

Get the Care You Need



1 Go to Student Health & Counseling Services. This is the required first step — except in an emergency — to get care that's covered. You'll find SHCS — your health home at UCSF — on the Parnassus and Mission Bay campuses.



2 Get a referral. If you need non-emergency care outside of SHCS, get a referral from **SHCS***. This referral is an "okay" to receive additional care. Without it, your care won't be paid for by the Plan. This referral is required regardless of the distance from the campus that care is received. Referrals are not required for emergency room services or Urgent Care Clinic visits.



3 Make the most of network coverage. Use your SHCS **referral*** with UCSF Medical Center providers or other members of the UC Family's nationally ranked medical centers, affiliated facilities and professional providers — you'll receive specialty care at lower student rates when you do.



4 Go online. Find details about UC SHIP benefits in one place, every day, 24 hours a day. Visit the UC SHIP site, www.ucop.edu/ucship to get started.



5 Get help. If you have questions, call (415) 476-1281 to connect with either SHCS Parnassus or the Mission Bay Clinic. Or contact Anthem Blue Cross (Anthem) — our medical plan administrator — at (866) 940-8306 and anthem.com/ca.



In an emergency. Go to the **nearest** emergency room, or Urgent Care Clinic, if appropriate — no referral needed.

**No referral needed for pediatricians, obstetricians for pre-natal or maternity care, or to visit a gynecologist if one is not provided at SHCS, or if you're away from campus.*

UCSHIP

Student Health Insurance Plan

Student Health & Counseling Services (SHCS)

UC SHIP works in partnership with SHCS to get you the care you need. Consider SHCS your health "home away from home."

SHCS is an outpatient health center that provides on-campus medical, behavioral health and preventive care.

SHCS is staffed by experts in student health — board-certified physicians, certified nurse practitioners and nurses. SHCS clinicians provide primary care for UC SHIP members and are available to coordinate any additional care you may need.

An ACA Recap

UC SHIP complies with the Affordable Care Act (ACA) requirement for Minimum Essential Coverage.

UC SHIP is convenient to access on campus through SHCS. As a UC SHIP member, you have greater coverage and a broad range of choices when you start your care at SHCS.

Preferred Provider Organization (PPO) plans offered through the ACA insurance marketplace — such as Medi-Cal and Covered California — typically have limits like: Narrow networks that limit whom you can see and where you can go for care; higher deductibles and out-of-pocket maximums, which mean you pay more up front; and, limited behavioral health benefits.

With UC SHIP, you can choose to see any provider once you have a SHCS referral to receive coverage for the **care***.

**No referral needed for pediatricians, obstetricians for pre-natal or maternity care, or to visit a gynecologist if one is not provided at SHCS, or if you're away from campus.*



UC STUDENT HEALTH INSURANCE PLAN

UC SAN FRANCISCO
2015–2016

CONVENIENT AND AFFORDABLE STUDENT HEALTH INSURANCE



Welcome to UC SHIP at UC San Francisco!

Built for students, with student involvement, the University of California Student Health Insurance Plan — UC SHIP — provides accessible and affordable coverage that protects you from unexpected health care costs that could affect your future success — graduation and beyond.

UC SHIP at UC San Francisco includes Medical, Dental and Vision coverage for you, with the option of purchasing separate coverage for your eligible dependents. Plus, your worldwide Medical coverage includes emergency and urgent care services provided anywhere in the world.

Content in red indicates an update effective August 1, 2015.



WWW.UCOP.EDU/UCSHIP

Where to Find SHCS

Email: shs@ucsf.edu

By Phone: (415) 476-1281

Locations:

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

In an Emergency

Call 911 or go directly to the nearest emergency room or Urgent Care Clinic.

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



NEW! Going Mobile

Today, you use your smartphone or tablet to connect with friends and family, manage your schedule, organize homework, get online and more.



Beginning August 1, 2015, we are replacing paper ID cards with the new StudentHealth app through Anthem Blue Cross.

