Services and Electronic Diagnostic Tests**

- X-rays / regular imaging services
- Ultrasound
- Electrocardiograms (EKG)
- Electroencephalography (EEG)
- Echocardiograms
- Hearing and vision tests for a medical condition or injury (not for screenings or preventive care)
- Tests ordered prior to a surgical procedure or admission.

### **Advanced Imaging Services**

Benefits are also available for advanced imaging services, which include but are not limited to:

- CT scan
- CTA scan
- Magnetic Resonance Imaging (MRI)
- Magnetic Resonance Angiography (MRA)
- Magnetic resonance spectroscopy (MRS)
- Nuclear Cardiology
- PET scans
- PET/CT Fusion scans
- QTC Bone Densitometry
- Diagnostic CT Colonography

The list of advanced imaging services is subject to change as medical technologies change.

## **Durable Medical Equipment and Medical Devices, Orthotics, Prosthetics, and Medical and Surgical Supplies**

### **Durable Medical Equipment and Medical Devices**

Your Plan includes benefits for durable medical equipment and medical devices when the equipment meets the following criteria:

- Is meant for repeated use and is not disposable.
- Is used for a medical purpose and is of no further use when medical need ends.
- Is intended for use outside a medical Facility.
- Is for the exclusive use of the patient.
- Is manufactured to serve a medical use.
- Is ordered by a Provider.

Benefits include purchase-only equipment and devices (e.g., crutches and customized equipment), purchase or rent-to-purchase equipment and devices (e.g., Hospital beds and wheelchairs), and continuous rental equipment and devices (e.g., oxygen concentrator, ventilator, and negative pressure wound therapy devices). Continuous rental equipment must be approved by the Claims Administrator.

The Plan may limit the amount of coverage for ongoing rental of equipment. The Plan may not cover more in rental costs than the cost of simply purchasing the equipment.

Benefits include repair and replacement costs as well as associated supplies and equipment needed for the use of the equipment or device, for example, a battery for a powered wheelchair.

Oxygen and equipment for its administration are also Covered Services.

## **Hearing Aid Services**

The following hearing aid services are covered when provided by or purchased as a result of a written recommendation from an otolaryngologist or a state-certified audiologist.

1. Audiological evaluations to measure the extent of hearing loss and determine the most appropriate make and model of hearing aid. These evaluations will be covered under Plan benefits for office visits to physicians.
2. Hearing aids (monaural or binaural) including ear mold(s), the hearing aid instrument, batteries, cords and other ancillary equipment.
3. Visits for fitting, counseling, adjustments and repairs for a one-year period after receiving the covered hearing aid.

Covered charges under 2 and 3 above for hearing aids are limited to one hearing aid per ear, every four years.

These items and services are covered under your Plan's benefits for durable medical equipment ("Durable Medical Equipment and Medical Devices, Orthotics, Prosthetics, and Medical and Surgical Supplies").

No benefits will be provided for the following:

1. Charges for a hearing aid which exceeds specifications prescribed for the correction of hearing loss.
2. Surgically implanted hearing devices (i.e., cochlear implants, audient bone conduction devices).  
Medically Necessary surgically implanted hearing devices may be covered under your Plan's benefits for prosthetic devices (see "Prosthetics,").

**Note:** Hearing aids are not covered if provided by an Out-of-Network Provider.

## **Orthotics and Special Footwear**

Benefits are available for Medically Necessary Special Footwear, certain types of orthotics (braces, boots, splints), and services for foot disfigurements resulting from bone deformity, motor impairment, paralysis, or amputation. This includes but is not limited to, disfigurement caused by cerebral palsy, arthritis, polio, spina bifida, diabetes, accident, injury, or developmental disability. Covered Services include the initial purchase, fitting, adjustment and repair of a custom made rigid or semi-rigid supportive device used to support, align, prevent, or correct deformities or to improve the function of movable parts of the body, or which limits or stops motion of a weak or diseased body part.

## Prosthetics

Your Plan also includes benefits for prosthetics, which are artificial substitutes for body parts for functional or therapeutic purposes, when they are Medically Necessary for activities of daily living.

Benefits include the purchase, fitting, adjustments, repairs and replacements. Covered Services may include, but are not limited to:

- 1) Artificial limbs and accessories;
- 2) One pair of glasses or contact lenses used after surgical removal of the lens(es) of the eyes);
- 3) Breast prosthesis (whether internal or external) following a mastectomy, as required by the Women's Health and Cancer Rights Act.
- 4) Colostomy and other ostomy (surgical construction of an artificial opening) supplies directly related to ostomy care.
- 5) Restoration prosthesis (composite facial prosthesis)
- 6) Cochlear implants
- 7) Hearing aids. This includes bone-anchored hearing aids.

## Medical and Surgical Supplies

Your Plan includes coverage for medical and surgical supplies that serve only a medical purpose, are used once, and are purchased (not rented). Covered supplies include syringes, needles, surgical dressings, splints, and other similar items that serve only a medical purpose. Covered Services do not include items usually stocked in the home for general use like Band-Aids, thermometers, and petroleum jelly.

## Blood and Blood Products

Your Plan also includes coverage for the administration and blood products unless they are received from a community source, such as a blood donated through a blood bank.

## Diabetes Equipment and Supplies

See "Diabetes Equipment, Education, and Supplies" earlier in this section.

## Asthma Treatment Equipment and Supplies

Benefits are available for inhaler spacers, nebulizers (including face masks and tubing), and peak flow meters when Medically Necessary for the management and treatment of asthma, including education to enable the Member to properly use the device(s).

## Emergency Care Services

If you are experiencing an Emergency please call 911 or visit the nearest Hospital for treatment.

## Emergency Services

Benefits are available in a Hospital Emergency Room for services and supplies to treat the onset of symptoms for an Emergency, which is defined below. **Services provided for conditions that do not meet the definition of Emergency will not be covered.**

## **Emergency (Emergency Medical Condition)**

“Emergency,” or “Emergency Medical Condition” means a medical or behavioral health condition of recent onset and sufficient severity, including but not limited to, severe pain, that would lead a prudent layperson, possessing an average knowledge of medicine and health, to believe that his or her condition, sickness, or injury is of such a nature that failure to obtain immediate medical care could result in: (a) placing the patient’s health or the health of another person in serious jeopardy or, for a pregnant women, placing the women’s health or the health of her unborn child in serious jeopardy; (b) serious impairment to bodily functions; or (c) serious dysfunction of any bodily organ or part. Such conditions include but are not limited to, chest pain, stroke, poisoning, serious breathing problems, unconsciousness, severe burns or cuts, uncontrolled bleeding, or seizures and such other acute conditions as may be determined to be Emergencies by the Claims Administrator.

## **Emergency Care**

“Emergency Care” means a medical or behavioral health exam done in the Emergency Department of a Hospital and includes services routinely available in the Emergency Department to evaluate an Emergency Condition. It includes any further medical or behavioral health exams and treatment required to stabilize the patient.

Medically Necessary services will be covered whether you get care from a Network or Out-of-Network Provider. Emergency Care you get from an Out-of-Network Provider will be covered, but you may have to pay the difference between the Out-of-Network Provider’s charge and the Maximum Allowed Amount, as well as any applicable Coinsurance, Copayment or Deductible.

The Maximum Allowed Amount for Emergency Care from an Out-of-Network Provider will be:

1. The amount negotiated with Network Providers for the Emergency service furnished;
2. The amount for the Emergency service calculated using the same method the Claims Administrator generally uses to determine payments for Out-of-Network services but substituting the Network cost-sharing provisions for the Out-of-Network cost-sharing provisions; or
3. The amount that would be paid under Medicare for the Emergency service.

If you are admitted to the Hospital from the Emergency Room, be sure that you or your Doctor calls the Claims Administrator as soon as possible. The Claims Administrator will review your care to decide if a Hospital stay is authorized and how many days they will approve. See “Getting Approval for Benefits” for more details. If you or your Doctor fails to call the Claims Administrator, you may have to pay for services that are determined to be not Medically Necessary.

Treatment you get after your condition has stabilized will be covered as Medically Necessary according to your attending Physician.

## **Gender Affirming Services**

Benefits are provided for services and supplies in connection with Gender Transition when a Physician has diagnosed you with Gender Dysphoria. This coverage is provided according to the terms and conditions of this Benefit Booklet that apply to all other medical conditions, including Medical Necessity requirements, utilization management, and exclusions for cosmetic services.

Coverage includes, but is not limited to, Medically Necessary services related to Gender Transition such as gender affirming surgery (i.e., female to male top surgery, female to male bottom surgery, male to female top surgery and male to female bottom surgery), hormone therapy, fertility preservation, psychotherapy, electrolysis and laser hair removal at donor site and face/neck, facial reconstruction, tracheal shave and vocal training. Coverage is provided for specific services according to benefits under this Benefit Booklet that apply to that type of service generally, if the Plan includes coverage for the service in question.

For example, gender affirming surgery would be covered on the same basis as any other Network covered, Medically Necessary surgery or hormone therapy would be covered under this Benefit Booklet's benefits.

Some services are subject to prior authorization in order for coverage to be provided. Please refer to "Getting Approval for Benefits" for information on how to obtain the proper reviews.

## **Gender Conforming Facial Surgery**

The following services are covered if pre-certification has been met:

### For male to female transitions:

- Brow lift
- Forehead contouring
- Malar (cheek) Implants
- Jaw and/or chin re-shaping
- Lip Shortening
- Scalp (hairline) advancement
- Rhinoplasty

### For female to male transitions:

- Augmentation thyroid chondroplasty
- Chin implant and/or genioplasty
- Jaw implant

## **Gender Affirming Surgery Travel Expense**

The following travel expenses in connection with an authorized gender affirming surgery performed at a designated Hospital or Ambulatory Surgical Facility only when the Member's home is seventy-five (75) miles or more from the nearest provider. All travel expenses must be approved by the Claims Administrator in advance and approved for the gender affirming surgery requested, provided the expenses are authorized by the Claims Administrator (Please refer to the "Getting Approval for Benefits" section for details) for up to six trips:

- a. Round trip coach airfare to the Facility which is designated by the Claims Administrator and approved for the gender affirming surgery requested, not to exceed \$250 per person per trip;
- b. Hotel accommodations, not to exceed \$100 per day for up to 21 days per trip, limited to one room, double occupancy; and
- c. Other reasonable expenses, not to exceed \$25 per day for each person, for up to 21 days per trip.

When you request reimbursement of covered travel expenses, you must submit a completed travel reimbursement form and itemized, legible copies of all applicable receipts. Credit card slips are not acceptable. Covered travel expenses are not subject to the Deductible or Copayments. Please call Member Services at 1-866-940-8306 for further information and/or to obtain the travel reimbursement form.

**Travel expenses that are not covered** include, but are not limited to: meals, alcohol, tobacco, or any other non-food item; child care; mileage within the city where the approved Facility is located, rental cars, buses, taxis or shuttle services, except as specifically approved by us; frequent flyer miles, coupons, vouchers or travel tickets; prepayments or deposits; services for a condition that is not directly related to, or a direct result of, the gender affirming procedure; telephone calls; laundry; postage; or entertainment.

If a specific benefit is not listed or described in the Gender Affirming Services section, the service will not be covered.

## Gene Therapy Services

Your Plan includes benefits for gene therapy services, when Anthem approves the benefits in advance through Precertification. See “Getting Approval for Benefits” for details on the Precertification process. To be eligible for coverage, services must be Medically Necessary and performed by an approved Provider at an approved treatment center. Even if a Provider is an In-Network Provider for other services it may not be an approved Provider for certain gene therapy services. Please call Member Services to find out which providers are approved Providers. (When calling Member Services, ask for the Transplant Case Manager for further details.)

### Services Not Eligible for Coverage

Your Plan does not include benefits for the following:

- i. Services determined to be Experimental / Investigational;
- ii. Services provided by a non-approved Provider or at a non-approved Facility; or
- iii. Services not approved in advance through Precertification.

## Genetic Testing

Genetic testing for individuals to assess their risk for a variety of conditions.

**Note:** Testing is only available according to the Claims Administrator’s clinical guidelines. If you have any questions about the information in this section, please refer to the Claims Administrator’s website at [www.anthem.com/ca](http://www.anthem.com/ca) or you may call the UC SHIP Member Services at 1-866-940-8306 for more information.

## Habilitative Services

Benefits include habilitative health care services and devices that help you keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn’t walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of Inpatient and/or outpatient settings.

Please see "Therapy Services" later in this section for further details.

## HIV Testing

Human immunodeficiency virus (HIV) testing, regardless of whether the testing is related to a primary diagnosis. This coverage is provided according to the terms and conditions of this Plan that apply to all other medical conditions.

## Home Health Care Services

Benefits are available for Covered Services performed by a Home Health Care Agency or other Provider in your home. To be eligible for benefits, you must essentially be confined to the home, as an alternative to Hospital stay, and be physically unable to obtain needed medical services on an outpatient basis. Services must be prescribed by a Physician and the services must be so inherently complex that they can be safely and effectively performed only by qualified, technical, or professional health personnel.

Covered Services include but are not limited to:

- Intermittent skilled nursing services by an R.N. or L.P.N.

- Medical / social services
- Diagnostic services
- Nutritional guidance
- Training of the patient and/or family/caregiver
- Home health aide services. You must be receiving skilled nursing or therapy. Services must be given by appropriately trained staff working for the home health care Provider. Other organizations may give services only when approved by the Claims Administrator, and their duties must be assigned and supervised by a professional nurse on the staff of the home health care Provider or other Provider as approved by the Claims Administrator.
- Therapy Services
- Medical supplies
- Durable medical equipment
- Private duty nursing

## Home Infusion Therapy

See “Therapy Services” later in this section.

## Hospice Care

You are eligible for *hospice care* if your *physician* and the *hospice* medical director certify that you are terminally ill and likely have less than twelve (12) months to live. You may access *hospice care* while participating in a clinical trial or continuing disease modifying therapy, as ordered by your treating *physician*. Disease modifying therapy treats the underlying terminal illness.

The services and supplies listed below are Covered Services when given by a Hospice for the palliative care of pain and other symptoms that are part of a terminal disease. Palliative care means care that controls pain and relieves symptoms, but is not meant to cure a terminal illness. Covered Services include:

1. Care from an interdisciplinary team care with the development and maintenance of an appropriate plan of care.
2. Short-term Inpatient Hospital care when needed in periods of crisis or as respite care.
3. Skilled nursing services, home health aide services, and homemaker services given by or under the supervision of a registered nurse.
4. Social services and counseling services from a licensed social worker.
5. Nutritional support, such as intravenous feeding and feeding tubes
6. Physical therapy, occupational therapy, speech therapy, and respiratory therapy given by a licensed therapist.
7. Pharmaceuticals, medical equipment, and supplies needed for the palliative care of your condition, including oxygen and related respiratory therapy supplies.
8. Bereavement (grief) services, including a review of the needs of the bereaved family and the development of a care plan to meet those needs, both before and after the Member’s death. Bereavement services are available to the patient and those individuals who are closely linked to the patient, including the immediate family, the primary or designated care giver and individuals with significant personal ties, for one year after the Member’s death.

Your Doctor must agree to care by the Hospice and must be consulted in the development of the treatment plan. The Hospice must keep a written care plan on file and give it to the Claims Administrator upon request.

Benefits for services beyond those listed above that are given for disease modification or palliation, such as but not limited to chemotherapy and radiation therapy, are available to a Member in Hospice. These services are covered under other parts of this Plan.

## **Human Organ and Tissue Transplant (Bone Marrow / Stem Cell) Services**

Your Plan includes coverage for Medically Necessary human organ and tissue transplants. Certain transplants (e.g., cornea) are covered like any other surgery, under the regular Inpatient and outpatient benefits described elsewhere in this Benefit Booklet.

This section describes benefits for certain Covered Transplant Procedures that you get during the Transplant Benefit Period. Any Covered Services related to a Covered Transplant Procedure, received before or after the Transplant Benefit Period, are covered under the regular Inpatient and outpatient benefits described elsewhere in this Benefit Booklet.

In this section you will see some key terms, which are defined below:

### **Covered Transplant Procedure**

Any Medically Necessary human organ, tissue, and stem cell / bone marrow transplants and infusions including necessary acquisition procedures, mobilization, collection and storage. It also includes Medically Necessary myeloablative or reduced intensity preparative chemotherapy, radiation therapy, or a combination of these therapies.

### **Network Transplant Provider**

A Provider that the Claims Administrator has chosen as a Center of Excellence and/or a Provider selected to take part as a Network Transplant Provider by the Blue Cross and Blue Shield Association. The Provider has entered into a Transplant Provider Agreement to give Covered Transplant Procedures to you and take care of certain administrative duties for the transplant network. A Provider may be a Network Transplant Provider for:

- Certain Covered Transplant Procedures; or
- All Covered Transplant Procedures.

### **Out-of-Network Transplant Provider**

Any Provider that has **NOT** been chosen as a Center of Excellence by the Claims Administrator or has not been selected to take part as a Network Transplant Provider by the Blue Cross and Blue Shield Association.

### **Transplant Benefit Period**

At a Network Transplant Provider Facility, the Transplant Benefit Period starts one day before a Covered Transplant Procedure and lasts for the applicable case rate / global time period. The number of days will vary depending on the type of transplant received and the Network Transplant Provider agreement. Call the Case Manager at 1-800-824-0581 for specific Network Transplant Provider details for services received at or coordinated by a Network Transplant Provider Facility.

At an Out-of-Network Transplant Provider Facility, the Transplant Benefit Period starts one day before a Covered Transplant Procedure and lasts until the date of discharge.

### **Specified Transplants**

You must obtain the Claims Administrator's prior authorization for all services including, but not limited to, preoperative tests and postoperative care related to the following specified transplants: heart, liver, lung, combination heart-lung, kidney, pancreas, simultaneous pancreas-kidney, or bone marrow/stem cell and similar procedures.



Specified transplants must be performed at Centers of Medical Excellence (CME), Blue Distinction Centers for Specialty Care (BDCSC) or UC Family Provider. **Charges for services provided for or in connection with a specified transplant performed at a facility other than a CME, BDCSC or a UC Family Provider will not be considered covered.** Call the toll-free telephone number for pre-service review on your ID card if your Physician recommends a specified transplant for your medical care. A case manager transplant coordinator will assist in facilitating your access to a CME, BDCSC or UC Family Provider. See “Getting Approval for Benefits” for details.

## **Prior Approval and Precertification**

**To maximize your benefits, you should call the Claims Administrator’s Transplant Department as soon as you think you may need a transplant to talk about your benefit options. You must do this before you have an evaluation and/or work-up for a transplant.** They will help you maximize your benefits by giving you coverage information, including details on what is covered and if any clinical coverage guidelines, medical policies, Network Transplant Provider rules, or exclusions apply.

Call the Member Services phone number at 1-866-940-8306 and ask for the transplant coordinator. Even if you are given a prior approval for the Covered Transplant Procedure, you or your Provider must call the Transplant Department for Precertification prior to the transplant whether this is performed in an Inpatient or Outpatient setting.

Precertification is required before the Plan will cover benefits for a transplant. Your Physician must certify, and the Claims Administrator must agree, that the transplant is Medically Necessary. Your Physician should send a written request for Precertification to the Claims Administrator as soon as possible to start this process. Not getting Precertification will result in a denial of benefits.

Note that there are cases where your Provider asks for approval for Human Leukocyte Antigen (HLA) testing, donor searches and/or a collection and storage of stem cells prior to the final decision as to what transplant procedure will be needed. In these cases, the HLA testing and donor search charges will be covered as routine diagnostic tests. The collection and storage request will be reviewed for Medical Necessity and may be approved. However, such an approval for HLA testing, donor search and/or collection and storage is NOT an approval for the later transplant. A separate Medical Necessity decision will be needed for the transplant.

## **Donor Benefits**

Benefits for an organ donor are as follows:

- When both the person donating the organ and the person getting the organ are covered Members under this Plan, each will get benefits under their plan.
- When the person getting the organ is a covered Member under this Plan, but the person donating the organ is not, benefits under this Plan are limited to benefits not available to the donor from any other source. This includes, but is not limited to, other insurance, grants, foundations, and government programs.
- If a covered Member under this Plan is donating the organ to someone who is not a covered Member, benefits are not available under this Plan.

## **Transportation and Lodging**

The Plan will cover the cost of reasonable and necessary travel costs when you get prior approval and need to travel more than 250 miles from your permanent home to reach the Facility where the Covered Transplant Procedure will be performed. Help with travel costs includes transportation to and from the Facility, and lodging for the patient and one companion.

