

Students Come First—Always

UC SHIP is built specifically for UC students, with students actively involved in its design. Since inception, the guiding principle has been simple: Your health and health needs come first—always.

UC SHIP meets the requirements of the Affordable Care Act (ACA). UC SHIP remains focused on meeting student health needs and priorities, including mental health.

You're Automatically Enrolled

Because all UC students are required to have medical insurance, UC automatically enrolls all registered students—including domestic and international students, and students in absentia—in UC SHIP medical, pharmacy, dental and vision coverage. You will find the cost of coverage (premium) on your registration bill.

You can waive UC SHIP coverage if you already have a health plan that meets the University's health coverage requirements. Go to studenthealth.ucsf.edu/insurance/waiver to learn how to waive enrollment in UC SHIP before the designated fee payment deadline date for your campus.

Note: You must reapply to waive coverage each academic year.

You Can Cover Your Spouse, Domestic Partner and Child(ren), Too

If you're enrolled in UC SHIP and are married and/or have children, you can enroll those eligible dependents in the same medical, pharmacy, dental and vision coverage you have for yourself during the enrollment period. For information about who you can enroll in UC SHIP, go to ucop.edu/ucship > **Eligibility and Enrollment**.

Note: You must reenroll dependents every term.

The UC SHIP Plans Meet Affordable Care Act (ACA) Requirements

UC SHIP is recognized by the Centers for Medicare & Medicaid Services (CMS) as minimum essential coverage (MEC) in compliance with the ACA. This means UC SHIP members meet the ACA individual mandate.

UC SHIP is convenient to access through the on-campus Student Health and Counseling Services (SHCS). Start there for non-emergency medical care that's covered and for referrals to specialists when needed.

When compared to Preferred Provider Organization (PPO) plans, UC SHIP provides a broader physician network and lower deductibles and out-of-pocket maximums.

With UC SHIP, you can choose to see any provider with a referral from the SHCS.

UCSHIP

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A Decade of Care

UC SHIP Mobile

The StudentHealth app puts your ID card and more within reach whenever you need it. Download the free app from [Google Play](https://play.google.com/store/apps/details?id=com.ucsf.studenthealth) or [iTunes](https://itunes.apple.com/us/app/studenthealth/id1044444444).

- Access your ID card and show it whenever you get care.
- Find the location, hours and services of the on-campus SHCS.
- Refill prescriptions.
- See medical, dental and vision coverage, and claims information.
- Access the Delta Dental Cost Estimator tool for a real-time estimate of what you'll pay for dental work and more.
- Get notifications when there's a change in benefits or you need to take action.

Download the app from [Google Play](https://play.google.com/store/apps/details?id=com.ucsf.studenthealth) or [iTunes](https://itunes.apple.com/us/app/studenthealth/id1044444444). Then click "Register Now" and enter:

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

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

Google Play



iTunes



UC STUDENT HEALTH INSURANCE PLAN

UC SAN FRANCISCO
2020-2021

CONVENIENT AND AFFORDABLE STUDENT HEALTH INSURANCE



A Health Plan That's All About You

The sole mission of the not-for-profit University of California Student Health Insurance Plan is to offer high-quality, affordable and convenient health insurance. UC SHIP covers medical care on campus and through UC's world-class medical centers and other providers.

You're automatically enrolled in medical, pharmacy, dental and vision coverage for up to 12 months—including summer and term breaks. And you can enroll a spouse/domestic partner and/or children. Your coverage includes medical services anywhere in the world.

Welcome to the UC SHIP family! Explore to learn more.

UCSHIP
UNIVERSITY OF CALIFORNIA

UCOP.EDU/UCSHIP

Getting Care

Your First Stop for Medical Care Is ALWAYS the Student Health and Counseling Services

For routine care, start at the Student Health and Counseling Services (SHCS) on your campus. This is the first stop for care that is covered by UC SHIP, unless it is emergency care in an emergency room, urgent care clinic visits, pediatric care, obstetrics services, gynecological care or LiveHealth Online virtual visits.

The SHCS is an on-campus outpatient health center offering a range of health services—from primary care to routine checkups, mental health and substance use disorder services, and general care for unexpected issues, like sore throats or swollen ankles.