Now, you will be able to use your smartphone or tablet to quickly and easily access UC SHIP, including:

- Your UC SHIP member ID card
- Student Health & Counseling Services (SHCS) — location, hours, services
- A description of your UC SHIP plan benefits
- Anthem Blue Cross — for medical claims and other plan benefits
- myCatamaranRx — to manage your prescriptions
- Delta Dental — for dental coverage and claims information
- And much more!

Just download the StudentHealth app from the Apple App Store or Google Play, and in a few minutes you'll be on your way.

Once the app is loaded, simply click "Register Now" and provide the following:

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

It's important to register so you can also receive notifications about your UC SHIP benefits. Don't have a smartphone or a tablet? Access the app using your computer's browser at www.mobilehealthconsumer.com/studenthealth.

UC SHIP Makes It Easy

Wherever you go, you'll find care is close at hand:

- On campus at Student Health & Counseling Services (SHCS)
- At any UC medical center, affiliated facilities and professional providers (you'll get an additional UC Family discount)
- Throughout the United States with providers in the Anthem Blue Cross Prudent Buyer (PPO) network

All in the UC Family

As a member of UC SHIP, you have access to the UC Family of five nationally ranked medical centers at Davis, Irvine, Los Angeles, San Diego and **San Francisco** — along with their affiliated facilities and professional providers — where you'll pay lower student rates.

Be sure to get a referral from **SHCS*** before making an appointment with a UC Family provider outside of SHCS, or with other Anthem Blue Cross Prudent Buyer network providers. Referrals are not required for emergency room services or Urgent Care Clinic visits. At UCSF, adult dependent members must visit SHCS for primary and preventive care.

Coverage and Choices

All registered students — including registered domestic, international and students in-absentia — have mandatory Medical, Pharmacy, Dental and Vision coverage.

Dependents

If you are covered under UC SHIP, you have the option of enrolling eligible dependents in their own plan. Medical, Dental and Vision coverage can be purchased through the Wells Fargo Insurance Services Customer Care for UC SHIP Voluntary Student and Dependent Coverage by calling (800) 853-5899. **There is a \$13,200 out-of-pocket maximum for family coverage.** Wells Fargo can provide you with information about Dependent Plan rates.

A Quick How-To on Waiving Coverage

All UC students are required to have medical insurance, which is why UC SHIP automatically covers all registered students, including domestic and international students, and students in-absentia. You'll find the cost of coverage (premium) on your registration bill. If you already have a health plan that meets the University's health coverage requirements, you must submit an online waiver application form to request to waive enrollment in UC SHIP before the designated fee payment deadline date.

Care on the Go

Go mobile with our new apps for your Medical, Pharmacy and Dental Plans. Prescription refills and health coverage information at your fingertips, any time you need them.

Study and travel the world — you're covered! To keep up with global health care costs, your coverage for medical evacuation and repatriation is increasing this year.

**No referral needed for pediatricians, obstetricians for pre-natal or maternity care, or to visit a gynecologist if one is not provided at SHCS, or if you're away from campus.*

How SHCS and UC SHIP Work Together

SHCS and UC SHIP work together to provide comprehensive medical care that meets the diverse, individual needs of our students and adult dependent members.

- You must first seek non-emergency medical care at SHCS by meeting with your primary care provider.
- If you need off-campus, non-emergency services, you must first contact your primary care clinician before obtaining non-emergency medical **services***. Your diagnosis and location will determine whether a referral will be granted. The referral ensures that your additional care will be covered by UC SHIP if services rendered are medically necessary and covered by the Plan. This referral is required regardless of the distance from the campus that you obtain care.

You Need a Referral for Care Outside of SHCS

When you start with a SHCS **referral***, you can choose from UC Family or other health care providers — whether in or out of the Anthem network — and get necessary care that's covered by UC SHIP.

Keep in mind that using UC Family or other Anthem network providers can save you money.

UC medical centers — and affiliated professional providers — are members of the Anthem Blue Cross Prudent Buyer network, but have agreed to offer their services to UC SHIP members at an even lower rate.