If the Member receiving care is a minor, then reasonable and necessary costs for transportation and lodging may be allowed for two companions. You must send itemized receipts for transportation and lodging costs in a form satisfactory to the Claims Administrator when claims are filed. Call the Claims Administrator for complete information.

The following travel expenses in connection with an approved human organ transplant performed at Centers of Medical Excellence (CME), Blue Distinction Centers for Specialty Care (BDCSC) or UC Family Provider and only when the recipient or donor's home is more than 250 miles from the specific CME, BDCSC or UC Family Provider provided the expenses are approved by the Claims Administrator in advance:

1. For the recipient and a companion, per transplant episode, up to six trips per episode:
  - a. Round trip coach airfare to the CME, BDCSC or UC Family Provider, not to exceed \$250 per person per trip.
  - b. Hotel accommodations, not to exceed \$100 per day for up to 21 days per trip, limited to one room, double occupancy.
  - c. Other reasonable expenses (excluding meals, tobacco, alcohol and drug expenses), not to exceed \$25 per day for each person, for up to 21 days per trip.
2. For the donor, per transplant episode, limited to one trip:
  - a. Round trip coach airfare to the CME, BDCSC or UC Family Provider, not to exceed \$250.
  - b. Hotel accommodations, not to exceed \$100 per day for up to 7 days.
  - c. Other reasonable expenses (excluding meals, tobacco, alcohol and drug expenses), not to exceed \$25 per day, for up to 7 days.

For lodging and ground transportation benefits, the Plan will cover costs up to the current limits set forth in the Internal Revenue Code.

Non-Covered services for transportation and lodging include, but are not limited to:

1. Child care,
2. Mileage within the medical transplant Facility city,
3. Rental cars, buses, taxis, or shuttle service, except as specifically approved by the Claims Administrator,
4. Frequent Flyer miles,
5. Coupons, Vouchers, or Travel tickets,
6. Prepayments or deposits,
7. Services for a condition that is not directly related, or a direct result, of the transplant,
8. Phone calls,
9. Laundry,
10. Postage,
11. Entertainment,
12. Travel costs for donor companion/caregiver,
13. Return visits for the donor for a treatment of an illness found during the evaluation, and
14. Meals.

**Certain Human Organ and Tissue Transplant Services may be limited. See the Schedule of Benefits.**

## **Immunizations**

Preventive immunizations provided by a Network Provider are covered under this Plan. Please see the "Preventive Care" in this Benefit Booklet for a list of preventive immunizations.

This list is not exhaustive and is subject to change; see Anthem Blue Cross' clinical guidelines at [www.anthem.com/ca](http://www.anthem.com/ca) for more information.

## **Inpatient Services**

### **Inpatient Hospital Care**

Covered services include acute care in a Hospital setting.

Benefits for room, board, and nursing services include:

- A room with two or more beds.
- A private room. The most the Plan will cover for a private room is the Hospital's average semi-private room rate unless it is Medically Necessary that you use a private room for isolation and no isolation facilities are available.
- A room in a special care unit approved by the Claims Administrator. The unit must have facilities, equipment, and supportive services for intensive care or critically ill patients.
- Routine nursery care for newborns during the mother's normal Hospital stay.
- Meals, special diets.
- General nursing services.

Benefits for ancillary services include:

- Operating, childbirth, and treatment rooms and equipment.
- Prescribed Drugs.
- Anesthesia, anesthesia supplies and services given by the Hospital or other Provider.
- Medical and surgical dressings and supplies, casts, and splints.
- Diagnostic services.
- Therapy services.

### **Inpatient Professional Services**

Covered Services include:

1. Medical care visits.
2. Intensive medical care when your condition requires it.
3. Treatment for a health problem by a Doctor who is not your surgeon while you are in the Hospital for surgery. Benefits include treatment by two or more Doctors during one Hospital stay when the nature or severity of your health problem calls for the skill of separate Doctors.
4. A personal bedside examination by a Physician when asked by your Physician. Benefits are not available for staff consultations required by Hospital, consultations asked for by the patient, routine consultations, phone consultations, or EKG transmittals via phone.
5. Surgery and general anesthesia.
6. Newborn exam. A Physician other than the one who delivered the child must do the examination.
7. Professional charges to interpret diagnostic tests such as imaging, pathology reports, and cardiology.

## LiveHealth Online Services

LiveHealth Online provides access to U.S. board-certified doctors 24/7/365 via phone or online video consults for urgent, non-Emergency medical assistance, including the ability to write prescriptions. LiveHealth Online provides behavioral health services as well. This service is available by registering and going to [www.livehealthonline.com](http://www.livehealthonline.com), or by calling 1-888-LiveHealth.

## Maternity and Reproductive Health Services

### Maternity

Covered Services include those services needed during a normal or complicated pregnancy and for services needed for a miscarriage. Covered maternity services include:

- Professional and Facility services for childbirth in a Facility including the services of an appropriately licensed nurse midwife;
- Routine nursery care for the newborn during the mother's normal Hospital stay to include circumcision of a covered male Dependent;
- Prenatal, postnatal, and related services; and
- Medically Necessary fetal screenings, which are genetic or chromosomal status of the fetus, as allowed.

If you are pregnant on your Effective Date and in the first trimester of the pregnancy, you must change to a Network Provider to have Covered Services covered at the Network level. If you are pregnant on your Effective Date and in your second or third trimester of pregnancy (13 weeks or later) as of the Effective Date, benefits for obstetrical care will be available at the Network level even if an Out-of-Network Provider is used if you fill out a Continuation of Care Request Form and submits to the Claims Administrator. Covered Services will include the obstetrical care given by that Provider through the end of the pregnancy and the immediate post-partum period.

**Important Note Regarding Maternity Admissions:** Under federal law, the Plan may not limit benefits for any Hospital length for childbirth for the mother or newborn to less than forty-eight (48) hours following vaginal birth, or less than ninety-six (96) hours following a cesarean section (C-section). However, federal law as a rule does not stop the mother's or newborn's attending Provider, after consulting with the mother, from discharging the mother or her newborn earlier than forty-eight (48) hours, or ninety-six (96) hours, as applicable. In any case, as provided by federal law, the Plan may not require a Provider get authorization before prescribing a length of stay which is not more than of forty-eight (48) hours for a vaginal birth or ninety-six (96) hours following a C section.

### Contraceptive Benefits

Services and supplies provided in connection with the following methods of contraception:

- Injectable drugs and implants for birth control, administered in a Physician's office, if Medically Necessary.
- Intrauterine contraceptive devices (IUDs) and diaphragms, dispensed by a Physician if Medically Necessary.
- Professional services of a Physician in connection with the prescribing, fitting, and insertion of intrauterine contraceptive devices or diaphragms.

Contraceptive supplies prescribed by a physician for reasons other than contraceptive purposes for Medically Necessary treatment such as decreasing the risk of ovarian cancer, eliminating symptoms of menopause or for contraception that is necessary to preserve life or health may also be covered.

If your Physician determines that none of these contraceptive methods are appropriate for you based on your medical or personal history, coverage will be provided for another prescription contraceptive method that is approved by the Food and Drug Administration (FDA) and prescribed by your Physician.

Certain contraceptives are covered under the “Preventive Care” later in this section.

### **Sterilization Services**

Benefits include sterilization services and services to reverse a non-elective sterilization that resulted from an illness or injury. Reversals of elective sterilizations are not covered. Sterilizations for women are covered under the “Preventive Care” benefit.

### **Abortion Services**

Benefits include services for a therapeutic abortion, which is an abortion recommended by a Provider, performed to save the life or health of the mother, or as a result of incest or rape. The Plan will also cover elective abortions.

### **Fertility Preservation**

Covered services for Medically Necessary fertility preservation services when a necessary medical treatment may directly or indirectly cause iatrogenic infertility or gender affirming surgery. These medical treatments may include chemotherapy, hormone therapy, radiation, surgery or other medications that are determined to incur the risk of Infertility. Covered services under the Plan are as follows:

- Standard fertility preservation treatments and collection identified by appropriate professional societies such as the American Society of Reproductive Medicine or American Society of Clinical Oncology
- Embryo freezing and egg freezing: medications, Doctors’ fees, anesthesia costs, infectious disease testing and laboratory procedures
- Sperm freezing
- Infectious disease lab testing for reproductive material storage
- Reproductive material storage for the duration of membership in the UC SHIP Plan only; storage expenses are no longer covered when the Member leaves
- Surgical procedures related to fertility preservation services\*
- Radiation shielding
- Prescription drugs that are pertinent to fertility preservation services

If the services are authorized (See “Getting Approval for Benefits” for details), this Plan will provide Medically Necessary benefits in connection with fertility preservation. Provider may bill annually for preservation. Member will be responsible for payment and for submitting invoices to Anthem quarterly for reimbursement.

Precertification is required prior to seeking services.

## Lactation Consultation

The Plan will pay services of an International Board Certified Lactation Consultant (IBCLC), but will be limited to \$200 maximum per visit. A lactation consultant is a specialist trained to focus on the needs and concerns of the breastfeeding mother-baby pair and to prevent, recognize and solve breastfeeding difficulties.

## Medical Evacuation

For Members who are studying or traveling abroad or international students in the U.S. on a non-immigrant visa, benefits will be paid toward reimbursement of the expenses incurred transporting you back to your country of legal residence for medical care and treatment. The Plan will pay medical evacuation benefits if: (a) your illness commenced or injury occurred while you were covered by this Plan; (b) your Physician certifies in writing that you are medically stable and you require further care and treatment for your accident or illness; and (c) you have incurred expenses for your transportation back to your country of legal residence for your medical care and treatment. The total amount of benefit for medical evacuation is \$50,000.

Benefits will not be paid under this Plan for expenses incurred for or in connection with the following:

1. Services for medical evacuation when you have mild lesions, simple injuries such as sprains, simple fractures, or mild illness which can be treated in the country where you are studying or traveling and do not prevent you from participating in your studies;
2. Services for medical evacuation when your Physician does not certify, in writing, that you need further medical care or treatment for an illness or accident that has commenced or has occurred while traveling or studying abroad; and
3. The cost of airfare for a family Member or traveling companion accompanying you.

## Mental Health and Substance Abuse Services

You must obtain Precertification for certain Mental Health and Substance Abuse services and for the treatment of Pervasive Developmental Disorder or autism. (See "Pervasive Developmental Disorder or Autism" in this section and the "Getting Approval for Benefits" section for details.)

Covered Services include the following:

- **Inpatient Services** in a Hospital or any Facility that we must cover per state law. Inpatient benefits include the following
  - Inpatient psychiatric hospitalization, including room and board, drugs, and services of physicians and other providers who are licensed health care professionals acting within the scope of their license,
  - Psychiatric observation for an acute psychiatric crisis,
  - Detoxification – medical management of withdrawal symptoms, including room and board, physician services, drugs, dependency recovery services, education and counseling,
  - Residential Treatment which is specialized 24-hour treatment in a licensed Residential Treatment Center. It offers individualized and intensive treatment and includes:
    - Treatment in a crisis residential program:
      - Observation and assessment by a Physician weekly or more often,
      - Rehabilitation, therapy and education.
  - Transitional residential recovery services for substance abuse (chemical dependency).
- **Outpatient Services** including the following:
  - Treatment in an outpatient department of a Hospital or outpatient Facility, such as Partial Hospitalization/Day Treatment Programs and Intensive Outpatient Programs,
  - Outpatient psychological testing

- Outpatient substance abuse day treatment programs,
- Multidisciplinary treatment in an intensive outpatient psychiatric treatment program.
- **Office Visits** including the following:
  - Individual and group mental health evaluation and treatment,
  - Individual and group chemical dependency counseling,
  - Services to monitor drug therapy,
  - Methadone maintenance treatment,
  - Medical treatment for withdrawal symptoms, Behavioral health treatment for Pervasive Developmental Disorder or Autism in an office setting.
- **Online Visits** when available in your area. Covered Services include visits with the Doctor using the internet by a webcam, chat, or voice. Online visits do not include reporting normal lab or other test results, requesting office visits, getting answers to billing, insurance coverage or payment questions, asking for referrals to doctors outside the online care panel, benefit precertification, or Doctor to Doctor discussions. Visits are covered under the Plan from telehealth providers who contract with the Claims Administrator.
- **Other Outpatient Services** including the following:
  - Partial Hospitalization Programs and Intensive Outpatient Programs,
  - Outpatient psychological testing
  - Outpatient substance abuse day treatment programs,
  - Multidisciplinary treatment in an intensive outpatient psychiatric treatment program,
  - Electroconvulsive therapy,
  - Behavioral health treatment for Pervasive Developmental Disorder or Autism in an office setting.
- **Behavioral health treatment for Pervasive Developmental Disorder or Autism.** Inpatient services, office visits, and other outpatient items and services are covered under this section. See “Pervasive Developmental Disorder or Autism” later in this section for a description of additional services that are covered.
- **Nutrition and Counseling.** Services and supplies provided for Medically Necessary dietary and nutritional evaluations and counseling for the treatment of eating disorders. Behavioral modification programs for the treatment of anorexia nervosa or bulimia nervosa.

Examples of Providers from whom you can receive Covered Services include:

- Psychiatrist,
- Psychologist,
- Neuropsychologist,
- Licensed clinical social worker (L.C.S.W.),
- Mental health clinical nurse specialist,
- Licensed marriage and family therapist (L.M.F.T.),
- Licensed professional counselor (L.P.C),
- Any agency licensed by the state to give these services, when we have to cover them by law, or
- Qualified Autism Service Providers, Qualified Autism Service Professionals, and Qualified Autism Service Paraprofessionals. See the definitions of these in the “Pervasive Developmental Disorder or Autism” section below.

## Nutrition and Counseling

Covered Services include services and supplies provided for Medically Necessary dietary and nutritional evaluations and counseling for the following conditions:

- Diabetes (See “Diabetes Equipment, Education, and Supplies” earlier in this section)
- Eating disorders
- Morbid obesity
- Adults who are obese or overweight and who also have additional cardiovascular disease risk factors
- Children and adolescents ages 6 through 19 who are obese

## Occupational Therapy

Please see “Therapy Services” later in this section.

## Office Visits and Physician Services

Covered Services include:

**Office Visits** for medical care (including second surgical opinion) to examine, diagnose, and treat an illness or injury.

**Home Visits** for medical care to examine, diagnose, and treat an illness or injury. Please note that a Physician visits in the home are different than the “Home HealthCare” benefit described earlier in this Benefit Booklet.

**Retail Health Clinic Care** for limited basic medical care services to Members on a “walk-in” basis. These clinics are normally found in major pharmacies or retail stores. Health care services are typically given by Physician’s Assistants or nurse practitioners. Services are limited to routine care and the treatment of common illnesses for adults and children.

**Walk-In Doctor’s Office** for services limited to routine care and the treatment of common illnesses for adults and children. You do not have to be an existing patient or to have an appointment to use a walk-in Doctor’s Office.

**Urgent Care** as described in the “Emergency and Urgent Care Services” information earlier in this section.

## Orthotics

See “Durable Medical Equipment and Medical Devices, Orthotics, Prosthetics, and Medical and Surgical Supplies” earlier in this section.



## **Osteoporosis**

Coverage for services related to diagnosis, treatment, and appropriate management of osteoporosis including, but not limited to, all Food and Drug Administration approved technologies, including bone mass measurement technologies as deemed Medically Necessary.

## **Outpatient Facility Services**

Your Plan includes Covered Services in an:

- Outpatient Hospital,
- Freestanding Ambulatory Surgical Facility,
- Mental Health / Substance Abuse Facility, or
- Other Facilities approved by the Claims Administrator.

Benefits include coverage of Facility and related (ancillary) charges, when proper, such as:

- Surgical rooms and equipment,
- Prescribed Drugs including Specialty Drugs,
- Anesthesia and anesthesia supplies and services given by the Hospital or other Facility,
- Medical and surgical dressings and supplies, casts, and splints,
- Diagnostic services, and
- Therapy services.

## **Pervasive Developmental Disorder or Autism**

Benefits are provided for behavioral health treatment for Pervasive Developmental Disorder or autism. This coverage is provided according to the terms and conditions of this Benefit Booklet that apply to all other medical conditions, except as specifically stated in this section.

Behavioral health treatment services covered under this Plan are subject to the same Deductibles, Coinsurance, and Copayments that apply to services provided for other covered medical conditions. Services provided by Qualified Autism Service Providers, Qualified Autism Service Professionals, and Qualified Autism Service Paraprofessionals (see the "Definitions" below) will be covered under Plan benefits that apply for office visits to Physicians, whether services are provided in the Provider's office or in the patient's home. Services provided in a Facility, such as the outpatient department of a Hospital, will be covered under Plan benefits that apply to such Facilities.

### **Behavioral Health Treatment**

The behavioral health treatment services covered by this Benefit Booklet are those professional services and treatment programs, including applied behavior analysis and evidence-based behavior intervention programs, that develop or restore, to the maximum extent practicable, the functioning of an individual with Pervasive Developmental Disorder or Autism and that meet all of the following requirements:

- The treatment must be prescribed by a licensed Physician and surgeon (an M.D. or D.O.) or developed by a licensed psychologist,
- The treatment must be provided under a treatment plan prescribed by a Qualified Autism Service Provider and administered by one of the following: (a) Qualified Autism Service Provider, (b) Qualified Autism Service Professional supervised and employed by the Qualified Autism Service Provider, or (c) Qualified Autism Service Paraprofessional supervised and employed by a Qualified Autism Service Provider, and

- The treatment plan must have measurable goals over a specific timeline and be developed and approved by the Qualified Autism Service Provider for the specific patient being treated. The treatment plan must be reviewed no less than once every six months by the Qualified Autism Service Provider and modified whenever appropriate, and must be consistent with applicable state law that imposes requirements on the provision of applied behavioral analysis services and intensive behavioral intervention services to certain persons pursuant to which the Qualified Autism Service Provider does all of the following:
  - Describes the patient's behavioral health impairments to be treated,
  - Designs an intervention plan that includes the service type, number of hours, and parental participation needed (if any) to achieve the intervention plan's goal and objectives, and the frequency at which the patient's progress is evaluated and reported,
  - Provides intervention plans that utilize evidence-based practices, with demonstrated clinical efficacy in treating Pervasive Developmental Disorder or Autism, and
  - Discontinues intensive behavioral intervention services when the treatment goals and objectives are achieved or no longer appropriate.
- The treatment plan must not be used for purposes of providing or for the reimbursement of respite care, day care, or educational services, and must not be used to reimburse a parent for participating in the treatment program. The treatment plan must be made available to us upon request.

Our network of Providers is limited to licensed Qualified Autism Service Providers who contract with Anthem and who may supervise and employ Qualified Autism Service Professionals or Paraprofessionals who provide and administer behavioral health treatment.

For purposes of this section, the following definitions apply:

**Applied Behavior Analysis** means the design, implementation, and evaluation of systematic instructional and environmental modifications to promote positive social behaviors and reduce or ameliorate behaviors which interfere with learning and social interaction.

**Intensive Behavioral Intervention** means any form of Applied Behavioral Analysis that is comprehensive, designed to address all domains of functioning, and provided in multiple settings, across all settings, depending on the individual's needs and progress. Interventions can be delivered in a one-to-one ratio or small group format, as appropriate.

**Pervasive Developmental Disorder** means one or more of the disorders as defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, which includes Autistic Disorder, Rett's Disorder, Childhood Disintegrative Disorder, Asperger's Disorder, and Pervasive Developmental Disorder Not Otherwise Specified.

**Qualified Autism Service Paraprofessional** is an unlicensed and uncertified individual who meets all of the following requirements:

- Is employed and supervised by a Qualified Autism Service Provider,
- Provides treatment and implements services pursuant to a treatment plan developed and approved by the Qualified Autism Service Provider,
- Meets the criteria set forth in state regulations adopted pursuant to state law concerning the use of paraprofessionals in group practice provider behavioral intervention services, and
- Has adequate education, training, and experience, as certified by a Qualified Autism Service Provider.

**Qualified Autism Service Professional** is a Provider who meets all of the following requirements:

- Provides behavioral health treatment,

- Is employed and supervised by a Qualified Autism Service Provider,
- Provides treatment according to a treatment plan developed and approved by the Qualified Autism Service Provider,
- Is a behavioral service Provider approved as a vendor by a California regional center to provide services as an associate behavior analyst, behavior analyst, behavior management assistant, behavior management consultant, or behavior management program as defined in state regulation, and
- Has training and experience in providing services for Pervasive Developmental Disorder or Autism pursuant to applicable state law.