You will be cared for by a team of experts in young adult health—board-certified physicians, certified nurse practitioners, psychiatrists, and psychologists.

You MUST Get a Referral for Medical Care Outside the Student Health and Counseling Services

If needed, the SHCS will refer you to, and coordinate, additional or specialist care outside the SHCS. You will need a referral for care outside the SHCS, no matter how far from the campus you receive that care. Without it, UC SHIP will not provide any benefits. To get a referral, meet with an SHCS provider. Your diagnosis and location will determine whether a referral will be granted.

If services rendered are medically necessary and covered by the plan, your referral gives you options for off-campus care, including:

- **UC medical centers.** Any of the five nationally ranked medical centers (at Davis, Irvine, Los Angeles, San Diego and San Francisco) or a UC-affiliated facility, doctor or other health care provider. (Be sure to get a referral **before** making an appointment.) Care within the UC Family is discounted for students, there are no deductibles to meet, and the plan pays a bigger portion of care.
- **Anthem Blue Cross Prudent Buyer PPO network doctors and other providers and facilities.** A nationwide network of more than 50,000 physicians and 400 hospitals. You'll first pay a deductible (see the *Medical Coverage* chart), then UC SHIP will pay most of the cost, and you'll pay the rest through a copay or coinsurance (the amount you're responsible for after UC SHIP pays its share).

If you are referred for services outside the SHCS, ask for provider recommendations.

You're Covered Around the World

Whether studying, traveling or living outside the country, you and your dependents covered under UC SHIP can get care through the Blue Cross Blue Shield Global Core program. Learn more at bcbsglobalcore.com.

Referrals Are Required

You must get an SHCS referral for care outside the SHCS, regardless of the distance from campus, **except for the following:** emergency room care and visits to urgent care clinics, pediatric care, obstetrics services, gynecological care and LiveHealth Online virtual visits.

However, you will be responsible for paying a deductible and part of the cost through a copay or coinsurance (the amount you're responsible for after UC SHIP pays its share).

Learn More

To learn more about UC SHIP benefits and what they cover, go to ucop.edu/ucship, call the SHCS at (415) 476-1281, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ca.



Student Health and
Counseling Services
(415) 476-1281
studenthealth.ucsf.edu



Anthem Blue Cross
(866) 940-8306
anthem.com/ca



In an emergency, call 911 or go
to the nearest emergency room.
No referral needed.

Anthem Blue Cross makes the sole and final determination as to whether services were rendered in connection with an emergency.

Contacts

Medical care (non-urgent or emergency)

Student Health & Counseling Services
studenthealth.ucsf.edu

Phone:
• (415) 476-1281

In person:

- SHCS Parnassus:
Millberry Union West
500 Parnassus Ave.
Level P8, Room 005
- Mission Bay Clinic:
William J. Rutter Center
1675 Owens St.
3rd Floor, Room 330

Urgent or emergency care

Urgent care
Screening and Acute
Care Clinic
400 Parnassus Ave., 1st floor
(415) 353-2602

Monday–Friday
8 a.m.–6 p.m.
Saturdays and most holidays
8 a.m.–4 p.m.

LiveHealth Online
livehealthonline.com

Mental Health Crisis after
hours: (415) 476-1281,
option 2

Emergency care
Call 911 or go to the nearest
emergency room
505 Parnassus Ave.
(415) 353-1037

Doctors, providers and facilities outside the SHCS

Anthem Blue Cross
anthem.com/ca
(866) 940-8306

StudentHealth app
Download it free from
Google Play or iTunes

Dental care

Delta Dental
deltadental.com
(800) 765-6003

Vision care

Anthem Blue View Vision
anthem.com/ca
(choose Vision > Blue View
Vision Insight network)
(866) 940-8306

Retail pharmacies and prescription drug costs

OptumRx
optumrx.com
(844) 265-1879

Rates for dependent and non-registered, voluntary students

studenthealth.ucsf.edu

Waive UC SHIP coverage

Student Health and
Counseling Services
website
studenthealth.ucsf.edu

Medical Coverage

The chart below highlights what UC SHIP covers and how much the plan pays for services. Except for preventive care, you will pay a deductible for services you receive outside the SHCS, UC doctors or facilities. After you meet the deductible, the plan will pay a portion of the cost. Certain expenses and services are excluded from medical coverage. For details, go to ucop.edu/ucship > [My Medical Coverage](#) > [UC San Francisco](#).