**Qualified Autism Service Provider** is either of the following:

- A person, entity, or group that is certified by a national entity, such as the Behavior Analyst Certification Board, that is accredited by the National Commission for Certifying Agencies, and who designs, supervises, or provides treatment for Pervasive Developmental Disorder or Autism, provided the services are within the experience and competence of the person, entity, or group that is nationally certified; or
- A person licensed as a Physician and surgeon (M.D. or D.O.), physical therapist, occupational therapist, psychologist, marriage and family therapist, educational psychologist, clinical social worker, professional clinical counselor, speech-language pathologist, or audiologist pursuant to state law, who designs, supervises, or provides treatment for Pervasive Developmental Disorder or Autism, provided the services are within the experience and competence of the licensee.

You must obtain Precertification for all behavioral health treatment services for the treatment of Pervasive Developmental Disorder or Autism in order for these services to be covered. No benefits are payable for these services if Precertification is not obtained (see the “Getting Approval for Benefits” section for details).

## Phenylketonuria (PKU)

Benefits for the testing and treatment of phenylketonuria (PKU) are paid on the same basis as any other medical condition. Coverage for treatment of PKU shall include those formulas and special food products that are part of a diet prescribed by a licensed Physician and managed by a health care professional in consultation with a Physician who specializes in the treatment of metabolic disease and who participates in or is authorized by the Claims Administrator. The diet must be deemed Medically Necessary to avert the development of serious physical or mental disabilities or to promote normal development or function as a consequence of PKU.

The cost of the necessary formulas and special food products is covered only as it exceeds the cost of a normal diet. “Formula” means an enteral product or products for use at home. The formula must be prescribed by a Physician or nurse practitioner, or ordered by a registered dietician upon Referral by a health care Provider authorized to prescribe dietary treatments, and is Medically Necessary for the treatment of PKU. Formulas and special food products used in the treatment of PKU that are obtained from a Pharmacy are covered under your separate prescription drug benefit. For additional information contact OptumRx at 1-844-265-1879 or [www.optumrx.com](http://www.optumrx.com). Formulas and special food products that are not obtained from a Pharmacy are covered under this benefit.

“Special food product” means a food product that is all of the following:

1. Prescribed by a Physician or nurse practitioner for the treatment of PKU, and
2. Consistent with the recommendations and best practices of qualified health professionals with expertise in the treatment and care of PKU, and
3. Used in place of normal food products, such as grocery store foods, used by the general population.

**Note:** It does not include a food that is naturally low in protein, but may include a food product that is specially formulated to have less than one gram of protein per serving.

## Physical Therapy

Please see “Therapy Services” later in this section.

## Preventive Care

Preventive care includes screenings and other services for adults and children. All recommended preventive services will be covered as required by the Affordable Care Act (ACA) and applicable state law. This means many preventive care services are covered with no Deductible, Copayments or Coinsurance when you use a UC Family Provider or a Network Provider.

Certain benefits for Members who have current symptoms or a diagnosed health problem may be covered under the “Diagnostic Services” benefit instead of this benefit, if the coverage does not fall within the state or ACA-recommended preventive services.

Covered Services fall under the following broad groups:

1. Services with an “A” or “B” rating from the United States Preventive Services Task Force. You may also refer to the following website for more information, [USPSTF A and B Recommendations](#).

Examples include screenings for:

- a. Breast cancer,
  - b. Cervical cancer,
  - c. Colorectal cancer,
  - d. High blood pressure,
  - e. Type 2 Diabetes Mellitus,
  - f. Cholesterol,
  - g. Child and adult obesity.
2. Preventive immunizations as follows:
    - a. Diphtheria/Tetanus/Pertussis, administered together or individually
    - b. Measles, Mumps and Rubella
    - c. Varicella
    - d. Influenza
    - e. Hepatitis A and Hepatitis B, administered together or individually
    - f. Pneumococcal
    - g. Meningococcal
    - h. Meningococcal B. The first injection in the series must be administered between the ages of 16 through 23.
    - i. Anthrax
    - j. BCG
    - k. DTaP
    - l. Hib
    - m. Hib and DTP
    - n. Japanese Encephalitis
    - o. MMRV
    - p. Rabies
    - q. Smallpox
    - r. Typhoid
    - s. Yellow Fever
    - t. Zoster
    - u. Polio

- v. Human Papillomavirus [HPV] (female and male). The first injection in the series must be administered by age 26.

Please note that certain age and gender and quantity limitations apply.

- 3. Immunizations for children, adolescents, and adults recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
- 4. Preventive care and screenings for infants, children and adolescents as listed in the guidelines supported by the Health Resources and Services Administration; and
- 5. Preventive care and screening for women as listed in the guidelines supported by the Health Resources and Services Administration, including:
  - a. All FDA-approved contraceptive drugs, devices and other products for women, including over-the-counter items, if prescribed by a Physician. This includes contraceptive drugs, injectable contraceptives, patches and devices such as diaphragms, intra uterine devices (IUDs) and implants, as well as voluntary sterilization procedures, contraceptive education and counseling. It also includes follow-up services related to the drugs, devices, products and procedures, including but not limited to management of side effects, counseling for continued adherence, and device insertion and removal.

At least one form of contraception in each of the methods identified in the FDA's Birth Control Guide will be covered as preventive care under this section. If there is only one form of contraception in a given method, or if a form of contraception is deemed not medically advisable by a Physician, the prescribed FDA-approved form of contraception will be covered as preventive care under this section.

In order to be covered as Preventive Care, contraceptive Prescription Drugs must be either generic oral contraceptives or *brand name drugs*. Brand Drugs will be covered as a Preventive Care benefit when Medically Necessary according to your attending Provider, otherwise they will be covered under the "Prescription Drug Benefit at a Retail or Home Delivery (Mail Order) Pharmacy." For additional information contact OptumRx at 1-844-265-1879 or [www.optumrx.com](http://www.optumrx.com).

- b. Breastfeeding support, supplies, and counseling. Benefits for breast pumps are limited to one pump per pregnancy.
  - c. Gestational diabetes screening.
  - d. Preventive prenatal care.
- 6. Counseling and risk factor reduction intervention services for sexually transmitted infections, human immunodeficiency virus (HIV), contraception, tobacco use, and tobacco use-related diseases.
- 7. Tuberculosis (TB) Screening as part of an annual preventive physical examination for Members. This service is available at no cost for student members only at the student health services on campus. Covered dependents may seek services off campus.
- 8. Titer laboratory tests to measure the level of antibodies for a specific disease. Immunization titers may be performed to determine if a *member* should have a vaccination.

You may call UC SHIP Member Services at 1-866-940-8306 for more details about these services or view the federal government's web sites, <https://www.healthcare.gov/what-are-my-preventive-care-benefits>, <http://www.ahrq.gov>, and <http://www.cdc.gov/vaccines/acip/index.html>.

## Prosthetics

See "Durable Medical Equipment and Medical Devices, Orthotics, Prosthetics, and Medical and Surgical Supplies" earlier in this section.

## **Psycho-educational testing**

Psycho-educational testing will be covered when conducted by a neuropsychologist, or licensed clinical, educational, or counseling psychologist in order to assess and diagnose functional limitations due to learning disabilities. The Plan's maximum will not exceed \$4,500 during the Member's lifetime while covered under UC SHIP.

## **Radiation Therapy**

Please see "Therapy Services" later in this section.

## **Rehabilitation Services**

Benefits include services in a Hospital, free-standing Facility, Skilled Nursing Facility, or in an outpatient day rehabilitation program.

Covered Services involve a coordinated team approach and several types of treatment, including skilled nursing care, physical, occupational, and speech therapy, and services of a social worker or psychologist.

To be Covered Services, rehabilitation services must involve goals you can reach in a reasonable period of time. Benefits will end when treatment is no longer Medically Necessary and you stop progressing toward those goals.

Please see "Therapy Services" in this section for further details.

## **Repatriation of Remains Expense**

The Plan will pay expenses incurred to meet the minimum legal requirements up to the Maximum Amount of Coverage to prepare and transport your remains from the United States to the country of your permanent legal residence, or if you are a permanent legal resident of the United States from the country in which are traveling to the United States. This includes preparation and transportation of your human remains including:

- Embalming
- Local Cremation
- Minimally Necessary Casket for Transportation
- Air Transportation of your remains
- Any other expense to comply with local laws or regulations

### **Conditions for Benefits**

The Plan will pay benefits if your death occurs under these conditions:

1. Your death occurred while you were insured by this coverage;
2. Your death occurred:
  - For a student or Dependent whose country of permanent legal residence is not the United States, while you were in the United States; or
  - For a student, or Dependent who is a legal United States resident, while traveling outside the United States; and
3. One or more persons have incurred expense for the preparation and transportation of your remains to your country of legal residence for burial.

**Maximum Amount of Coverage** .....\$25,000

### **Exclusions**

No payment will be made under this Plan for expenses incurred for or in connection with any of the items below. (The titles given to these exclusions and limitations are for ease of reference only; they are not meant to be an integral part of the exclusions and limitations and do not modify their meaning.)

**Not Covered.** Services received before your Effective Date.

**Preparation and Transportation of Remains within the U.S.** For a student or Dependent who is a legal United States resident and dies within the United States, services furnished to prepare and transport your remains within the United States.

**Travel Expense.** Transportation of anyone accompanying the body to the country of legal residence, or traveling for the purpose of visitation.

**Funeral Expenses.** The cost of a funeral, including, but not limited to, a viewing or visitation and formal funeral service, use of a hearse to transport the body to the funeral site and cemetery, and burial entombment.

**Embalming and Cremation.** The cost of embalming (unless legally required); the cost of cremation of the remains.

### **Skilled Nursing Facility**

When you require Inpatient skilled nursing and related services for convalescent and rehabilitative care, Covered Services are available if the Facility is licensed or certified state laws as a Skilled Nursing Facility. Custodial Care is not a Covered Service.

### **Smoking Cessation**

Please see the "Preventive Care" section in this Benefit Booklet.

### **Speech Therapy**

Please see "Therapy Services" later in this section.

### **Surgery**

Your Plan covers surgical services on an Inpatient or outpatient basis, including office surgeries. Covered Services include:

- 1) Accepted operative and cutting procedures;
- 2) Other invasive procedures, such as angiogram, arteriogram, amniocentesis, tap or puncture of brain or spine;
- 3) Endoscopic exams, such as arthroscopy, bronchoscopy, colonoscopy, laparoscopy;
- 4) Treatment of fractures and dislocations;
- 5) Anesthesia and surgical support when Medically Necessary;
- 6) Medically Necessary pre-operative and post-operative care.

## Bariatric Surgery

Services and supplies in connection with Medically Necessary surgery for weight loss, only for morbid obesity and only when performed at a designated BDCSC facility or by a UC Family Provider.

**Note:** Precertification is required. Charges for services provided for or in connection with a bariatric surgical procedure performed at a facility other than a BDCSC or by a UC Family Provider will not be considered as covered under the Plan.

## Bariatric Travel Expense

The following travel expense benefits will be provided in connection with a covered bariatric surgical procedure only when the Member's home is fifty (50) miles or more from the nearest bariatric BDCSC or UC Family Provider. All travel expenses must be approved by the Claims Administrator in advance. The fifty (50) mile radius around the BDCSC or UC Family Provider will be determined by the bariatric BDCSC or UC Family Provider coverage area. (See "Definitions".)

- Transportation for the Member to and from the BDCSC or UC Family Provider up to \$130 per trip for a maximum of three (3) trips (one pre-surgical visit, the initial surgery and one follow-up visit).
- Transportation for one companion to and from the BDCSC or UC Family Provider up to \$130 per trip for a maximum of two (2) trips (the initial surgery and one follow-up visit).
- Hotel accommodations for the Member and one companion not to exceed \$100 per day for the pre-surgical visit and the follow-up visit, up to two (2) days per trip or as Medically Necessary. Limited to one room, double occupancy.
- Hotel accommodations for one companion not to exceed \$100 per day for the duration of the Member's initial surgery stay, up to four (4) days. Limited to one room, double occupancy.
- Other reasonable expenses not to exceed \$25 per day, up to four (4) days per trip. Meals, tobacco, alcohol and drug expenses are excluded from coverage.

Member Services will confirm if the bariatric travel benefit is provided in connection with access to the selected bariatric BDCSC or UC Family Provider. Details regarding reimbursement can be obtained by calling the Member Services number on your I.D. card. A travel reimbursement form will be provided for submission of legible copies of all applicable receipts in order to obtain reimbursement.

## Oral Surgery

**Important Note:** Although this Plan provides coverage for certain oral surgeries, many types of oral surgery procedures are not covered by this medical Plan.

Benefits are also limited to certain oral surgeries including:

- Treatment of medically diagnosed cleft lip, cleft palate, or ectodermal dysplasia;
- Orthognathic surgery for a physical abnormality that prevents normal function of upper and/or lower jaw and is Medically Necessary to attain functional capacity of the affected part.
- Oral / surgical correction of accidental injuries as indicated in the Dental Services section.
- Treatment of non-dental lesions, such as removal of tumors and biopsies.
- Incision and drainage of infection of soft tissue not including odontogenic cysts or abscesses



## Reconstructive Surgery

Benefits include reconstructive surgery performed to correct deformities caused by congenital or developmental abnormalities, illness, injury, or an earlier treatment to create a more normal appearance. Benefits include surgery performed to restore symmetry following mastectomy. Reconstructive services needed as a result of an earlier treatment are covered only if the first treatment would have been a Covered Service under this Plan.

**Note:** This section does not apply to orthognathic surgery. See the “Oral Surgery” section above for that benefit.

## Mastectomy Notice

A Member who is getting benefits or follow-up care for a medically necessary mastectomy and who chooses breast reconstruction, will also receive coverage for:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical problems of all stages of mastectomy, including lymphedemas.

This coverage will be provided in consultation with the patient and the patient’s attending Physician and will be subject to the same annual Deductible, Coinsurance, Copayment provisions otherwise applicable under the Plan.

## Telehealth

Benefits are provided for Covered Services that are appropriately provided through Telehealth, subject to the terms and conditions of this Booklet including the requirement that care must be provided or authorized by your Physician. “Telehealth” is the mode of providing health care or other health services using information and communication technologies to facilitate the diagnosis, consultation and treatment, education, care management and self-management of the patient’s health care. In-person contact between a health care Provider and the patient is not required for these services, and the type of setting where these services are provided is not limited. Telehealth does not include consultations between the patient and the health care Provider, or between health care Providers, by telephone, facsimile machine, or electronic mail or *chat therapy*. If you have any questions about this coverage, or receive a bill please contact Member Services at 1-866-940-8306.

## Temporomandibular Joint Disorder (TMJ) and Craniomandibular Joint Services

Benefits are available to treat temporomandibular and craniomandibular disorders. The temporomandibular joint connects the lower jaw to the temporal bone at the side of the head and the craniomandibular joint involves the head and neck muscles.

Covered Services include removable appliances for TMJ repositioning and related surgery, medical care, and diagnostic services. Covered Services do not include fixed or removable appliances which involve movement or repositioning of the teeth, repair of teeth (fillings), or prosthetics (crowns, bridges, dentures).

## Therapy Services

### Physical Medicine Therapy Services

Your Plan includes coverage for the therapy services described below. To be a Covered Service, the therapy must improve your level of function within a reasonable period of time. Covered Services include:

- **Physical therapy** – The treatment by physical means to ease pain, restore function, and to avoid disability after an illness, injury, or loss of an arm or leg. It includes hydrotherapy, heat, physical agents, bio-mechanical and neuro-physiological principles and devices. It does not include massage therapy services unless provided by a licensed physical therapist.
- **Speech therapy and speech-language pathology (SLP) services** – Services to identify, assess, and treat speech language and swallowing disorders in children and adults. Therapy will develop or treat communication or swallowing skills to correct a speech impairment.
- **Occupational therapy** – Treatment to restore a physically disabled person's ability to do activities daily living such as walking, eating, drinking, dressing, using the toilet, moving from a wheelchair to bed, and bathing. It also includes therapy for tasks needed for the person's job. Occupational therapy does not include recreational or vocational therapies, such as hobbies, arts and crafts.
- **Chiropractic / Osteopathic / Manipulation therapy** – Includes therapy to treat problems of the bones, joints, and the back. The two therapies are similar, but chiropractic therapy focuses on the joints of the spine and the nervous system, while osteopathic therapy also focuses on the joints and surrounding muscles, tendons and ligaments.
- **Acupuncture** – Treatment of neuromusculoskeletal pain by an acupuncturist who acts within the scope of their license. Treatment consists of inserting needles along specific nerve pathways to ease pain.

### Other Therapy Services

Benefits are also available for:

- **Chemotherapy** – Treatment of an illness by chemical or biological antineoplastic agents.
- **Radiation Therapy** – Treatment of an illness by x-ray, radium, or radioactive isotopes. Covered Services include treatment (teletherapy, brachytherapy and intraoperative radiation, photon or high energy particle sources), materials and supplies used in therapy, and treatment planning.
- **Hemodialysis Treatment.** This includes services related to renal failure and chronic (end-stage) renal disease, including hemodialysis, home intermittent peritoneal dialysis home continuous cycling peritoneal dialysis and home continuous ambulatory peritoneal dialysis.

The following renal dialysis services are covered:

- Outpatient maintenance dialysis treatments in an outpatient dialysis facility;
- Home dialysis; and
- Training for self-dialysis at home including the instructions for a person who will assist with self-dialysis done at a home setting.
- **Infusion Therapy** – The following services and supplies when provided by an Infusion Therapy Provider in your home or in any other outpatient setting by a qualified health care provider, for the intravenous administration of your total daily nutritional intake or fluid requirements, including but not limited to Parenteral Therapy and Total Parenteral Nutrition (TPN), medication related to illness or injury, chemotherapy, antibiotic therapy, aerosol therapy, tocolytic therapy, special therapy, intravenous hydration, or pain management:
  - Medication, ancillary medical supplies and supply delivery, (not to exceed a 14-day supply); however, medication which is delivered but not administered is not covered;
  - Pharmacy compounding and dispensing services (including pharmacy support) for intravenous solutions and medications;

- Hospital and home clinical visits related to the administration of infusion therapy, including skilled nursing services including those provided for: (a) patient or alternative caregiver training; and (b) visits to monitor the therapy;
- Rental and purchase charges for durable medical equipment (as shown below); maintenance and repair charges for such equipment;
- Laboratory services to monitor the patient's response to therapy regimen.
- Total Parenteral Nutrition (TPN), Enteral Nutrition Therapy, antibiotic therapy, pain management, chemotherapy, and may also include injections (intra-muscular, subcutaneous, or continuous subcutaneous).

**Please note:** Only specified Network Providers have been approved by the Claims Administrator to provide medications to treat hemophilia. To find an approved Network Provider who can provide medications to treat hemophilia, please call the toll-free number 1-866-940-8306, if you have any questions about making this determination. Drugs to treat hemophilia that you receive from a provider other than a Network Provider approved by the Claims Administrator, will be considered Out-of-Network provider charges subject to the cost shares and any limitations associated with those services.

Infusion Therapy Provider services are subject to pre-service review to determine medical necessity. See “Getting Approval for Benefits” for details.

## Urgent Care Services

Often an urgent rather than an Emergency health problem exists. An urgent health problem is an unexpected illness or injury that calls for care that cannot wait until a regularly scheduled office visit. Urgent health problems are not life threatening and do not call for the use of an Emergency Room. Urgent health problems include earache, sore throat, and fever (not above 104 degrees). Benefits for urgent care include:

- X-ray services;
- Care for broken bones;
- Tests such as flu, urinalysis, pregnancy test, rapid strep;
- Lab services;
- Stitches for simple cuts; and
- Draining an abscess.

## Vision Services

Benefits include medical and surgical treatment of injuries and illnesses of the eye. Certain vision screenings required by Federal law are covered under the “Preventive Care” benefit.

Benefits do not include glasses and contact lenses except as listed in the “Prosthetics” benefit.

## **Vision Services – Pediatric**

The following vision care benefits are available to members until the last day of the month in which the individual turns nineteen (19) years of age. The Plan will cover vision care that is listed in this section.

### Routine Eye Exam

The Plan covers a complete eye exam with dilation as needed. The exam is used to check all aspects of your vision, including the structure of the eyes and how well they work together.

### Eyeglass Lenses

The following lens options are included at no extra cost when received from a Network Provider:

- Transition lenses
- Plastic photosensitive lenses
- Polarized lenses
- Standard polycarbonate
- Factory scratch coating
- UV coating
- Anti-reflective coating (standard, premium or ultra)
- Tint (fashion and gradient)
- Oversized and glass-grey #3 prescription sunglass lenses
- Blended segment lenses
- Intermediate vision lenses
- High index lenses

Covered eyeglass lenses include standard plastic (CR39) or glass lenses up to 55mm in:

- single vision
- bifocal
- trifocal (FT 25-28)
- progressive
- lenticular

### Frames

- Frames are limited to once every Benefit Year

### Elective Contact Lenses

- A one (1) year supply of contact lenses is covered every Benefit Year
- Coverage includes fitting, evaluation, and follow-up care for both elective and non-elective contact lenses (see below)
- Elective contact lenses are contacts that you choose instead of eyeglasses for comfort or appearance. You may choose elective contact lenses in lieu of your eyeglass lenses benefit.

### Non-Elective Contact Lenses

- Non-elective contacts may be Medically Necessary and appropriate when the use of contact lenses, in lieu of eyeglasses, will result in significantly better visual and/or improved binocular function, including avoidance of diplopia or suppression. Non-elective contact lenses are provided when Medically Necessary, including but not limited to the following conditions:
  - Keratoconus where the patient is not correctable to 20/40 in either or both eyes using standard spectacle lenses, pathological myopia, aphakia, Anisometropia, aniseikonia, aniridia, corneal disorders, post-traumatic disorders, irregular astigmatism
  - High Ametropia exceeding -12D or +9D in spherical equivalent
  - Anisometropia of 3D or more

- Patients whose vision can be corrected three lines of improvement on the visual acuity chart when compared to best corrected standard spectacle lenses

**Note:** If you receive elective or non-elective contact lenses then no benefits will be available for eyeglass lenses until you satisfy the benefit frequency listed in the “Schedule of Benefits”.

### Low Vision

Low vision is a significant loss of vision, but not total blindness. Providers specializing in low vision care can evaluate and prescribe optical devices and provide training instruction to maximize the remaining usable vision for Members with low vision.

Low vision benefits include:

- Comprehensive Low Vision Exam
- Optical/Non-optical aids, including items such as high-power spectacles, magnifiers and telescopes
- Supplemental testing and follow-up care (up to four visits in any five year period)

### **Timely Access to Vision Care**

Anthem ensures that its contracted vision care provider networks have the capacity and availability to offer appointments within the following timeframes:

- Urgent Care appointments within seventy-two (72) hours of the request for an appointment;
- Non-urgent appointments for vision care: within thirty-six (36) business days of the request for an appointment;
- Preventive vision care appointments: within forty (40) business days of the request for an appointment
- After hours care (when a vision provider’s office is closed): In Network vision Providers are required to have an answering service or a telephone answering machine during non-business hours, which will provide instructions on how you can obtain urgent or Emergency Care including, when applicable, how to contact another vision provider who has agreed to be on-call to triage or screen by phone, or if needed, deliver urgent or Emergency Care;
- Question for Anthem’s customer service by telephone on how to get care or solve a problem: 10 minutes to reach a live person by phone during normal business hours.

## What's Not Covered

In this section you will find a review of items that are not covered by your Plan. Excluded items will not be covered even if the service, supply, or equipment is Medically Necessary. This section is only meant to be an aid to point out certain items that may be misunderstood as Covered Services. This section not meant to be a complete list of all the items that are excluded by your Plan.

- 1) **Acts of War, Disasters, or Nuclear Accidents** In the event of a major disaster, epidemic, war, or other event beyond the Claims Administrator's control, the Claims Administrator will make a good faith effort to give you Covered Services. The Claims Administrator will not be responsible for any delay or failure to give services due to lack of available Facilities or staff.

Benefits will not be given for any illness or injury that is a result of war, service in the armed forces, a nuclear explosion, nuclear accident, release of nuclear energy, a riot, or civil disobedience. This Exclusion does not apply to acts of terrorism.

- 2) **Administrative Charges**
  - a) Charges for the completion of claim forms,
  - b) Charges to get medical records or reports,
  - c) Membership, administrative, or access fees charged by Physicians or other Providers. Examples include, but are not limited to, fees charged for educational brochures or calling you to give you the test results.
- 3) **Aids for Non-verbal Communication** Devices and computers to assist in communication and speech except for speech aid devices and tracheo-esophageal voice devices approved by Anthem.
- 4) **Alpha Feto Protein Program** Participation in the Expanded Alpha Feto Protein Program, a statewide prenatal testing program administered by California's State Department of Health Services, is not covered.
- 5) **Alternative / Complementary Medicine** Services or supplies related to alternative or complementary medicine. This includes, but is not limited to:
  - a. Holistic medicine,
  - b. Homeopathic medicine,
  - c. Hypnosis,
  - d. Aroma therapy,
  - e. Massage and massage therapy,
  - f. Reiki therapy,
  - g. Herbal, vitamin or dietary products or therapies,
  - h. Naturopathy,
  - i. Thermography,
  - j. Orthomolecular therapy,
  - k. Contact reflex analysis,
  - l. Bioenergetic synchronization technique (BEST),
  - m. Iridology-study of the iris,
  - n. Auditory integration therapy (AIT),
  - o. Colonic irrigation,
  - p. Magnetic innervation therapy,
  - q. Electromagnetic therapy,
  - r. Neurofeedback / Biofeedback

- 6) **Autopsies.** Autopsies and post-mortem testing
- 7) **Before Effective Date or After Termination Date** Charges for care you get before your Effective Date or after your coverage ends, except as written in this Plan.
- 8) **Certain Providers** Services you get from Providers that are not licensed by law to provide Covered Services, as defined in this Benefit Booklet. Examples include, but are not limited to, masseurs or masseuses (massage therapists) and physical therapist technicians.
- 9) **Charges over the Maximum Allowed Amount** Charges over the Maximum Allowed Amount for Covered Services.
- 10) **Charges Not Supported by Medical Records** Charges for services not described in your medical records.
- 11) **Complications of Non-Covered Services** Care for problems directly related to a service that is not covered by this Plan. Directly related means that the care took place as a direct result of the non-Covered Service and would not have taken place without the non-Covered Service. This Exclusion does not apply to problems resulting from pregnancy.
- 12) **Cosmetic Services** Treatments, services, Prescription Drugs, equipment, or supplies given for cosmetic services. Cosmetic services are meant to preserve, change, or improve how you look or are given for psychiatric, psychological, or social reasons. No benefits are available for surgery or treatments to change the texture or look of your skin or to change the size, shape or appearance of facial or body features (such as your nose, eyes, ears, cheeks, chin, chest or breasts).  
  
This Exclusion does not apply to reconstructive surgery for breast symmetry after a mastectomy, mastectomy for gender transition, breast/chest enhancement for male to female gender transition, gender affirming facial reconstruction, surgery to correct birth defects and birth abnormalities, or surgery to restore function of any body area that has been altered by illness or trauma.
- 13) **Court Ordered Testing** Court ordered testing or care unless Medically Necessary.
- 14) **Clinical Trial Non-Covered Services.** Any Investigational drugs or devices, non-health services required for you to receive the treatment, the costs of managing the research, or costs that would not be a Covered Service under this Plan for non-Investigational treatments
- 15) **Crime** Treatment of injury or illness that results from a crime you committed, or tried to commit. This Exclusion does not apply if your involvement in the crime was solely the result of a medical or mental condition, or where you were a victim of a crime, including domestic violence.
- 16) **Custodial Care or Rest Cures** Inpatient room and board charges in connection with a Hospital stay primarily for environmental change or physical therapy. Custodial Care or rest cures, except as specifically provided under the Hospice Care or Home Infusion Therapy provisions of "What's Covered" section. Services provided by a rest home, a home for the aged, a nursing home or any similar Facility.
- 17) **Dental Devices for Snoring** Oral appliances for snoring.
- 18) **Dental Treatment (for age 19 and over)** Excluded dental treatment includes but is not limited to preventive care and fluoride treatments; dental X-rays, supplies, appliances and all associated expenses; and diagnosis and treatment for the teeth, jaw or gums such as;
  - removing, restoration, and replacement of teeth;
  - medical care or surgery for dental problems (unless listed as a Covered Service in this Benefit Booklet);
  - services to help dental clinical outcomes; or
  - Orthodontic services.

This Exclusion does not apply to the services that must be covered by law.

- 19) **Educational Services** Services, supplies or room and board for teaching, vocational, or self-training purposes. This includes, but is not limited to boarding schools and/or the room and board and educational components of a residential program where the primary focus of the program is educational in nature rather than treatment based. This Exclusion does not apply to the Medically Necessary treatment of Pervasive Developmental Disorder or autism, to the extent stated in the "Pervasive Developmental Disorder or Autism" section under "What's Covered."
- 20) **Emergency Room Services for non-Emergency Care** Services provided in an Emergency room for conditions that do not meet the definition of Emergency. This includes, but is not limited to, suture removal in an Emergency room.
- 21) **Experimental / Investigative Services** Supplies or services that are found to be Experimental / Investigational. This also applies to services related to Experimental / Investigational services, whether you get them before, during, or after you get the Experimental / Investigational service or supply.
- The fact that a service or supply is the only available treatment for a condition will not make it eligible for coverage if the Claims Administrator deems it to be Experimental / Investigative.
- 22) **Eyeglasses and Contact Lenses (for age 19 and over)** Eyeglasses and contact lenses to correct your eyesight. This Exclusion does not apply to lenses needed after a covered eye surgery.
- 23) **Eye Exercises** Orthoptics and vision therapy.
- 24) **Eye Surgery** Eye surgery to fix errors of refraction, such as near-sightedness. This includes, but is not limited to, LASIK, radial keratotomy or keratomileusis, and excimer laser refractive keratectomy, except as listed in this Benefit Booklet.
- 25) **Family Members** Services prescribed, ordered, referred by or given by a member of your family, including your spouse, child, brother, sister, parent, in-law, or self.
- 26) **Food or Dietary Supplements** Nutritional and/or dietary supplements, except as provided in this Plan or as required by law. This Exclusion includes, but is not limited to, those nutritional formulas and dietary supplements that can be purchased over the counter, which by law do not require either a written prescription or dispensing by a licensed pharmacist.
- 27) **Foot Care** Routine foot care unless Medically Necessary. This Exclusion applies to cutting or removal of corns and calluses; trimming nails; hygienic and preventive foot care, including but not limited to:
- a) Cleaning and soaking the feet.
  - b) Applying skin creams to care for skin tone.
  - c) Other services that are given when there is not an illness, injury or symptom involving the foot.
- 28) **Foot Orthotics** Foot orthotics, orthopedic shoes or footwear or support items unless for an illness affecting the lower limbs, such as severe diabetes
- 29) **Foot Surgery** Surgical treatment of flat feet; subluxation of the foot; weak, strained, unstable feet; tarsalgia; metatarsalgia; hyperkeratoses.
- 30) **Free Care** Services you would not have to pay for if you didn't have this Plan. This includes, but is not limited to government programs, services received during a jail or prison sentence, services you get from Workers Compensation benefits, and services from free clinics.
- If Worker's Compensation benefits are not available to you, this Exclusion does not apply. This Exclusion will apply if you get the benefits in whole or in part. This Exclusion also applies whether or not you claim the benefits or compensation, and whether or not you get payments from any third party.
- 31) **Growth Hormone Treatment.** Any treatment, device, drug, service or supply (including surgical procedures, devices to stimulate growth and growth hormones), solely to increase or decrease height or alter the rate of growth



- 32) **Health Club Memberships and Fitness Services** Health club memberships, workout equipment, charges from a physical fitness or personal trainer, or any other charges for activities, equipment, or facilities used for physical fitness, even if ordered by a Physician. This Exclusion also applies to health spas.
- 33) **Hearing Aids** Hearing aids or exams to prescribe or fit hearing aids, including bone-anchored hearing aids, unless listed as covered in this Booklet. This Exclusion does not apply to cochlear implants
- 34) **Home Care**
- a) Services given by registered nurses and other health workers who are not employees or under approved arrangements with a home health care Provider.
  - b) Food, housing, homemaker services and home delivered meals.
- 35) **Infertility Treatment.** Any services or supplies furnished in connection with the diagnosis and treatment of Infertility, including, but not limited to, diagnostic tests, medication, surgery, artificial insemination, in vitro fertilization, sterilization reversal, and gamete intrafallopian transfer.
- 36) **Inpatient Diagnostic Tests** Inpatient room and board charges in connection with a Hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.
- 37) **Lifestyle Programs** Programs to alter one's lifestyle which may include but are not limited to diet, exercise, imagery or nutrition. This Exclusion will not apply to cardiac rehabilitation programs approved by the Claims Administrator.
- 38) **Maintenance Therapy** Rehabilitative treatment given when no further gains are clear or likely to occur. Maintenance therapy includes care that helps you keep your current level of function and prevents loss of that function, but does not result in any change for the better. This Exclusion does not apply to "Habilitative Services" as described in the "What's Covered" section.
- 39) **Medical Equipment, Devices and Supplies**
- a) Replacement or repair of purchased or rental equipment because of misuse, abuse, or loss/theft.
  - b) Surgical supports, corsets, or articles of clothing unless for the purpose of recovering from surgery or injury.
  - c) Non-Medically Necessary enhancements to standard equipment and devices.
  - d) Supplies, equipment and appliances that include comfort, luxury, or convenience items or features that exceed what is Medically Necessary in your situation. Reimbursement will be based on the Maximum Allowable Amount for a standard item that is a Covered Service, serves the same purpose, and is Medically Necessary. Any expense that exceeds the Maximum Allowable Amount for the standard item which is a Covered Service is your responsibility.
  - e) Disposable supplies for use in the home such as bandages, gauze, tape, antiseptics, dressings, ace-type bandages, and any other supplies, dressings, appliances or devices that are not specifically listed as covered in the "What's Covered" section.
- 40) **Medicare** For which benefits are payable under Medicare Parts A and/or B, or would have been payable if you had applied for Parts A and/or B, except as listed in this Booklet or as required by federal law, as described in the section titled "Medicare" in "General Provisions." If you do not enroll in Medicare Part B when you are eligible, you may have large out-of-pocket costs. Please refer to [Medicare.gov](http://Medicare.gov) for more details on when you should enroll and when you are allowed to delay enrollment without penalties.
- 41) **Missed or Cancelled Appointments** Charges for missed or cancelled appointments.

- 42) **Non-Licensed Providers** Treatment or services rendered by non-licensed health care providers and treatment or services for which the provider of services is not required to be licensed. This includes treatment or services from a non-licensed provider under the supervision of a licensed Physician, except as specifically provided or arranged by the Claims Administrator. This Exclusion does not apply to the Medically Necessary treatment of pervasive developmental disorder or autism, to the extent stated in the "Pervasive Developmental Disorder or Autism" section.
- 43) **Non-Medically Necessary Services** Services the Claims Administrator concludes are not Medically Necessary This includes services that do not meet medical policy, clinical coverage, or benefit policy guidelines.
- 44) **Not Specifically Listed** Services not specifically listed in this Plan as Covered Services. Some services not specifically listed may be covered under the Plan. Please call the member service telephone number at 1-866-940-8306.
- 45) **Nutritional or Dietary Supplements** Nutritional and/or dietary supplements, except as described in this Benefit Booklet or that must be covered by law. This Exclusion includes, but is not limited to, those nutritional formulas and dietary supplements that you can buy over the counter and those you can get without a written prescription or from a licensed pharmacist.
- 46) **Off label use** Off label use, unless the Plan must cover it by law or if the Claims Administrator approves it.
- 47) **Oral Surgery (for ages 19 and over)** Extraction of teeth, surgery for impacted teeth and other oral surgeries to treat the teeth or bones and gums directly supporting the teeth, except as listed in this Benefit Booklet.
- 48) **Outpatient Prescription Drugs and Medications** Outpatient prescription drugs or medications and insulin, except as specifically stated under the Home Infusion Therapy and Therapeutic/Elective Abortion provisions of "What's Covered" section. Non-prescription, over-the-counter patent or proprietary drugs or medicines. Cosmetics, health or beauty aids. See your pharmacy benefits plan booklet for information on outpatient prescription drugs, medication and insulin. However, health aids that are Medically Necessary and meet the requirements for durable medical equipment as specified under the "Durable Medical Equipment and Medical Devices, Orthotics, Prosthetics, and Medical and Surgical Supplies" provision of "What's Covered" section, are covered, subject to all terms of this Plan that apply to that benefit.
- 49) **Personal Care, Convenience and Mobile/Wearable Devices**
- a) Items for personal comfort, convenience, protective, or cleanliness such as air conditioners, humidifiers, water purifiers, sports helmets, raised toilet seats, and shower chairs,
  - b) First aid supplies and other items kept in the home for general use (bandages, cotton-tipped applicators, thermometers, petroleum jelly, tape, non-sterile gloves, heating pads),
  - c) Home workout or therapy equipment, including treadmills and home gyms,
  - d) Pools, whirlpools, spas, or hydrotherapy equipment,
  - e) Hypo-allergenic pillows, mattresses, or waterbeds, or
  - f) Residential, auto, or place of business structural changes (ramps, lifts, elevator chairs, escalators, elevators, stair glides, emergency alert equipment, handrails).
  - g) Consumer wearable / personal mobile devices (such as a smart phone, smart watch, or other personal tracking devices), including any software or applications.
- 50) **Private Contracts** Services or supplies provided pursuant to a private contract between the Member and a provider, for which reimbursement under the Medicare program is prohibited, as specified in Section 1802 (42 U.S.C. 1395a) of Title XVIII of the Social Security Act.
- 51) **Private Duty Nursing** Private Duty Nursing Services except as listed in this Benefit Booklet.

- 52) **Prosthetics** Prosthetics for sports or cosmetic purposes. This includes wigs and scalp hair prosthetics.
- 53) **Residential accommodations** Residential accommodations to treat medical or behavioral health conditions, except when provided in a Hospital, Hospice, Skilled Nursing Facility, or Residential Treatment Center. This Exclusion includes procedures, equipment, services, supplies or charges for the following:
- a) Domiciliary care provided in a residential institution, treatment center, halfway house, or school because a Member's own home arrangements are not available or are unsuitable, and consisting chiefly of room and board, even if therapy is included.
  - b) Care provided or billed by a hotel, health resort, convalescent home, rest home, nursing home or other extended care facility home for the aged, infirmary, school infirmary, institution providing education in special environments, supervised living or halfway house, or any similar facility or institution.
  - c) Services or care provided or billed by a school, Custodial Care center for the developmentally disabled, or outward bound programs, even if psychotherapy is included.
- 54) **Services Received from Providers on a Federal or State Exclusion List.** Any service, *drug, drug* regimen, treatment, or supply furnished, ordered or prescribed by a provider identified as an excluded individual or entity on the U.S. Department of Health and Human Services Office of Inspector General List of Excluded Individuals/Entities (OIG List), the General Services Administration System for Award Management (GSA List), State Medicaid exclusion lists or other exclusion/sanctioned lists as published by Federal or State regulatory agencies. This exclusion does not apply to an *emergency medical condition*.
- 55) **Sexual Dysfunction** Services or supplies for male or female sexual problems.
- 56) **Sports Related Conditions** Expenses incurred for injury resulting from the play or practice of intercollegiate sports. This Exclusion does not apply to intramural or club sports. This Exclusion also does not apply to the extent that a student has incurred medical expenses that are not covered due to either
1. the maximum per-injury limits of insurance coverage provided by the National Collegiate Athletic Association (NCAA) or the National Association of Intercollegiate Athletics (NAIA); or
  2. a specific limitation or Exclusion in such NCAA or NAIA coverage, or any other coverage provided by the UC athletic department for medical expenses incurred in the play or practice of intercollegiate sports, for an expense that is otherwise eligible under UC SHIP.
- In combination with insurance/benefits provided by UC athletic departments, this provision assures that intercollegiate athletes do not incur any out-of-pocket expense resulting from the practice or play of NCAA- or NAIA-sanctioned intercollegiate sports.