	NETWORK		OUT-OF-NETWORK
ALL CARE MUST START WITH SHCS TO BE COVERED BY UC SHIP. Non-emergency care outside the SHCS requires a written referral from an SHCS provider. See <i>Getting Care</i> for exceptions.	UC FAMILY PROVIDERS <ul style="list-style-type: none"> SHCS UCSF Medical Center Any other UC medical centers and their affiliated facilities and professional providers 	ANTHEM BLUE CROSS PROVIDERS Providers/facilities in the Anthem Blue Cross Prudent Buyer PPO network	ALL OTHER PROVIDERS Any health care provider/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.
SEPARATE BENEFIT-YEAR DEDUCTIBLES The amount you pay before UC SHIP pays for services	\$0	Mental health: \$0 All other services: \$200 individual/\$400 family	Mental health: \$0 All other services: \$750 individual/\$1,500 family
SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS If your medical and/or pharmacy expenses reach this amount, UC SHIP will pay 100% of your covered expenses for the rest of the plan year.	\$2,000 individual/\$4,000 family Includes deductibles, coinsurance, medical copays and prescription copays	\$3,000 individual/\$6,000 family	\$6,000 individual/\$12,000 family
UC SHIP COVERS			
OFFICE VISITS Copay covers office visit only. Additional charges apply for other services, such as lab work. For details, visit ucop.edu/ucship > Plan-Documents .	SHCS: 100% for primary care UC Family Primary care: 100% after \$25 copay Specialty care: 100% after \$10 copay	Primary care: 100% after \$25 copay, deductible waived Specialty care: 100% after \$40 copay, deductible waived	60% for primary and specialty care
ROUTINE PHYSICALS/STUDENT ADULT PREVENTIVE CARE	100%	100%, deductible waived	Not covered
MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS	SHCS: 100% UC Family: 100% after \$5 copay	Network providers and LiveHealth Online: 100% after \$15 copay, deductible waived	65%, deductible waived
INPATIENT HOSPITAL CARE	UCSF Medical Center: 100% All other UC Family: 95%	90% after \$250 copay	60% after \$500 copay
URGENT CARE	UC Family: 100% after \$25 copay	Network providers and LiveHealth Online: 100% after \$25 copay, deductible waived	60%
EMERGENCY CARE (NON-ADMISSION)	100% after \$125 copay	100% after \$125 copay, deductible waived	100% after \$125 copay, deductible waived
PEDIATRIC DENTAL AND VISION CARE Up to age 19	N/A	Dental checkup: 100%; basic and major services 50% Vision exam, frame (formulary) and standard lenses, and contact lenses: 100%	Dental checkup: 100%; basic and major services 50% Vision: Up to \$30 allowance for exam, \$45 for frame and \$25 for lenses

Pharmacy Coverage

You can fill prescriptions at any pharmacy, but you'll pay less when you use an OptumRx network pharmacy. Not all prescription drugs are covered by UC SHIP. For details, go to ucop.edu/ucship > [My Pharmacy Coverage](#) > [UC San Francisco](#).

	NETWORK		OUT-OF-NETWORK
	OPTUMRX PHARMACIES		ALL OTHER PHARMACIES
SEPARATE ANNUAL LIMITS ON YOUR OUT-OF-POCKET COSTS	Your share of prescription drug costs counts toward the combined medical/pharmacy annual out-of-pocket limit. See details in the <i>Medical Coverage</i> chart above about the combined annual out-of-pocket limit, or visit the UC SHIP website at ucop.edu/ucship .		
UC SHIP COVERS			
OUTPATIENT PRESCRIPTION DRUGS Mail order is available.	<ul style="list-style-type: none"> 100% after \$5 generic copay 100% after \$25 brand-name formulary copay, 30-day supply 100% after \$40 brand-name non-formulary copay, 30-day supply 	Note: 100% prescription coverage for FDA-approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available. Oral contraceptives are covered for up to 180-day supply.	<ul style="list-style-type: none"> \$5 generic copay \$25 brand-name formulary copay, 30-day supply \$40 brand-name non-formulary copay, 30-day supply <i>You pay any amount above the OptumRx maximum allowed amount.</i>