- 57) **Special Footwear** Footwear that is needed by persons who suffer from foot disfigurement.
- 58) **Stand-By Charges** Stand-by charges of a Physician or other Provider.
- 59) **Sterilization** Services to reverse an elective sterilization.
- 60) **Surrogate Mother Services** Supplies and services for a person not covered under this Plan for a surrogate pregnancy (including, but not limited to, the bearing of a child by another woman for an infertile couple).
- 61) **Teeth (Congenital Anomaly)** Treatment of congenitally missing, malpositioned, or super numerary teeth, even if part of a congenital anomaly, except as stated in this Plan under "Pediatric Dental Services" or as required by law. This Exclusion does not apply to members under the age 19.
- 62) **Telephone and Facsimile Machine Consultations** Consultations provided by telephone or facsimile machine, except as specifically provided under the Telehealth provision of "What's Covered" section
- 63) **Travel Costs** Mileage, lodging, meals and other Member-related travel costs except as described in this Plan for bariatric, transplant or transgender surgeries.
- 64) **Vein Treatment** Treatment of varicose veins or telangiectatic dermal veins (spider veins) by any method (including sclerotherapy or other surgeries) for cosmetic purposes.
- 65) **Waived Cost-Shares Out-of-Network** For any service for which you are responsible under the terms of this Plan to pay a Copayment, Coinsurance or Deductible, and the Copayment, Coinsurance or Deductible is waived by an Out-of-Network Provider.
- 66) **Weight Loss Programs** Programs, whether or not under medical supervision, unless listed as covered in this Benefit Booklet.
- This Exclusion includes, but is not limited to, commercial weight loss programs (Weight Watchers, Jenny Craig, LA Weight Loss) and fasting programs.
- This Exclusion does not apply to weight management programs required under federal law as part of the "Preventive Care" benefit.
- 67) **Wilderness.** Wilderness or other outdoor camps and/or programs. This Exclusion does not apply to Medically Necessary services to treat Severe Mental Illness or Serious Emotional Disturbances of a Child as required by state law.

## Claims Payment

This section describes how the Claims Administrator reimburses claims and what information is needed when you submit a claim. When you receive care from a Network Provider, you do not need to file a claim because the Network Provider will do this for you. If you receive care from an Out-of-Network Provider, you will need to make sure a claim is filed. Many Out-of-Network Hospitals, Physicians and other Providers will still submit your claim for you, although they are not required to do so. If you submit the claim, use a claim form as described later in this section.

### Maximum Allowed Amount

#### GENERAL

This section describes how the Claims Administrator determines the amount of reimbursement for Covered Services. Reimbursement for services rendered by Network and Out-of-Network Providers is based on this Plan's Maximum Allowed Amount for the Covered Service that you receive. Please see "**Inter-Plan Arrangements**" section for additional information.

The Maximum Allowed Amount is the maximum amount of reimbursement this Plan will allow for services and supplies:

- That meet the definition of Covered Services, to the extent such services and supplies are covered under your Plan and are not excluded;
- That are Medically Necessary; and
- That are provided in accordance with all applicable preauthorization, utilization management or other requirements set forth in your Plan.

You will be required to pay a portion of the Maximum Allowed Amount to the extent you have not met your Deductible or have a Copayment or Coinsurance. In addition, when you receive Covered Services from an Out-of-Network Provider, you may be responsible for paying any difference between the Maximum Allowed Amount and the Provider's actual charges. This amount can be significant.

When you receive Covered Services from an eligible Provider, the Claims Administrator will, to the extent applicable, apply claim processing rules to the claim submitted for those Covered Services. These rules evaluate the claim information and, among other things, determine the accuracy and appropriateness of the procedure and diagnosis codes included in the claim. Applying these rules may affect the determination of the Maximum Allowed Amount. The application of these rules does not mean that the Covered Services you received were not Medically Necessary. It means the Claims Administrator have determined that the claim was submitted inconsistent with procedure coding rules and/or reimbursement policies. For example, your Provider may have submitted the claim using several procedure codes when there is a single procedure code that includes all of the procedures that were performed. When this occurs, the Maximum Allowed Amount will be based on the single procedure code rather than a separate Maximum Allowed Amount for each billed code.

Likewise, when multiple procedures are performed on the same day by the same Physician or other healthcare professional, the Maximum Allowed Amounts may be reduced for those secondary and subsequent procedures because reimbursement at 100% of the Maximum Allowed Amount for those procedures would represent duplicative payment for components of the primary procedure that may be considered incidental or inclusive.

#### PROVIDER NETWORK STATUS

The Maximum Allowed Amount may vary depending upon whether the Provider is a UC Family, Network Provider or an Out-of-Network Provider.

A UC Family or Network Provider is a Provider who is in the managed network for this specific Plan or in a special Center of Excellence/or other closely managed specialty network, or who has a participation contract with the Claims Administrator. For Covered Services performed by a UC Family or Network Provider, the Maximum Allowed Amount for this Plan is the rate the Provider has agreed with to accept as reimbursement for the Covered Services. Because Network Providers have agreed to accept the Maximum Allowed Amount as payment in full for those Covered Services, they should not send you a bill or collect for amounts above the Maximum Allowed Amount. However, you may receive a bill or be asked to pay all or a portion of the Maximum Allowed Amount to the extent you have not met your Deductible or have a Copayment or Coinsurance. Please call Member Services for help in finding a UC Family or Network Provider or visit [www.anthem.com/ca](http://www.anthem.com/ca).

Providers who have not signed any contract with the Claims Administrator and are not in any of the Claims Administrator's networks are Out-of-network Providers, subject to Blue Cross Blue Shield Association rules governing claims filed by certain ancillary providers.

For Covered Services you receive from an Out-of-Network Provider, the Maximum Allowed Amount for this Plan will be one of the following as determined by the Claims Administrator:

1. An amount based on the Claims Administrator Out-of-network fee schedule/rate, which the Claims Administrator has established in its' discretion, and which the Claims Administrator reserves the right to modify from time to time, after considering one or more of the following: reimbursement amounts accepted by like/similar providers contracted with the Claims Administrator, reimbursement amounts paid by the Centers for Medicare and Medicaid Services for the same services or supplies, and other industry cost, reimbursement and utilization data; or
2. An amount based on reimbursement or cost information from the Centers for Medicare and Medicaid Services ("CMS"). When basing the Maximum Allowed amount upon the level or method of reimbursement used by CMS, the Claims Administrator will update such information, which is unadjusted for geographic locality, no less than annually; or
3. An amount based on information provided by a third party vendor, which may reflect one or more of the following factors: (1) the complexity or severity of treatment; (2) level of skill and experience required for the treatment; or (3) comparable providers' fees and costs to deliver care; or
4. An amount negotiated by the Claims Administrator or a third party vendor which has been agreed to by the Provider. This may include rates for services coordinated through case management; or
5. An amount equal to the total charges billed by the Provider, but only if such charges are less than the Maximum Allowed Amount calculated by using one of the methods described above.

Providers who are not contracted for this product, but contracted for other products with the Claims Administrator are also considered Out-of-Network. For this Plan, the Maximum Allowed Amount for services from these Providers will be one of the five methods shown above unless the contract between the Claims Administrator and that Provider specifies a different amount.

For Covered Services rendered outside Anthem's Service Area by Out-of-Network Providers, claims may be priced using the local Blue Cross Blue Shield plan's non-participating provider fee schedule / rate or the pricing arrangements required by applicable state or federal law. In certain situations, the Maximum Allowed Amount for out of area claims may be based on billed charges, the pricing that would be used if the healthcare services had been obtained within the Anthem Services Area, or a special negotiated price.

Unlike UC Family or Network Providers, Out-of-Network Providers may send you a bill and collect for the amount of the Provider's charge that exceeds the Maximum Allowed Amount. You are responsible for paying the difference between the Maximum Allowed Amount and the amount the Provider charges. This amount can be significant. Choosing a Network Provider will likely result in lower out of pocket costs to you. Please call Member Services for help in finding a UC Family or Network Provider or visit [www.anthem.com/ca](http://www.anthem.com/ca).

Member Services is also available to assist you in determining this/your Plan's Maximum Allowed Amount for a particular service from an Out-of-Network Provider. In order to assist you, you will need to obtain from your Provider the specific procedure code(s) and diagnosis code(s) for the services the Provider will render. You will also need to know the Provider's charges to calculate your out of pocket responsibility. Although Member Services can assist you with this pre-service information, the final Maximum Allowed Amount for your claim will be based on the actual claim submitted by the Provider.

## **MEMBER COST SHARE**

For certain Covered Services, you may be required to pay a part of the Maximum Allowed Amount as your cost share amount (for example, Deductible, Copayment, and/or Coinsurance).

Your cost share amount and Out-of-Pocket Limits may vary depending on whether you received services from a UC Family, Network or Out-of-Network Provider. Specifically, you may be required to pay higher cost sharing amounts or may have limits on your benefits when using Out-of-Network Providers. Please see the Schedule of Benefits in this Benefit Booklet for your cost share responsibilities and limitations, or call Member Services to learn how this Plan's benefits or cost share amounts may vary by the type of Provider you use.

The Claims Administrator will not provide any reimbursement for non-Covered Services. You may be responsible for the total amount billed by your Provider for non-Covered Services, regardless of whether such services are performed by a Network or Out-of-Network Provider. Non-Covered Services include services specifically excluded from coverage by the terms of your policy and services received after benefits have been exhausted. Benefits may be exhausted by exceeding, for example, your lifetime maximum, benefit caps or day/visit limits.

### *Example:*

- *You choose a Network surgeon. The charge was \$2500. The Maximum Allowed Amount for the surgery is \$1500; your Coinsurance responsibility when a Network surgeon is used is 10% of \$1500, or \$150. The Claims Administrator pays 90% of \$1500, or \$1350. The Network surgeon accepts the total of \$1500 as reimbursement for the surgery regardless of the charges. Your total out of pocket responsibility would be \$150.*
- *You choose an Out-of-Network surgeon. The Out-of-Network surgeon's charge for the service is \$2500. The Maximum Allowed Amount for the surgery service is \$1500; your Coinsurance responsibility for the Out-of-Network surgeon is 40% of \$1500, or \$600 after the Out-of-Network Deductible has been met. The Claims Administrator pays the remaining 60% of \$1500, or \$900. In addition, the Out-of-Network surgeon could bill you the difference between \$2500 and \$1500, so your total out of pocket charge would be \$600 plus an additional \$1000, for a total of \$1600.*

## AUTHORIZED SERVICES

In some circumstances, such as where there is no Network Provider available for the Covered Service, the Claims Administrator may authorize the Network cost share amounts (Deductible, Copayment, and/or Coinsurance) to apply to a claim for a Covered Service you receive from an Out-of-Network Provider. In such circumstance, you must contact the Claims Administrator in advance of obtaining the Covered Service. The Claims Administrator also may authorize the Network cost share amounts to apply to a claim for Covered Services if you receive Emergency services from an Out-of-Network Provider and are not able to contact the Claims Administrator until after the Covered Service is rendered. If the Claims Administrator authorizes a Network cost share amount to apply to a Covered Service received from an Out-of-Network Provider, you also may still be liable for the difference between the Maximum Allowed Amount and the Out-of-Network Provider's charge. Please contact Member Services for Authorized Services information or to request authorization.

*Example:*

*You require the services of a specialty Provider; but there is no Network Provider for that specialty in your state of residence. You contact the Claims Administrator in advance of receiving any Covered Services, and they authorize you to go to an available Out-of-Network Provider for that Covered Service and they agree that the Network cost share will apply.*

*Your Plan has a \$45 Copayment for Out-of-Network Providers and a \$25 Copayment for Network Providers of participating providers for the Covered Service. The Out-of-Network Provider's charge for this service is \$500. The Maximum Allowed Amount is \$200.*

*Because the Claims Administrator has authorized the Network cost share amount to apply in this situation, you will be responsible for the Network Copayment of \$25 and the Claims Administrator will be responsible for the remaining \$175 of the \$200 Maximum Allowed Amount.*

*Because the Out-of-Network Provider's charge for this service is \$500, you may receive a bill from the Out-of-Network Provider for the difference between the \$500 charge and the Maximum Allowed Amount of \$200. Combined with your Network Copayment of \$25, your total out of pocket expense would be \$325.*

## Claims Review

The Claims Administrator has processes to review claims before and after payment to detect fraud, waste, abuse and other inappropriate activity. Members seeking services from Out-of-Network Providers could be balanced billed by the Out-of-Network Provider for those services that are determined to be not payable as a result of these review processes. A claim may also be determined to be not payable due to a Provider's failure to submit medical records with the claims that are under review in these processes.

## Notice of Claim & Proof of Loss

When you have received Covered Services, the Claims Administrator must receive written notice of your claim within 90 days in order for benefits to be paid. Your claim must have the information the Claims Administrator needs to determine benefits. Services received and charges for the services must be itemized, and clearly and accurately described. If it is not reasonably possible to submit the claim within that time frame, an extension of up to 12 months will be allowed. Claim forms must be used; canceled checks or receipts are not acceptable. **If the Claims Administrator is unable to complete processing of a claim because you or your Provider fail to provide us with the additional information, the claim may be denied.**



## Claim Forms

Claim forms will usually be available from most Providers. If forms are not available, contact your Student Health and Counseling Services, or via the web at: [www.ucship.edu/ucship](http://www.ucship.edu/ucship), or UC SHIP Member Services at 1-866-940-8306 and ask for a claim form to be sent to you. If you do not receive the claim form, written notice of services rendered may be submitted without the claim form. The same information that would be given on the claim form must be included in the written notice of claim. This includes:

- Name of patient.
- Patient's relationship with the student.
- Identification number.
- Date, type, and place of service.
- Your signature and the Provider's signature.

## Member's Cooperation

You will be expected to complete and submit to the Claims Administrator all such authorizations, consents, releases, assignments and other documents that may be needed in order to obtain or assure reimbursement under Medicare, Worker's Compensation or any other governmental program. If you fail to cooperate you will be responsible for any charge for services.

## Payment of Benefits

The Claims Administrator may make benefit payments directly to Network Providers for Covered Services. If you use an Out-of-Network Provider, however, the Claims Administrator may make benefit payments to you. Payments may also be made to, and notice regarding the receipt and/or adjudication of claims sent to, an Alternate Recipient (any child of a student who is recognized, under a Qualified Medical Child Support Order (QMSCO), as having a right to enrollment under the Plan), or that person's custodial parent or designated representative. Any benefit payments made will discharge the Plan's obligation to pay for Covered Services. You cannot assign your right to benefits to anyone else, except as required by a Qualified Medical Child Support Order as defined by any applicable state law.

Once a Provider performs a Covered Service, the Claims Administrator will not honor a request for us to withhold payment of the claims submitted.

## Inter-Plan Arrangements

### Out-of-Area Services

#### Overview

Anthem has a variety of relationships with other Blue Cross and Blue Shield Licensees. Generally, these relationships are called "Inter-Plan Arrangements." These Inter-Plan Arrangements work based on rules and procedures issued by the Blue Cross Blue Shield Association ("Association"). Whenever you access healthcare services outside the geographic area Anthem serves (the "Anthem Service Area"), the claim for those services may be processed through one of these Inter-Plan Arrangements. The Inter-Plan Arrangements are described below.

When you receive care outside of the Anthem Service Area, you will receive it from one of two kinds of Providers. Most Providers ("participating providers") contract with the local Blue Cross and/or Blue Shield Plan in that geographic area ("Host Blue"). Some Providers ("nonparticipating providers") don't contract with the Host Blue. We explain below how we pay both kinds of Providers.

## **Inter-Plan Arrangements Eligibility – Claim Types**

Most claim types are eligible to be processed through Inter-Plan Arrangements, as described above. Examples of claims that are not included are Prescription Drugs that you obtain from a Pharmacy and most dental or vision benefits.

### **A. BlueCard® Program**

Under the BlueCard® Program, when you receive Covered Services within the geographic area served by a Host Blue, Anthem will still fulfill their contractual obligations. But, the Host Blue is responsible for: (a) contracting with its Provider; and (b) handling its interactions with those Providers.

When you receive Covered Services outside the Anthem Service Area and the claim is processed through the BlueCard Program, the amount you pay is calculated based on the lower of:

- The billed charges for Covered Services; or
- The negotiated price that the Host Blue makes available to Anthem.

Often, this “negotiated price” will be a simple discount that reflects an actual price that the Host Blue pays to the Provider. Sometimes, it is an estimated price that takes into account special arrangements with that Provider. Sometimes, such an arrangement may be an average price, based on a discount that results in expected average savings for services provided by similar types of Providers.

Estimated pricing and average pricing also take into account adjustments to correct for over- or underestimation of past pricing of claims as noted above. However, such adjustments will not affect the price Anthem uses for your claim because they will not be applied after a claim has already been paid.

### **B. Negotiated (non-BlueCard Program) Arrangements**

With respect to one or more Host Blues, instead of using the BlueCard Program, Anthem may process your claims for Covered Services through Negotiated Arrangements for National Accounts.

The amount you pay for Covered Services under this arrangement will be calculated based on the lower of either billed charges for Covered Services or the negotiated price (refer to the description of negotiated price under Section A. BlueCard Program) made available to Anthem by the Host Blue.

### **D. Inter-Plan Programs: Federal/State Taxes/Surcharges/Fees**

Federal or state laws or regulations may require a surcharge, tax or other fee. If applicable, Anthem will include any such surcharge, tax or other fee as part of the claim charge passed on to you.

### **E. Nonparticipating Providers Outside The Service Area**

The pricing method used for non-participating provider claims incurred outside the Anthem Service Area is described in "Claims Payment".

### **F. BCBS Global Core Program**

If you Plan to travel outside the United States, call Member Services to find out your BCBS Global Core benefits. Benefits for services received outside of the United States may be different from services received in the United States. Remember to take an up to date health Identification Card with you.

When you are traveling abroad and need medical care, you can call the BCBS Global Core Service Center any time. They are available 24 hours a day, seven days a week. The toll free number is 800-810-2583. Or you can call them collect at 804-673-1177.

If you need Inpatient Hospital care, you or someone on your behalf, should contact the Claims Administrator for preauthorization. Keep in mind, if you need Emergency medical care, go to the nearest hospital. There is no need to call before you receive care.

Please refer to the “Getting Approval for Benefits” section in this Benefit Booklet for further information. You can learn how to get preauthorization when you need to be admitted to the Hospital for Emergency or non-Emergency care.

### **How Claims are Paid with BCBS Global Core**

In most cases, when you arrange Inpatient Hospital care with BCBS Global Core, claims will be filed for you. The only amounts that you may need to pay up front are any Copayment, Coinsurance or Deductible amounts that may apply.

You will typically need to pay for the following services up front:

- Doctor services;
- Inpatient Hospital care not arranged through BlueCard Worldwide; and
- Outpatient services.

You will need to file a claim form for any payments made up front.

When you need BlueCard Worldwide claim forms you can get international claims forms in the following ways:

- Call the BCBS Global Core Service Center at the number above; or
- Online at [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com)

You will find the address for mailing the claim on the form.

**Note about UC Trips:** The University provides a travel accident policy for students traveling on University business which is administered by the UC Office of the President at no additional cost to the students. For more information about this benefit and to register for the program, please go to:

<https://www.ucop.edu/risk-services-travel/index.html>

Please note that in order to receive emergency assistance abroad and utilize this benefit (which includes medical evacuation and repatriation of remains while working and researching in a foreign country on University business) you **MUST** register at the website listed above prior to your trip. Registration is simple and takes less than 5 minutes.

In all instances, the University of California Office of the President travel accident policy is primary and will pay benefits before the benefit provided under this Plan.

## Coordination of Benefits When Members Are Insured Under More Than One Plan

The coverage under this Plan is secondary coverage to all other plans (including Medicare), except Medi-Cal, MRMIP, and TRICARE, for any services not provided by the Student Health and Counseling Services. Services performed at the Student Health and Counseling Services are primary to any other service.

If you are covered by more than one health plan, your benefits under this Plan will be coordinated with the benefits of those Other Plans. These coordination provisions apply separately to each Member, per Plan Year. Any coverage you have for medical or pediatric dental benefits, will be coordinated as shown below.

### DEFINITIONS

The meanings of key terms used in this section are shown below. Whenever any of the key terms shown below appear in these provisions, the first letter of each word will be capitalized. When you see these capitalized words, you should refer to this "Definitions" provision.

**Allowable Expense** is any necessary, reasonable and customary item of expense which is at least partially covered by any plan covering the person for whom claim is made. When a plan provides benefits in the form of services rather than cash payments, the reasonable cash value of each service rendered will be deemed to be both an Allowable Expense and a benefit paid. An expense that is not covered by any plan covering the person for whom a claim is made is not an Allowable Expense.

The following are not Allowable Expense:

1. Use of a private hospital room is not an Allowable Expense unless the patient's stay in a private Hospital room is Medically Necessary in terms of generally accepted medical practice, or one of the plans routinely provides coverage for hospital private rooms.
2. If you are covered by two plans that calculate benefits or services on the basis of a reasonable and customary amount or relative value schedule reimbursement method or some other similar reimbursement method, any amount in excess of the higher of the reasonable and customary amounts.
3. If a person is covered by two plans that provide benefits or services on the basis of negotiated rates or fees, an amount in excess of the lower of the negotiated rates.
4. If a person is covered by one plan that calculates its benefits or services on the basis of a reasonable and customary amount or relative value schedule reimbursement method or some other similar reimbursement method and another plan provides its benefits or services on the basis of negotiated rates or fees, any amount in excess of the negotiated rate.
5. The amount of any benefit reduction by the Principal Plan because you did not comply with the plan's provisions is not an Allowable Expense. Examples of these types of provisions include second surgical opinions, utilization review requirements, and network provider arrangements.
6. If you advise the Claims Administrator that all plans covering you are high deductible health plans as defined by Section 223 of the Internal Revenue Code, and you intend to contribute to a health savings account established in accordance with Section 223 of the Internal Revenue Code, any amount that is subject to the primary high deductible health plan's deductible.

**Other Plan** is any of the following:

1. Group, blanket or franchise insurance coverage;
2. Group service plan contract, group practice, group individual practice and other group prepayment coverages;

3. Group coverage under labor-management trustee plans, union benefit organization plans, employer organization plans, employee benefit organization plans or self-insured employee benefit plans.
4. Medicare. This does not include Medicare when, by law, its benefits are secondary to those of any private insurance program or other non-governmental program, including a self-insured program.
5. National Collegiate Athletic Association (NCAA) or the National Association of Intercollegiate Athletics (NAIA)

The term "Other Plan" refers separately to each agreement, policy, contract, or other arrangement for services and benefits, and only to that portion of such agreement, policy, contract, or arrangement which reserves the right to take the services or benefits of other plans into consideration in determining benefits.

**Principal Plan** is the plan which will have its benefits determined first.

**This Plan** is that portion of this Plan which provides benefits subject to this provision.

### **EFFECT ON BENEFITS**

This provision will apply in determining a person's benefits under This Plan for any Calendar Year if the benefits under This Plan and any Other Plans, exceed the Allowable Expenses for that Calendar Year.

1. If This Plan is the Principal Plan, then its benefits will be determined first without taking into account the benefits or services of any Other Plan.
2. If This Plan is not the Principal Plan, then its benefits may be reduced so that the benefits and services of all the plans do not exceed Allowable Expense.
3. The benefits of This Plan will never be greater than the sum of the benefits that would have been paid if you were covered under This Plan only.

### **ORDER OF BENEFITS DETERMINATION**

The first of the following rules which applies will determine the order in which benefits are payable:

1. A member is treated at the Student Health and Counseling Services. UC SHIP is primary for these services. You may have to submit your receipt to your other health plan for reimbursement.
2. A plan which has no Coordination of Benefits provision pays before a plan which has a Coordination of Benefits provision. This would include Medicare in all cases, except when the law requires that This Plan pays before Medicare.

**Note:** This Plan is secondary coverage to all other policies except Medi-Cal, MRMIP, and TRICARE.

3. In most cases, a plan which covers you as a Member pays before a plan which covers you as a dependent. However, UC SHIP is secondary to all other plans except Medi-Cal, MRMIP, and TRICARE. Another exception is if you are retired and eligible for Medicare, Medicare pays (a) after the plan which covers you as a dependent of an active employee, but (b) before the plan which covers you as a retired employee.

## **THE CLAIMS ADMINISTRATOR'S RIGHTS UNDER THIS PROVISION**

**Responsibility For Timely Notice.** The Claims Administrator is not responsible for coordination of benefits unless timely information has been provided by the requesting party regarding the application of this provision.

**Reasonable Cash Value.** If any Other Plan provides benefits in the form of services rather than cash payment, the reasonable cash value of services provided will be considered Allowable Expense. The reasonable cash value of such service will be considered a benefit paid, and our liability reduced accordingly.

**Facility of Payment.** If payments which should have been made under This Plan have been made under any Other Plan, the Claims Administrator has the right to pay that Other Plan any amount they determine to be warranted to satisfy the intent of this provision. Any such amount will be considered a benefit paid under This Plan, and such payment will fully satisfy the Claims Administrator's liability under this provision.

**Right of Recovery.** If payments made under This Plan exceed the maximum payment necessary to satisfy the intent of this provision, the Claims Administrator has the right to recover that excess amount from any persons or organizations to or for whom those payments were made, or from any insurance company or service plan.

## Subrogation and Reimbursement

These provisions apply when the Plan pays benefits as a result of injuries or illnesses you sustained and you have a right to a Recovery or have received a Recovery from any source. A "Recovery" includes, but is not limited to, monies received from any person or party, any person's or party's liability insurance, uninsured/underinsured motorist proceeds, worker's compensation insurance or fund, "no-fault" insurance and/or automobile medical payments coverage, whether by lawsuit, settlement or otherwise. Regardless of how you or your representative or any agreements characterize the money you receive as a Recovery, it shall be subject to these provisions.

### Subrogation

The Plan has the right to recover payments it makes on your behalf from any party responsible for compensating you for your illnesses or injuries. The following apply:

- The Plan has first priority from any Recovery for the full amount of benefits it has paid regardless of whether you are fully compensated, and regardless of whether the payments you receive make you whole for your losses, illnesses and/or injuries.
- You and your legal representative must do whatever is necessary to enable the Plan to exercise the Plan's rights and do nothing to prejudice those rights.
- In the event that you or your legal representative fails to do whatever is necessary to enable the Plan to exercise its subrogation rights, the Plan shall be entitled to deduct the amount the Plan paid from any future benefits under the Plan.
- The Plan has the right to take whatever legal action it sees fit against any person, party or entity to recover the benefits paid under the Plan.
- To the extent that the total assets from which a Recovery is available are insufficient to satisfy in full the Plan's subrogation claim and any claim held by you, the Plan's subrogation claim shall be first satisfied before any part of a Recovery is applied to your claim, your attorney fees, other expenses or costs.
- The Plan is not responsible for any attorney fees, attorney liens, other expenses or costs you incur. The "common fund" doctrine does not apply to any funds recovered by any attorney you hire regardless of whether funds recovered are used to repay benefits paid by the Plan.

### Reimbursement

If you obtain a Recovery and the Plan has not been repaid for the benefits the Plan paid on your behalf, the Plan shall have a right to be repaid from the Recovery in the amount of the benefits paid on your behalf and the following provisions will apply:

- You must promptly reimburse the Plan from any Recovery to the extent of benefits the Plan paid on your behalf regardless of whether the payments you receive make you whole for your losses, illnesses and/or injuries.
- Notwithstanding any allocation or designation of your Recovery (e.g., pain and suffering) made in a settlement agreement or court order, the Plan shall have a right of full recovery, in first priority, against any Recovery. Further, the Plan's rights will not be reduced due to your negligence.
- You and your legal representative must hold in trust for the Plan the proceeds of the gross Recovery (*i.e.*, the total amount of your Recovery before attorney fees, other expenses or costs) to be paid to the Plan immediately upon your receipt of the Recovery. You and your legal representative acknowledge that the portion of the Recovery to which the Plan's equitable lien applies is a Plan asset.

- Any Recovery you obtain must not be dissipated or disbursed until such time as the Plan has been repaid in accordance with these provisions.
- You must reimburse the Plan, in first priority and without any set-off or reduction for attorney fees, other expenses or costs. The "common fund" doctrine does not apply to any funds recovered by any attorney you hire regardless of whether funds recovered are used to repay benefits paid by the Plan.
- If you fail to repay the Plan, the Plan shall be entitled to deduct any of the unsatisfied portion of the amount of benefits the Plan has paid or the amount of your Recovery whichever is less, from any future benefit under the Plan if:
  1. The amount the Plan paid on your behalf is not repaid or otherwise recovered by the Plan; or
  2. You fail to cooperate.
- In the event that you fail to disclose the amount of your settlement to the Plan, the Plan shall be entitled to deduct the amount of the Plan's lien from any future benefit under the Plan.
- The Plan shall also be entitled to recover any of the unsatisfied portions of the amount the Plan has paid or the amount of your Recovery, whichever is less, directly from the Providers to whom the Plan has made payments on your behalf. In such a circumstance, it may then be your obligation to pay the Provider the full billed amount, and the Plan will not have any obligation to pay the Provider or reimburse you.
- The Plan is entitled to reimbursement from any Recovery, in first priority, even if the Recovery does not fully satisfy the judgment, settlement or underlying claim for damages or fully compensate you or make you whole.

### **Your Duties**

- You must notify the Plan promptly of how, when and where an accident or incident resulting in personal injury or illness to you occurred, all information regarding the parties involved and any other information requested by the Plan.
- You must cooperate with the Plan in the investigation, settlement and protection of the Plan's rights. In the event that you or your legal representative fails to do whatever is necessary to enable the Plan to exercise its subrogation or reimbursement rights, the Plan shall be entitled to deduct the amount the Plan paid from any future benefits under the Plan.
- You must not do anything to prejudice the Plan's rights.
- You must send the Plan copies of all police reports, notices or other papers received in connection with the accident or incident resulting in personal injury or illness to you.
- You must promptly notify the Plan if you retain an attorney or if a lawsuit is filed on your behalf.
- You must immediately notify the Plan if a trial is commenced, if a settlement occurs or if potentially dispositive motions are filed in a case.

The Claims Administrator has sole discretion to interpret the terms of the Subrogation and Reimbursement provision of this Plan in its entirety and reserves the right to make changes as it deems necessary.



If the covered person is a minor, any amount recovered by the minor, the minor's trustee, guardian, parent, or other representative, shall be subject to this provision. Likewise, if the covered person's relatives, heirs, and/or assignees make any Recovery because of injuries sustained by the covered person, that Recovery shall be subject to this provision.

The Plan is entitled to recover its attorney's fees and costs incurred in enforcing this provision.

The Plan shall be secondary in coverage to any medical payments provision, no-fault automobile insurance policy or personal injury protection policy regardless of any election made by you to the contrary. The Plan shall also be secondary to any excess insurance policy, including, but not limited to, school and/or athletic policies.

## Member Rights and Responsibilities

As a Member you have rights and responsibilities when receiving health care. As your health care partner, the Claims Administrator wants to make sure your rights are respected while providing your health benefits. That means giving you access to the Claims Administrator's network health care Providers and the information you need to make the best decisions for your health. As a Member, you should also take an active role in your care.

### **These are your rights and responsibilities:**

#### **You have the right to:**

- Speak freely and privately with your health care providers about all health care options and treatment needed for your condition, no matter what the cost or whether it is covered under your Plan.
- Work with your doctors to make choices about your health care.
- Be treated with respect and dignity.
- Expect us to keep your personal health information private by following the Claims Administrator's privacy policies, and state and Federal laws.
- Get the information you need to help make sure you get the most from your Health Plan, and share your feedback. This includes information on:
  - The Claims Administrator's company and services.
  - The Claims Administrator's network of health care providers.
  - Your rights and responsibilities.
  - The rules of your Health Plan.
  - The way your Health Plan works.
- Make a complaint or file an appeal about:
  - Your health Plan and any care you receive
  - Any Covered Service or benefit decision that your health Plan makes.
- Say no to care, for any condition, sickness or disease, without having an effect on any care you may get in the future. This includes asking your Doctor to tell you how that may affect your health now and in the future.
- Get the most up-to-date information from a health care provider about the cause of your illness, your treatment and what may result from it. You can ask for help if you do not understand this information.

**You have the responsibility to:**

- Read all information about your health benefits and ask for help if you have questions.
- Follow all health Plan rules and policies.
  
- Treat all doctors, health care Providers and staff with respect.
- Keep all scheduled appointments. Call your health care Provider's office if you may be late or need to cancel.
- Understand your health problems as well as you can and work with your health care Providers to make a treatment plan that you all agree on.
- Inform your health care Providers if you don't understand any type of care you're getting or what they want you to do as part of your care plan.
- Follow the health care plan that you have agreed on with your health care Providers.
- Give the Claims Administrator or other health care Providers the information needed to help you get the best possible care and all the benefits you are eligible for under your health Plan. This may include information about other health and insurance benefits you have along with your coverage under this Plan.
- Let the Campus Registrar's office know if you have any changes to your name or address while covered under the Plan.

**If you need more information or would like to contact the Claims Administrator, please go to [www.anthem.com/ca](http://www.anthem.com/ca) and select Customer Support > Contact Us. Or call the Member Services number on your Identification Card at 1-866-940-8306.**

**The Claims Administrator wants to provide high quality benefits and Member Services to its Members. Benefits and coverage for services given under the Plan are governed by the Benefit Booklet and not by this Member Rights and Responsibilities statement.**

# Termination and Continuation of Coverage

## Termination of Coverage

**For students, coverage ends as provided below:**

1. If the Plan terminates, the student's coverage ends at the same time. This Plan may be canceled or changed at any time without notice. If the Plan terminates or changes, an Insured student will remain covered for claims incurred but not filed or paid prior to Plan termination or change.
2. If the Plan no longer provides coverage for the class of students to which an Insured student belongs, the student's coverage ends on the Effective Date of that change.
3. If the student graduates from the University, the student's coverage continues through the last day of the Coverage Period during which the student graduates from the University.
4. If the student withdraws or is dismissed from the University, whether or not coverage will be continued after the date of the withdrawal or dismissal will be determined by campus policy. Contact the student health insurance office for more information.
5. Enrollment in the Plan may be terminated for the reasons listed below. The student shall be notified in writing of the termination. Termination shall be effective no less than 30 days following the date of the written notice.
  - a. In regard to eligibility for UC SHIP, you knowingly provide material information that is false, or misrepresents information on any document or fail to notify the Plan Administrator of changes in your or your Dependents' status.
  - b. You knowingly permit the use of your Plan Identification Card by someone other than yourself or your Dependents to obtain services; or
  - c. You knowingly obtain or attempt to obtain services under the Plan by means of false, materially misleading, or fraudulent information, acts or omissions.

Enrollment in the Plan may not be terminated on the basis of sex, race, color, religion, sexual orientation, ancestry, national origin, physical disability or disease status.

**The Director of UC SHIP is responsible for the final decision on termination of enrollment in the Plan.**

6. If a registered student has been terminated from the Plan and has no major medical health insurance coverage, as required by the Regents of the University of California, the Student Health and Counseling Services staff will provide the student with assistance to find a health insurance plan that meets the University's minimum health benefit standards. Students may also contact [coveredca.com](http://coveredca.com) to review Covered California exchange plans. The student is wholly responsible for the cost of any plan in which he or she enrolls and any medical care not covered under that plan, including costs of applying for coverage and plan premiums.

**Coverage end for Dependents, whichever occurs first.**

1. When the student's coverage ends,
2. When the Dependent no longer meets the dependent eligibility requirements,
3. At the end of each Coverage Period (unless a new enrollment form has been submitted for the next coverage).

**Important:** If a marriage or domestic partnership terminates, or if a covered child loses Dependent child status, the student must give or send AHP written notice of the termination and loss of eligibility status. Coverage for a former Spouse or Domestic Partner, or Dependent child, if any, ends when these individuals no longer meet eligibility criteria according to the “Eligible Status” provisions. If the Plan suffers a loss because the student fails to notify AHP of the termination of their marriage or domestic partnership, or of the loss of a child’s Dependent status, we may seek recovery from the student for any actual loss resulting thereby. Failure to provide written notice to AHP will not delay or prevent termination of coverage for the Spouse, Domestic Partner or child. If the student notifies AHP in writing to cancel coverage for a former Spouse, Domestic Partner or child, if any, immediately upon termination of the student’s marriage, domestic partnership or the child’s loss of Dependent child status, such notice will be considered compliant with the requirements of this provision.

You may be entitled to continued benefits under terms which are specified elsewhere under “Continuation of Benefits after Termination”.

**Other Coverage Options after Termination.** There may be other coverage options for you and/or your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as the plan of a Spouse or Domestic Partner). You can learn more about many of these options at <https://www.healthcare.gov/>.

If you permit the use of your or any other Member’s Plan Identification Card by any other person; use another person’s Identification Card; or use an invalid Identification Card to obtain services, your coverage will terminate immediately upon written notice to the Group. Anyone involved in the misuse of a Plan Identification Card will be liable to and must reimburse the Claims Administrator for the Maximum Allowed Amount for services received through such misuse.

Should you or any family Members be receiving covered care in the Hospital at the time your membership terminates for reasons other than your UC SHIP’s cancellation of this Plan, or failure to pay the required premiums, benefits for Hospital Inpatient care will be provided until the date you are discharged from the Hospital or 30 days, whichever comes first.

## **CONTINUATION OF BENEFITS AFTER TERMINATION**

If a Member is confined as an Inpatient in a Hospital on the date of termination of the Plan or when coverage would otherwise terminate, benefits may be continued for treatment of illness or injury for which the Member is hospitalized. No benefits are provided for services treating any other illness, injury or condition. The Member's benefits will be extended for a period of 30 days provided that the Member is confined as an Inpatient in a Hospital, under a Physician's care, and the services are Medically Necessary. Any benefits payable under this Plan will not exceed any benefit maximums shown under the section entitled "Schedule of Benefits".

## **General Provisions**

### **Acts Beyond Reasonable Control (Force Majeure)**

Should the performance of any act required by this coverage be prevented or delayed by reason of any act of God, strike, lock-out, labor troubles, restrictive government laws or regulations, or any other cause beyond a party's control, the time for the performance of the act will be extended for a period equivalent to the period of delay, and non-performance of the act during the period of delay will be excused. In such an event, however, all parties shall use reasonable efforts to perform their respective obligations.

The Claims Administrator will adhere to the Plan Sponsor's instructions and allow the Plan Sponsor to meet all of the Plan Sponsor's responsibilities under applicable state and federal law. It is the Plan Sponsor's responsibility to adhere to all applicable state and federal laws and the Claims Administrator does not assume any responsibility for compliance.

### **All Restrictions Apply**

No agent or other person, except an authorized officer of the University of California Student Health Insurance Plan, is able to disregard any conditions or restrictions contained in this Benefit Booklet, to extend the amount of time for making a payment to the Plan, or to bind the Plan by making any promise or representation or by giving or receiving any information.

### **Care Coordination**

The Claims Administrator pays Network Providers in various ways to provide Covered Services to you. For example, sometimes they may pay Network Providers a separate amount for each Covered Service they provide. The Claims Administrator may also pay them one amount for all Covered Services related to treatment of a medical condition. Other times, the Claims Administrator may pay a periodic, fixed pre-determined amount to cover the costs of Covered Services. In addition, the Claims Administrator may pay Network Providers financial incentives or other amounts to help improve quality of care and/or promote the delivery of health care services in a cost-efficient manner, or compensate Network Providers for coordination of Member care. In some instances, Network Providers may be required to make payment to the Claims Administrator because they did not meet certain standards. You do not share in any payments made by Network Providers to the Claims Administrator under these programs.

### **Circumstances Beyond the Control of the Plan**

The Claims Administrator shall make a good-faith effort to arrange for an alternative method of administering benefits. In the event of circumstances not within the control of the Claims Administrator or UC SHIP, including but not limited to: a major disaster, epidemic, the complete or partial destruction of facilities, riot, civil insurrection, labor disputes not within the control of the Claims Administrator, disability of a significant part of a Network Provider's personnel or similar causes, or the rendering of health care services provided by the Plan is delayed or rendered impractical the Claims Administrator shall make a good-faith effort to arrange for an alternative method of administering benefits. In such event, the Claims Administrator and Network Providers shall administer and render services under the Plan insofar as practical, and according to their best judgment; but the Claims Administrator and Network Providers shall incur no liability or obligation for delay, or failure to administer or arrange for services if such failure or delay is caused by such an event.

## **Clerical Error**

A clerical error will never disturb or affect your coverage, as long as your coverage is valid under the rules of the Plan. This rule applies to any clerical error, regardless of whether it was the fault of the Plan or the Claims Administrator.

## **Confidentiality and Release of Information**

Applicable state and federal law requires the Claims Administrator to undertake efforts to safeguard your medical information.

For informational purposes only, please be advised that a statement describing the Claims Administrator's policies and procedures regarding the protection, use and disclosure of your medical information is available on the Claims Administrator's website and can be furnished to you upon request by contacting the Member Services department.

Obligations that arise under state and federal law and policies and procedures relating to privacy that are referenced but not included in this Booklet are not part of the contract between the parties and do not give rise to contractual obligations.

## **Conformity with Law**

Any term of the Plan which is in conflict with federal law, will hereby be automatically amended to conform with the minimum requirements of such laws.

## **Form or Content of Booklet**

No agent or employee of the Claims Administrator is authorized to change the form or content of this Benefit Booklet. Such changes can be made only through an endorsement authorized and signed by an officer of the Plan Administrator.

## **Fraud**

Fraudulent statements on Plan enrollment forms or on electronic submissions will invalidate any payment or claims for services and be grounds for voiding the Member's coverage.

## **Government Programs**

The benefits under this Plan shall not duplicate any benefits that you are entitled to, or eligible for, under any other governmental program. This does not apply if any particular laws require the Plan to be the primary payer. If duplication of such benefits occurs, all money paid by such programs to you for services you have or are receiving, shall be returned by or on your behalf to the Plan.