Dental Coverage

You can see any dentist you want, but you'll pay less when you see dentists in the Delta Dental PPO network. Not all expenses or services are covered by UC SHIP. For details, go to ucop.edu/ucship > [My Dental Coverage](#). Download the Delta Dental mobile app (from Google Play or iTunes) to access the Delta Dental Cost Estimator tool for a real-time estimate of what you'll pay for dental work.

	DELTA DENTAL PPO NETWORK	OTHER DELTA DENTAL NETWORKS OR OUT-OF-NETWORK
ANNUAL DEDUCTIBLE The amount you pay before UC SHIP begins paying for services	None for preventive and diagnostic services, \$25 per person for other services	None for preventive and diagnostic services, \$50 per person for other services
ANNUAL BENEFIT MAXIMUMS The most the plan will pay out over the coverage period	\$1,000 per member Note: Not to exceed a cumulative maximum of \$1,000 each benefit year for network plus out-of-network dental benefits in total	\$750 per member
FEE SCHEDULE The maximum amount Delta Dental will pay for a service, sometimes called a plan allowance	PPO providers agree to accept Delta Dental PPO maximum allowed fee schedule.	You are responsible for the difference between the amount Delta Dental pays and the amount of your out-of-network dentist bills.*
UC SHIP COVERS		
PREVENTIVE AND DIAGNOSTIC SERVICES Includes: Oral exams; cleanings (twice every 12 months); X-rays (one bitewing series within 12 months); fluoride treatment	100%	80%
BASIC SERVICES Includes: Fillings and extractions; composite fillings on back teeth; endodontics (root canal); periodontics; oral surgery; night guards	80% after you pay deductible	60% after you pay deductible
MAJOR SERVICES Includes: Prosthodontics; inlays/onlays; crowns and cast restorations; implants	70% after you pay deductible	40% after you pay deductible

*Delta Dental PPO network dentists will save you the most on your care. By comparison, you will usually have the highest out-of-pocket costs when you visit an out-of-network dentist. **Note:** Even though they are out-of-network providers, Delta Dental Premier dentists will apply the approved fee schedule, so you would have lower costs than with other out-of-network dentists.

Vision Coverage

You can see any vision provider you want, but you'll pay less when you see an Anthem Blue View Vision Insight network provider for exams, glasses or lenses. Before you buy glasses or contacts, check anthem.com/ca/find-doctor to see if the provider is in the Insight network. Not all expenses or services are covered by UC SHIP. For details, go to ucop.edu/ucship > [My Vision Coverage](#).

	ANTHEM BLUE VIEW VISION INSIGHT PLAN NETWORK	OUT-OF-NETWORK
ROUTINE EYE EXAM (PER BENEFIT YEAR)	\$10 copay	Up to the \$49 allowance
EYEGASS FRAMES (PER BENEFIT YEAR) Select an eyeglass frame and receive the following allowance toward the purchase price.	Up to \$120, then you pay 80% of costs exceeding \$120	Up to \$50, then you pay 100% of costs exceeding \$50
EYEGASS LENSES (STANDARD)	Single lenses: \$25 copay Bifocal lenses: \$25 copay Trifocal lenses: \$25 copay	Single lenses: Up to \$35 Bifocal lenses: Up to \$49 Trifocal lenses: Up to \$74
CONTACT LENSES (PER BENEFIT YEAR) Select an allowance toward the cost of a supply of contact lenses (rather than eyeglass lenses).	Conventional lenses: Up to \$120; you pay anything above \$120 and receive a 15% discount. Disposable lenses: Up to \$120	Conventional lenses: Up to \$92 Disposable lenses: Up to \$92

This brochure provides a summary of information. For detailed information about all benefits, terms and conditions of UC SHIP, see the Benefit Booklet at ucop.edu/ucship > [Plan Documents](#). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received.

Anthem Blue Cross Life and Health Insurance Company provides administrative services only and does not assume any financial risk or obligation with respect to claims.

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