## **Legal Actions**

No attempt to recover on the Plan through legal or equity action may be made until at least 60 days after the written proof of loss has been furnished as required by this Plan. No such action may be started later than three years from the time written proof of loss is required to be furnished.



## **Medical Policy and Technology Assessment**

The Claims Administrator reviews and evaluates new technology according to its technology evaluation criteria developed by its medical directors. Technology assessment criteria are used to determine the Experimental / Investigational status or Medical Necessity of new technology. Guidance and external validation of the Claims Administrator's medical policy is provided by the Medical Policy and Technology Assessment Committee (MPTAC) which consists of approximately 20 Doctors from various medical specialties including the Claims Administrator's medical directors, Doctors in academic medicine and Doctors in private practice.

Conclusions made are incorporated into medical policy used to establish decision protocols for particular diseases or treatments and applied to Medical Necessity criteria used to determine whether a procedure, service, supply or equipment is covered.

## **Medicare**

Any benefits covered under both this Plan and Medicare will be covered according to Medicare Secondary Payer legislation, regulations, and Centers for Medicare & Medicaid Services guidelines, subject to federal court decisions. Federal law controls whenever there is a conflict among state law, Booklet terms, and federal law.

Except when federal law requires us to be the primary payer, the benefits under this Plan for Members age 65 and older, or Members otherwise eligible for Medicare, do not duplicate any benefit for which Members are entitled under Medicare, including Part B. Where Medicare is the responsible payer, all sums payable by Medicare for services provided to you shall be reimbursed by or on your behalf to us, to the extent we have made payment for such services. If you do not enroll in Medicare Part B when you are eligible, you may have large out-of-pocket costs. Please refer to [Medicare.gov](https://www.medicare.gov) for more details on when you should enroll, and when you are allowed to delay enrollment without penalties.

## **Modifications**

The Plan Sponsor may change the benefits described in this Benefit Booklet and the Member will be informed of such changes as required by law. This Benefit Booklet shall be subject to amendment, modification, and termination in accordance with any of its provisions by the UC SHIP, or by mutual agreement between the Claims Administrator and the UC SHIP without the consent or concurrence of any Member. By electing medical and Hospital benefits under the Plan or accepting the Plan benefits, all Members legally capable of contracting, and the legal representatives of all Members incapable of contracting, agree to all terms, conditions, and provisions hereof.

## **Not Liable for Provider Acts or Omissions**

The Claims Administrator is not responsible for the actual care you receive from any person. This Benefit Booklet does not give anyone any claim, right, or cause of action against the Plan Administrator based on the actions of a Provider of health care, services, or supplies.

## **Payment of Benefits**

You authorize the Claims Administrator to make payments directly to Providers for Covered Services. In no event, however, shall the Claims Administrator's right to make payments directly to a Provider be deemed to suggest that any Provider is a beneficiary with independent claims and appeal rights under the Plan. The Claims Administrator reserves the right to make payments directly to you as opposed to any Provider for Covered Service, at the Claims Administrator's discretion. In the event that payment is made directly to you, you have the responsibility to apply this payment to the claim from the Out-of-Network Provider.

Payments and notice regarding the receipt and/or adjudication of claims may also be sent to an Alternate Recipient (which is defined herein as any child of a Subscriber who is recognized under a "Qualified Medical Child Support Order" as having a right to enrollment under the Group's Plan), or that person's custodial parent or designated representative. Any payments made by the Claims Administrator (whether to any Provider for Covered Service or you) will discharge the Claims Administrator's obligation to pay for Covered Services. You cannot assign your right to receive payment to anyone, except as required by a "Qualified Medical Child Support Order" as defined by or any applicable Federal law.

Once a Provider performs a Covered Service, the Claims Administrator will not honor a request for us to withhold payment of the claims submitted.

The coverage, rights, and benefits under the Plan are not assignable by any Member without the written consent of the Plan, except as provided above. This prohibition against assignment includes rights to receive payment, claim benefits under the Plan and/or law, sue or otherwise begin legal action, or request Plan documents. Any assignment made without written consent from the Plan will be void and unenforceable.

## **Policies and Procedures**

The Claims Administrator is able to introduce new policies, procedures, rules and interpretations, as long as they are reasonable. Such changes are introduced to make the Plan more orderly and efficient. Members must follow and accept any new policies, procedures, rules, and interpretations.

Under the terms of the Administrative Service Agreement with UC SHIP, the Claims Administrator has the authority, in its discretion, to introduce or terminate from time to time, pilot or test programs for disease management, care management, or wellness initiatives which may result in the payment of benefits not otherwise specified in this Booklet. The Claim's Administrator reserves the right to discontinue a pilot or test program at any time.

## **Protecting Your Privacy**

Where to find our Notice of Privacy Practices.

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a federal law governing the privacy of individually identifiable health information. We are required by HIPAA to notify you of the availability of our Notice of Privacy Practices. The notice describes our privacy practices, legal duties and your rights concerning your Protected Health Information. We must follow the privacy practices described in the notice while it is in effect (it will remain in effect unless and until we publish and issue a new notice).

We may collect, use and share your Protected Health Information (PHI) for the following reasons and others as allowed or required by law, including the HIPAA Privacy Rule:

For payment: We use and share PHI to manage your account or benefits; or to pay claims for health care you get through your Plan.

For health care operations: We use and share PHI for health care operations.

For treatment activities: We do not provide treatment. This is the role of a health care provider, such as your Doctor or a hospital. Examples of ways we use your information for payment, treatment and health care operations:

- We keep information about your premium and deductible payments.
- We may give information to a doctor's office to confirm your benefits.
- We may share explanation of benefits (EOB) with the Member of your Plan for payment purposes.
- We may share PHI with your health care provider so that the provider may treat you.
- We may use PHI to review the quality of care and services you get.

- We may use PHI to provide you with case management or care coordination services for conditions like asthma, diabetes or traumatic injury.
- We may also use and share PHI directly or indirectly with or through health information exchanges for payment, health care operations and treatment. If you do not want your PHI to be shared for payment, health care operations, or treatment purposes in health information exchanges, please visit [anthem.com/health-insurance/about-us/privacy](https://www.anthem.com/health-insurance/about-us/privacy) for more information.

We, including our affiliates or vendors, may call or text any telephone numbers provided by you using an automated telephone dialing system and/or a prerecorded message. Without limitation, these calls may concern treatment options, other health-related benefits and services, enrollment, payment, or billing.

You may obtain a copy of our Notice of Privacy Practices on our website at <https://www.anthem.com/ca/health-insurance/about-us/privacy> or you may contact Member Services at 1-866-940-8306.

## **Right of Recovery and Adjustment**

Whenever payment has been made in error, the Plan will have the right to recover such payment from you or, if applicable, the Provider or otherwise make appropriate adjustments to claims. In most instances such recovery or adjustment activity shall be limited to the calendar year in which the error is discovered.

The Claims Administrator has oversight responsibility for compliance with Provider and vendor contracts. The Plan may enter into a settlement or compromise regarding enforcement of these contracts and may retain any recoveries made from a Provider or vendor resulting from these audits if the return of the overpayment is not feasible. Additionally, the Plan has established recovery and adjustment policies to determine which recoveries and adjustments are to be pursued, when to incur costs and expenses and settle or compromise recovery and adjustment amounts. The Claims Administrator will not pursue recoveries for overpayments or adjustments for underpayments if the cost of the activity exceeds the overpayment or under payment amount.

## **Unauthorized Use of Identification Card**

If you permit your Identification Card to be used by someone else or if you use the card before coverage is in effect or after coverage has ended, you will be liable for payment of any expenses incurred resulting from the unauthorized use. Fraudulent misuse could also result in termination of the coverage.

## **Value of Covered Services**

For purposes of subrogation, reimbursement of excess benefits, or reimbursement under any Worker's Compensation or Employer Liability Law, the value of Covered Services shall be the amount paid for the Covered Services.

## **Worker's Compensation**

The benefits under this Plan are not designed to duplicate benefits that you are eligible for under Worker's Compensation Law. All money paid or owed by Worker's Compensation for services provided to you shall be paid back by, or on your behalf to the Plan if it has made payment for the services received. It is understood that coverage under this Plan does not replace or affect any Worker's Compensation coverage requirements.

## Definitions

If a word or phrase in this Benefit Booklet has a special meaning, such as Medical Necessity or Experimental / Investigational, it will start with a capital letter, and be defined below. If you have questions on any of these definitions, please call Member Services at 1-866-940-8306.

### **Accidental Injury**

An unexpected injury for which you need Covered Services while enrolled in this Plan. It does not include injuries that you get benefits for under any Workers' Compensation, Employer's liability or similar law.

### **Administrative Services Agreement**

The agreement between the Claims Administrator and the Plan Administrator regarding the administration of certain elements of the health care benefits of the Plan Administrator's Group Health Plan.

### **Ambulatory Surgical Facility**

A Facility, with a staff of Physicians, that:

1. Is licensed where required;
2. Has permanent facilities and equipment to perform surgical procedures on an Outpatient basis;
3. Gives treatment by or under the supervision of Physicians and nursing services when the patient is in the Facility;
4. Does not have Inpatient accommodations; and
5. Is not, other than incidentally, used as an office or clinic for the private practice of a Physicians or other professional Provider.

### **Authorized Service(s)**

A Covered Service you get from an Out-of-Network Provider that the Claims Administrator has agreed to cover at the Network level. You will have to pay any Network Deductible, Coinsurance, and/or Copayment(s) that apply, and may also have to pay the difference between the Maximum Allowed Amount and the Out-of-Network Provider's charge. Please see "Claims Payment" for more details.

### **Balance Billing**

A Provider bills you for the difference between the amount they charge and the amount that the Plan will pay.

### **Bariatric BDCSC Coverage Area**

The area within the 50-mile radius surrounding a designated bariatric BDCSC or UC Family Provider.

### **Benefit Booklet**

This document. The Benefit Booklet provides you with a description of your benefits while you are enrolled under the Plan.

## **Benefit Year**

A period that determines the application of your benefits, such as the accumulation toward satisfaction of the annual deductible, accumulation toward annual benefit limitations or maximums, and accumulation toward the annual out-of-pocket liability maximum. Benefit Year dates vary by campus – check with the Student Health and Counseling Services for the dates of your Benefit Year.

## **Benefit Year Maximum**

The maximum amount that the Plan will pay for specific Covered Services during a Benefit Year.

## **Blue Distinction Centers for Specialty Care (BDCSC)**

Health care providers designated by the Claims Administrator as a selected facility for specified medical services. A Provider participating in a BDCSC network has an agreement in effect with the Claims Administrator at the time services are rendered or is available through their affiliate companies or our relationship with the Blue Cross and Blue Shield Association. BDCSC agree to accept the Maximum Allowed Amount as payment in full for Covered Services.

Benefits for services performed at a designated BDCSC will be the same as for Network Providers. A Network Provider in the Prudent Buyer Plan network is not necessarily a BDCSC facility.

## **Centers of Medical Excellence (CME)**

Health care providers designated by the Claims Administrator as a selected facility for specified medical services. A Provider participating in a CME network has an agreement in effect with the Claims Administrator at the time services are rendered or is available through their affiliate companies or their relationship with the Blue Cross and Blue Shield Association. CME agree to accept the Maximum Allowed Amount as payment in full for Covered Services.

Benefits for services performed at a designated CME will be the same as for network providers. A Network Provider in the Prudent Buyer Plan network is not necessarily a CME facility.

## **Chat Therapy**

A synchronous text-message style communication session between a licensed Psychologist, Clinical Social Worker (L.C.S.W.), Marriage and Family Therapist (L.M.F.T.) or Professional Counselor (L.P.C.) and a patient that provides one-to-one virtual interactive counseling sessions. Each scheduled session lasts approximately one hour and can be accessed via a computer or mobile device using a secured platform.

## **Claims Administrator**

The company the Plan Sponsor chose to administer its health benefits. Anthem Blue Cross Life and Health ("Anthem") was chosen to administer this Plan. The Claims Administrator provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

## **Coinsurance**

Your share of the cost for Covered Services, which is a percent of the Maximum Allowed Amount. You normally pay Coinsurance after you meet your Deductible. For example, if your Plan lists 20% Coinsurance on office visits, and the Maximum Allowed Amount is \$100, your Coinsurance would be \$20 after you meet the Deductible. The Plan would then cover the rest of the Maximum Allowed Amount. See the "Schedule of Benefits" for details. Your Coinsurance will not be reduced by any refunds, rebates, or any other form of negotiated post-payment adjustments.

## **Contracting Hospital**

A Hospital which has a Standard Hospital Contract in effect with the Claims Administrator to provide care to Members. A Contracting Hospital is not necessarily a Network Provider. A list of contracting hospitals will be sent on request.

## **Copayment**

A fixed amount you pay toward a Covered Service. You normally have to pay the Copayment when you get health care. The amount can vary by the type of Covered Service you get. For example, you may have to pay a \$15 Copayment for an office visit, but a \$150 Copayment for Emergency Room Services. See the "Schedule of Benefits" for details. Your Copayment will be the lesser of the amount shown in the "Schedule of Benefits" or the amount the Provider charges.

## **Coverage Period**

The period during which a student and his or her covered Dependents are eligible for coverage and receive the benefits of this Plan.

## **Covered Services**

Health care services, supplies, or treatment as described in this Benefit Booklet which are performed, prescribed, directed or authorized by a Provider. To be a Covered Service the service, supply or treatment must be:

- Medically Necessary or specifically included as a benefit under this Benefit Booklet.
- Within the scope of the Provider's license.
- Given while you are covered under the Plan.
- Not Experimental / Investigative, excluded, or limited by this Benefit Booklet, or by any amendment or rider to this Benefit Booklet.
- Approved by the Claims Administrator before you get the service if precertification is needed.

A charge for a Covered Service will only apply on the date the service, supply, or treatment was given to you.

The date for applying Deductible and other cost shares for an Inpatient stay is the date you enter the Facility except as described in the "Termination and Continuation of Coverage" section.

Covered Services do not include services or supplies not described in the Provider records.

## **Covered Transplant Procedure**

Please refer to the "What's Covered" section for details.

## **Custodial Care**

Any type of care, including room and board, that (a) does not require the skills of professional or technical workers; (b) is not given to you or supervised by such workers or does not meet the rules for post-Hospital Skilled Nursing Facility care; (c) is given when you have already reached the greatest level of physical or mental health and are not likely to improve further.

Custodial Care includes any type of care meant to help you with activities of daily living that does not require the skill of trained medical or paramedical workers. Examples of Custodial Care include:

1. Help in walking, getting in and out of bed, bathing, dressing, eating, or using the toilet,
2. Changing dressings of non-infected wounds, after surgery or chronic conditions,
3. Preparing meals and/or special diets,
4. Feeding by utensil, tube, or gastrostomy,
5. Common skin and nail care,
6. Supervising medicine that you can take yourself,
7. Catheter care, general colostomy or ileostomy care,
8. Routine services which the Plan decides can be safely done by you or a non-medical person without the help of trained medical and paramedical workers,
9. Residential care and adult day care,
10. Protective and supportive care, including education,
11. Rest and convalescent care.

Care can be Custodial even if it is recommended by a professional or performed in a Facility, such as in a Hospital or Skilled Nursing Facility, or at home.

### **Deductible**

The amount you must pay for Covered Services before benefits begin under this Plan. For example, if your Deductible is \$200, your Plan won't cover anything until you meet the \$200 Deductible. The Deductible may not apply to all Covered Services. Please see the "Schedule of Benefits" for details.

### **Dependent**

A Member of the student's family who meets the rules listed in the "Eligibility and Enrollment – Adding Members" section of this Benefit Booklet and who has enrolled in the Plan. Eligible Dependents are also referred to as Members.

### **Doctor**

See the definition of "Physician."

### **Domestic Partner (Domestic Partnership)**

A Member of the student's family who meets the rules listed in the "Eligibility and Enrollment – Adding Members" section of this Benefit Booklet and who has enrolled in the Plan. Eligible Dependents are also referred to as Members.

### **Effective Date**

The date your coverage begins under this Plan.

### **Emergency (Emergency Medical Condition)**

Please see the "What's Covered" section.

### **Emergency Care**

Please see the "What's Covered" section.

## **Enrollment Date**

The first day you are covered under the Plan or, if the Plan imposes a waiting period, the first day of your waiting period.

## **Excluded Services (Exclusion)**

Health care services your Plan doesn't cover.

## **Experimental or Investigational (Experimental / Investigational)**

Procedures that are experimental are those that are mainly limited to laboratory and/or animal research. Procedures or medications that are investigative are those that have progressed to limited use on humans, but which are not widely accepted as proven and effective within the organized medical community.

## **Facility**

A facility including but not limited to, a Hospital, Freestanding Ambulatory Facility, Chemical Dependency Treatment Facility, Residential Treatment Center, Skilled Nursing Facility, Home Health Care Agency or mental health facility, as defined in this Benefit Booklet. The Facility must be licensed, accredited, registered or approved by The Joint Commission (TJC) or the Commission on Accreditation of Rehabilitation Facilities (CARF), as applicable or meet specific requirements established by the Claims Administrator.

## **Formulary**

A specified list of covered materials.

## **Health Plan or Plan**

A Student welfare benefit plan established by the Plan Administrator, in effect as of the Effective Date.

## **Home Health Care Agency**

A Facility, licensed in the state in which it is located, that:

1. Gives skilled nursing and other services on a visiting basis in your home; and
2. Supervises the delivery of such services under a plan prescribed and approved in writing by the attending Physician.

## **Hospice**

A Provider which provides care for terminally ill patients and their families, either directly or on a consulting basis with the patient's Physician. It must be licensed by the appropriate agency.

## **Hospital**

A Provider licensed and operated as required by law which has:

1. Room, board and nursing care;
2. A staff with one or more Doctors on hand at all times;
3. 24 hour nursing service;
4. All the facilities on site are needed to diagnose, care, and treat an illness or injury; and
5. Is fully accredited by The Joint Commission (TJC).



The term Hospital does not include a Provider, or that part of a Provider, used mainly for:

1. Nursing care
2. Rest care
3. Convalescent care
4. Care of the aged
5. Custodial Care
6. Educational care
7. Subacute care

### **Identification Card**

The latest card (electronic or paper) given to you showing your identification and group numbers, the type of coverage you have and the date coverage became effective

### **Infertility**

Consists of the following: (1) the presence of a condition recognized by a Physician as a cause of Infertility; or (2) the inability to conceive a pregnancy or to carry a pregnancy to a live birth after a year or more of regular sexual relations without contraception.

### **Infusion Therapy**

The administration of Drugs (Prescription substances) by the intravenous (into a vein), intramuscular (into a muscle), subcutaneous (under the skin), and intrathecal (into the spinal canal) routes. For the purpose of this Benefit Booklet, it shall also include Drugs administered by aerosol (into the lungs) and by a feeding tube.

### **Inpatient**

A Member who is treated as a registered bed patient in a Hospital and for whom a room and board charge is made.

### **Insured student**

A registered person who, by meeting the Plan's eligibility requirements for an eligible student, is enrolled under this Plan. The student may elect coverage for his or her eligible dependents. Such requirements are outlined in "Eligibility and Enrollment – Adding Members". The student is also called the Member.

### **Intensive Outpatient Program**

Structured, multidisciplinary behavioral health treatment that provides a combination of individual, group and family therapy in a program that operates no less than 3 hours per day, 3 days per week.

### **Late Enrollees**

Employees or Dependents who enroll in the Plan after the initial enrollment period. A person will not be considered a Late Enrollee if he or she enrolls during a Special Enrollment period. Please see the "Eligibility and Enrollment – Adding Members" section for further details.

### **Maximum Allowed Amount**

The maximum that the Claims Administrator will allow for Covered Services. For more information, see the "Claims Payment" section.

## **Medical Necessity (Medically Necessary)**

The Claims Administrator reserves the right to determine whether a service or supply is Medically Necessary. The fact that a Doctor has prescribed, ordered, recommended or approved a service or supply does not, in itself, make it Medically Necessary. The Claims Administrator considers a service Medically Necessary if it is:

- appropriate and consistent with the diagnosis and the omission of which could adversely affect or fail to improve the patient's condition;
- compatible with the standards of acceptable medical practice in the United States;
- not provided solely for your convenience or the convenience of the Doctor, health care provider or Hospital;
- not primarily Custodial Care;
- provided in a safe and appropriate setting given the nature of the diagnosis and the severity of the symptoms. For example, a Hospital stay is necessary when treatment cannot be safely provided on an outpatient basis; and
- cost-effective compared to alternative interventions, including no intervention. Cost effective does not always mean lowest cost. It does mean that as to the diagnosis or treatment of the Member's illness, injury or disease, the service is: (1) not more costly than an alternative service or sequence of services that is medically appropriate, or (2) the service is performed in the least costly setting that is medically appropriate.

## **Member**

People, including the student and his or her Dependents, who have met the eligibility rules, applied for coverage, and enrolled in the Plan. Members are called "you" and "your" in this Benefit Booklet.

## **Mental Health and Substance Abuse**

A condition that is listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) as a mental health or substance abuse condition.

## **Network Provider**

A Provider that has a contract, either directly or indirectly, with the Claims Administrator, or another organization, to give Covered Services to Members through negotiated payment arrangements.

## **Network Transplant Provider**

Please refer to the "What's Covered" section for details.

## **Non-Contracting Hospital**

A Hospital which does not have a Standard Hospital Contract in effect with the Claims Administrator at the time services are rendered.

## **Out-of-Network Provider**

A Provider that does not have an agreement or contract with the Claims, or the Claims Administrator's subcontractor(s), to give services to Members under this Plan.

You will often get a lower level of benefits when you use Out-of-Network Providers.

## **Out-of-Network Transplant Provider**

Please refer to the “What’s Covered” section for details.

## **Out-of-Pocket Limit**

The most you pay in Copayments, Deductibles, and Coinsurance during a Benefit Year for Covered Services. The Out-of-Pocket limit does not include your Premium, amounts over the Maximum Allowed Amount, or charges for health care that your Plan doesn’t cover. Please see the “Schedule of Benefits” for details.

## **Partial Hospitalization Program**

Structured, multidisciplinary behavioral health treatment that offers nursing care and active individual, group and family treatment in a program that operates no less than 6 hours per day, 5 days per week.

## **Physician (Doctor)**

Includes the following when licensed by law:

- Doctor of Medicine (M.D.) legally entitled to practice medicine and perform surgery,
- Doctor of Osteopathy (D.O.) legally licensed to perform the duties of a D.O.,
- Doctor of Chiropractic (D.C.), legally licensed to perform the duties of a chiropractor;
- Doctor of Podiatric Medicine (D.P.M.) legally entitled to practice podiatry, and
- Doctor of Dental Medicine (D.D.M.), Doctor of Dental Surgery (D.D.S.), legally entitled to provide dental services.

Optometrists, Clinical Psychologists (PhD), and surgical chiropodists are also Providers when legally licensed and giving Covered Services within the scope of their licenses.

## **Plan Administrator**

The person or entity named by the Plan Sponsor to manage the Plan and answer questions about Plan details. ***The Plan Administrator is The Regents of the University of California.***

## **Plan Sponsor**

The legal entity that has adopted the Plan and has authority regarding its operation, amendment and termination. ***The Plan Sponsor is The Regents of the University of California.***

## **Plan Sponsor**

The legal entity that has adopted the Plan and has authority regarding its operation, amendment and termination. ***The Plan Sponsor is not the Claims Administrator.***

## **Precertification**

Please see the section “Getting Approval for Benefits” for details.

## **Primary Care Physician (“PCP”)**

A Physician who gives or directs health care services for you. The Physician may work in family practice, general practice, internal medicine, pediatrics, obstetrics/gynecology, geriatrics or any other practice allowed by the Plan.

## **Primary Care Provider**

A Physician, nurse practitioner, clinical nurse specialist, physician assistant, or any other Provider licensed by law and allowed under the Plan, who gives, directs, or helps you get a range of health care services.

## **Provider**

A duly licensed professional or Facility that provides health care services within the scope of an applicable license and is approved by the Claims Administrator. This includes any Provider rendering health care services that are required by applicable state law to be covered when rendered by such Provider. Providers that deliver Covered Services are described throughout this Benefit Booklet. If you have a question about a Provider not described in this Benefit Booklet please call 1-866-940-8306.

## **Recovery**

Please see the "Subrogation and Reimbursement" section for details.

## **Referral**

Please see the "How Your Plan Works" section for details.

## **Residential Treatment Center / Facility**

A Provider licensed and operated as required by law, which includes:

1. Room, board and skilled nursing care (either an RN or LVN/LPN) available on-site at least eight hours daily with 24 hour availability.
2. A staff with one or more Doctors available at all times.
3. Residential treatment takes place in a structured facility-based setting.
4. The resources and programming to adequately diagnose, care and treat a psychiatric and/or substance use disorder.
5. Facilities are designated residential, subacute, or intermediate care and may occur in care systems that provide multiple levels of care.
6. Is fully accredited by The Joint Commission (TJC), the Commission on Accreditation of Rehabilitation Facilities (CARF), the National Integrated Accreditation for Healthcare Organizations (NIAHO), or the Council on Accreditation (COA).

The term Residential Treatment Center/Facility does not include a Provider, or that part of a Provider, used mainly for:

1. Nursing care;
2. Rest care;
3. Convalescent care;
4. Care of the aged;
5. Custodial Care; or
6. Educational care.

## **Retail Health Clinic**

A Facility that provides limited basic medical care services to Members on a “walk-in” basis. These clinics normally operate in major pharmacies or retail stores. Medical services are typically provided by Physician Assistants and nurse practitioners.

## **Service Area**

The geographical area where you can get Covered Services from a Network Provider.

## **Skilled Nursing Facility**

A Facility operated alone or with a Hospital which cares for a Member after a Hospital stay that has a condition requiring more care than can be rendered at home. It must be licensed by the appropriate agency and accredited by The Joint Commission (TJC) or the Bureau of Hospitals of the American Osteopathic Association, or otherwise approved by the Claims Administrator. A Skilled Nursing Facility provides the following:

1. Inpatient care and treatment for persons who are recovering from an illness or injury;
2. Care supervised by a Physician;
3. 24 hour per day nursing care supervised by a full-time registered nurse.

A Skilled Nursing Facility is not a place primarily for care of the aged, Custodial Care or domiciliary care, treatment of alcohol or drug dependency; or a place for rest, educational, or similar services.

## **Special Enrollment**

A period of time in which eligible people or their dependents can enroll after the initial enrollment, typically due to an event such as marriage, birth, adoption, etc. See the “Eligibility and Enrollment – Adding Members” section for more details.

## **Specialist (Specialty Care Physician \ Provider or SCP)**

A Specialist is a Doctor who focuses on a specific area of medicine or group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions. A non-Physician Specialist is a Provider who has added training in a specific area of health care.

## **Spouse**

A Member of the student’s family who meets the rules listed in the “Eligibility and Enrollment – Adding Members” section of this Benefit Booklet and who has enrolled in the Plan. Eligible Dependents are also referred to as Members.

## **Transplant Benefit Period**

Please see the “What’s Covered” section for details.

## **UC Family Provider**

A network of UC medical centers, including hospitals and other facilities as well as professional providers that are Network Providers. UC Family also includes student health centers on campus though student health clinics are not Network Providers.

## **University of California Student Health Insurance Plan (UC SHIP)**

The person or entity who has allowed its students to participate in the Plan by acting as the Plan Sponsor.

**Urgent Care Center**

A licensed health care Facility that is separate from a Hospital and whose main purpose is giving immediate, short-term medical care, without an appointment, for urgent care.

**Utilization Review**

Evaluation of the necessity, quality, effectiveness, or efficiency of medical or behavioral health services, procedures, and/or facilities.

## Additional Benefit Services

### 24/7 NurseLine

Your Anthem Plan also includes 24/7 NurseLine, a 24-hour nurse assessment service to help you make decisions about your medical care 24 hours a day, 365 days a year. This confidential service is available to both covered students and Dependents by calling the 24/7 NurseLine toll free at **1-877-351-3457**.

The nurse will ask you some questions to help determine your health care needs. Based on the information you provide, the advice may be:

- Try home self-care. You may receive a follow-up phone call to determine how well home self-care is working.
- Schedule a routine appointment within the next two weeks, or an appointment at the earliest time available (within 64 hours), with your Physician. Students must schedule an appointment with the Student Health and Counseling Services.
- Call your Physician for further discussion and assessment.
- Go to the nearest Emergency room.
- Call 911 immediately.

In addition to providing a nurse to help you make decisions about your health care, 24/7 NurseLine gives you free unlimited access to its AudioHealth Library featuring recorded information on hundreds of health care topics in English and Spanish. To access the AudioHealth Library, call toll free **1-877-351-3457** and follow the instructions given.

### Future Moms

Future Moms is a free program available to pregnant members up to 34 weeks gestation. If you wish to enroll in the Future Moms program, please contact Anthem Blue Cross at **1-866-664-5404**. Information you provide will allow Anthem Blue Cross' specialized nurses to review and assess your potential for having a high risk pregnancy.

### LiveHealth Online Services

LiveHealth Online provides access to U.S. board-certified doctors 24/7/365 via phone or online video consults for urgent, non-emergency medical assistance, including the ability to write prescriptions. LiveHealth Online provides behavioral health services as well. This service is available by registering and going to [www.livehealthonline.com](http://www.livehealthonline.com), or by calling 1-888-LiveHealth. If follow up care is required after a consult, the student must obtain a referral from the SHS prior to seeking care outside of the SHS.

### How to Get Language Assistance

The Claims Administrator employs a language line interpretation service for use by all of our Member Services call centers. Simply call Member Services at 1-866-940-8306 and a representative will be able to help you. Translation of written materials about your benefits can also be asked for by contacting Member Services. TTY/TDD services also are available by dialing 711. A special operator will get in touch with us to help with your needs.

## **Identity Protection Services**

Identity protection services are available with our health plans. To learn more about these services, please visit <https://anthemcares.allclearid.com/>.



## Federal Notices

### **Access to Obstetrical and Gynecological (ObGyn) Care**

You do not need precertification from the Claims Administrator or from any other person (including a PCP) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining precertification for certain services or following a pre-approved treatment plan. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact 1-866-940-8306 or refer to our website, [www.anthem.com](http://www.anthem.com).

### **Statement of Rights Under the Newborns' and Mother's Health Protection Act**

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending Provider, after consultation with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the Plan or the insurance issuer for prescribing a length of stay in excess of 48 hours (or 96 hours).

### **Mental Health Parity and Addiction Equity Act**

The Mental Health Parity and Addiction Equity Act provides for parity in the application of aggregate treatment limitations (day or visit limits) on Mental Health and Substance Abuse benefits with dollar limits or day/visit limits on medical/surgical benefits. In general, group health plans offering mental health and substance abuse benefits cannot set day/visit limits on mental health or substance abuse benefits that are lower than any such day or visit limits for medical and surgical benefits. A plan that does not impose day or visit limits on medical and surgical benefits may not impose such day or visit limits on Mental Health and Substance Abuse benefits offered under the plan. Also, a plan may not impose Deductibles, Copayment, Coinsurance, and out of pocket expenses on Mental Health and Substance Abuse benefits that are more restrictive than Deductibles, Copayment, Coinsurance, and out of pocket expenses applicable to other medical and surgical benefits. Medical Necessity criteria are available upon request.

### **Coverage for a Child Due to a Qualified Medical Support Order ("QMCSO")**

If you or your spouse are required, due to a QMCSO, to provide coverage for your child(ren), you may contact AHP at 1-855-428-0723 to enroll your child as your dependent.

## Statement of Rights Under the Women's Cancer Rights Act of 1998

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending Physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same Deductibles and Coinsurance applicable to other medical and surgical benefits provided under this Plan. (See the "Schedule of Benefits" for details.) If you would like more information on WHCRA benefits, call 1-866-940-8306.

## Special Enrollment Notice

If you are waiving enrollment for yourself or not enrolling your Dependents (including your Spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your Dependents in this Plan if you or your Dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your Dependents' other coverage). However, you must request enrollment within 31 days after your or your Dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new Dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your Dependents. However, you must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

Eligible student and Dependents may also enroll under two additional circumstances:

- The student's or Dependent's Medicaid or Children's Health Insurance Program (CHIP) coverage is terminated as a result of loss of eligibility; or
- The student or Dependent becomes eligible for a subsidy (state premium assistance program).

The student or Dependent must request Special Enrollment within 60 days of the loss of Medicaid/CHIP or of the eligibility determination.

To request Special Enrollment or obtain more information, call the Member Services at 1-866-940-8306 or contact your Student Health Services.

## **COMPLAINT NOTICE**

**All complaints and disputes relating to coverage under this Plan must be resolved in accordance with the Plan's grievance procedures. Grievances may be made by telephone (please call 1-866-940-8306 ) or in writing (write to Anthem Blue Cross Life and Health Insurance Company, 21555 Oxnard Street, Woodland Hills, CA 91367 marked to the attention of the Member Services Department named on your Identification Card). If you wish, the Claims Administrator will provide a Complaint Form which you may use to explain the matter.**

**All grievances received under the Plan will be acknowledged in writing, together with a description of how the Plan proposes to resolve the grievance.**

*Claims Administered by:*

*ANTHEM BLUE CROSS*

*on behalf of*

ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY





**Haitian**

Ou gen dwa pou resewa enfòmasyon sa a ak asistans nan lang ou pou gratis. Rele nimewo Manm Sèvis la ki sou kat idantifikasyon ou a pou jwenn èd. (TTY/TDD: 711)

**Hindi**

आपका ID कार्ड पर जानकारी प्राप्त करने के लिए या सहायता के लिए मुझे फ्री में कॉल कर सकते हैं। आपका ID कार्ड पर सूचीबद्ध नंबर पर कॉल करें। (TTY/TDD: 711)

**Hmong**

Koj muaj cai tau txais qhov lus qhia no thiab kev pab hais ua koj hom lus yam tsis xam tus nqi. Hu rau tus nab npawb xov tooj lis Cov Kev Pab Cuam Rau Tsww Cuab nyob rau ntawm koj daim ID txhawm rau thov kev pab. (TTY/TDD: 711)

**Igbo**

Ị nwere ikike ịnweta ozi a yana enyemaka n’asụsụ gị n’efu. Kpọọ nọmba Ọrụ Onye Otu dị na kaadị NJ gị maka enyemaka. (TTY/TDD: 711)

**Ilokano**

Addanka ti karbengan a maala iti daytoy nga impormasyon ken tulong para ti lengguahem nga awanan ti bayadna. Awagan ti numero ti Serbisyo para ti Kameng a masarakan ayan ti ID kard mo para ti tulong. (TTY/TDD: 711)

**Indonesian**

Anda berhak untuk mendapatkan informasi ini dan bantuan dalam bahasa Anda secara gratis. Hubungi nomor Layanan Anggota pada kartu ID Anda untuk mendapatkan bantuan. (TTY/TDD: 711)

**Italian**

Ha il diritto di ricevere queste informazioni ed eventuale assistenza nella sua lingua senza alcun costo aggiuntivo. Per assistenza, chiami il numero dedicato ai Servizi per i membri riportato sul suo libretto. (TTY/TDD: 711)

**Japanese**

この情報と支援を希望する言語で無料で受けることができます。支援を受けるには、IDカードに記載されているメンバーサービス番号に電話してください。(TTY/TDD: 711)

**Khmer**

អ្នកមានសិទ្ធិក្នុងការទទួលបានព័ត៌មាននេះ និងទទួលបានជំនួយជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ សូមហៅទូរស័ព្ទទៅលេខសេវាសមាជិកដែលមានលើប័ណ្ណ ID របស់អ្នកដើម្បីទទួលបានជំនួយ។ (TTY/TDD: 711)

**Kirundi**

Ufise uburenganzira bwo gufashwa mu rurimi rwawe ku buntu. Akura umunywanyi abikora Ikaratakarangamuntu yawe kugira ufashwe. (TTY/TDD: 711)

**Korean**

귀하에게는 무료로 이 정보를 얻고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 얻으려면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오. (TTY/TDD: 711)

**Lao**

ທ່ານມີສິດໄດ້ຮັບຂໍ້ມູນນີ້ ແລະ ຄວາມຊ່ວຍເຫຼືອເປັນພາສາຂອງທ່ານໂດຍບໍ່ເສຍຄ່າ.  
ໂທຫາເບີໂທຂອງຝ່າຍບໍລິການສະມາຊິກທີ່ໃຫ້ໄວ້ໃນບັດປະຈຳຕົວຂອງທ່ານເພື່ອຂໍຄວາມຊ່ວຍເຫຼືອ.  
(TTY/TDD: 711)

**Navajo**

Bee ná ahoot'i' t'áa ni nizaad k'ehjí níká a'doowol t'áa jíík'e. Naaltsoos bee atah nílinígíí bee néého'dólzingo nanitinígíí béésh bee hane'í bikáá' áají' hodiílnih. Naaltsoos bee atah nílinígíí bee néého'dólzingo nanitinígíí béésh bee hane'í bikáá' áají' hodiílnih. (TTY/TDD: 711)

**Nepali**

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**Oromo**

Odeeffanoo kana fi gargaarsa afaan keetiin kaffaltii malee argachuuf mirga qabda. Gargaarsa argachuuf lakkoofsa bilbilaa tajaajila miseensaa (Member Services) waraqaa enyummaa kee irratti argamu irratti bilbili. (TTY/TDD: 711)

**Pennsylvania Dutch**

Du hoscht die Recht selle Information un Hilfe in dei Schprooch mitaus Koscht griege. Ruf die Member Services Nummer uff dei ID Kaarte fer Hilfe aa. (TTY/TDD: 711)

**Polish**

Masz prawo do bezpłatnego otrzymania niniejszych informacji oraz uzyskania pomocy w swoim języku. W tym celu skontaktuj się z Działem Obsługi Klienta pod numerem telefonu podanym na karcie identyfikacyjnej. (TTY/TDD: 711)

**Portuguese-Europe**

Tem o direito de receber gratuitamente estas informações e ajuda no seu idioma. Ligue para o número dos Serviços para Membros indicado no seu cartão de identificação para obter ajuda. (TTY/TDD: 711)

**Punjabi**

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**Romanian**

Aveți dreptul să obțineți aceste informații și asistență în limba dvs. în mod gratuit. Pentru asistență, apălați numărul departamentului de servicii destinate membrilor de pe cardul dvs. de identificare. (TTY/TDD: 711)

**Russian**

Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. (TTY/TDD: 711)

**Samoan**

E iai lou 'aia faaletulafono e maua nei faamatalaga ma se fesoasoani i lou lava gagana e aunoa ma se totogi. Vili le numera mo Sauniuniga mo lou Vaega o loo maua i lou pepa faailoa ID mo se fesoasoani. (TTY/TDD: 711)



**Serbian**

Imate pravo da dobijete sve informacije i pomoć na vašem jeziku, i to potpuno besplatno. Pozovite broj Centra za podršku članovima koji se nalazi na vašoj identifikacionoj kartici. (TTY/TDD: 711)

**Tagalog**

May karapatan kayong makuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong ID card para sa tulong. (TTY/TDD: 711)

**Thai**

ท่านมีสิทธิขอรับบริการสอบถามข้อมูลและความช่วยเหลือในภาษาของท่านฟรี โทรไปที่หมายเลขฝ่ายบริการสมาชิกบนบัตรประจำตัวของท่านเพื่อขอความช่วยเหลือ (TTY/TDD: 711)

**Ukrainian**

Ви маєте право безкоштовно отримати інформацію та допомогу своєю рідною мовою. По допомогу звертайтеся за номером служби підтримки учасників програми страхування, указаним на вашій ідентифікаційній картці. (TTY/TDD: 711)

**Urdu**

آپ کو اپنی زبان میں مفت ان معلومات اور مدد کے حصول کا حق ہے۔ مدد کے لیے اپنے آئی ڈی کارڈ پر موجود ممبر سروس نمبر کو کال کریں۔ (TTY/TDD:711)

**Vietnamese**

Quý vị có quyền nhận miễn phí thông tin này và sự trợ giúp bằng ngôn ngữ của quý vị. Hãy gọi cho số Dịch Vụ Thành Viên trên thẻ ID của quý vị để được giúp đỡ. (TTY/TDD: 711)

**Yiddish**

רופט די מעמבער באדינונגען איר האט די רעכט צו באקומען דעם אינפארמאציע און הילפן אין אייער שפראך בחינם. נומער אויף אייער קארטל פאר הילף (TTY/TDD:711)

**Yoruba**

O ní ẹ̀tọ́ láti gba iwífún yíí kí o sì sẹ̀rànwọ́ ní èdè rẹ̀ lófẹ́ẹ̀. Pe Nọmbà àwọn ipèsè ọmọ-ẹgbẹ́ lórí káàdì idánimọ̀ rẹ̀ fún irànwọ́. (TTY/TDD: 711)

**It's important we treat you fairly**

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> . Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.