If you are referred for services outside of SHCS, ask for provider recommendations. You can also contact UCSF Medical Center or Anthem for assistance with locating a network provider — it will help you lower your out-of-pocket expenses.

Call the UCSF Medical Center at:

- Parnassus** (415) 476-1000
- Mount Zion Campus** (415) 567-6600
- Mission Bay Campus** (415) 353-3000

Call **Anthem** at (866) 940-8306.

DO NOT SKIP THIS STEP: You must get a SHCS referral for care outside of SHCS regardless of the distance from **campus***. Referrals are not required for emergency room services or Urgent Care Clinic visits.

**No referral needed for pediatricians, obstetricians for pre-natal or maternity care, or to visit a gynecologist if one is not provided at SHCS, or if you're away from campus.*

Your Medical Coverage

Highlights of your UC SHIP coverage are shown below. The Benefit-Year Deductible applies unless stated otherwise. Visit www.ucop.edu/ucship for details. Certain expenses and services are excluded from Medical coverage. You'll find a list in the "Access Benefits Administration Info" section on the UC SHIP site at www.ucop.edu/ucship.

	NETWORK	ANTHEM BLUE CROSS PROVIDERS	OUT-OF-NETWORK
REFERRALS ARE THE PLACE TO START IF YOU WANT UC SHIP TO PAY YOUR BENEFITS* For non-emergency care outside of SHCS, obtain a written referral from your SHCS primary care clinician. Referrals are not required for emergency and Urgent Care Clinic visits.	UC FAMILY PROVIDERS • 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, Anthem Blue Cross' negotiated rates will not apply
SEPARATE BENEFIT-YEAR DEDUCTIBLES The amount you are responsible to pay before UC SHIP begins paying for services in each category.	\$0	Mental Health: \$0 All other services: \$200	\$750
SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS* Once you pay this amount for covered medical and pharmacy services, UC SHIP steps in to pay 100% of your covered expenses.	\$2,000	\$3,000	\$6,000
* Includes deductibles, coinsurance, medical copays and prescription copays Students with enrolled dependents have a family out-of-pocket maximum of \$13,200.			
UC SHIP COVERS			
OFFICE VISITS	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
BEHAVIORAL HEALTH OFFICE VISITS	SHCS: 100% UC Family: 100%, after \$5 copay	100% after \$15 copay, deductible waived	70% after \$100 copay for first 2 visits, deductible waived
INPATIENT HOSPITAL CARE	UCSF Medical Center: 100% All Other UC Family: 95%	90% after \$250 copay	All Other: 60% after \$500 copay
URGENT CARE	UC Family: 100% after \$25 copay	100% after \$25 copay, deductible waived	60%
EMERGENCY	100% after \$125 copay	100% after \$125 copay, deductible waived	100% after \$125 copay, deductible waived You pay amounts exceeding Anthem Blue Cross maximums.

*No referral needed for pediatricians, obstetricians for pre-natal or maternity care, or to visit a gynecologist if one is not provided at SHCS, or if you're away from campus.

Your Pharmacy Coverage

Catamaran is the new pharmacy benefit administrator for UC SHIP. You can take your prescription to any pharmacy, but you'll pay the lowest costs if you take your prescription to a Catamaran network pharmacy. Certain expenses and services are excluded from Pharmacy coverage. You'll find a list in the "Access Benefits Administration Info" section on the UC SHIP site at www.ucop.edu/ucship.

	NETWORK	OUT-OF-NETWORK
	CATAMARAN PHARMACIES	ALL OTHER PHARMACIES
SEPARATE ANNUAL LIMITS ON YOUR OUT-OF-POCKET COSTS Once you pay this amount toward each category of your covered prescriptions, UC SHIP steps in to pay 100% of your combined medical and pharmacy costs.	\$3,000	\$6,000
Your share of prescription drug costs count toward the combined medical/pharmacy annual out-of-pocket limit. See details in the "Your Medical Coverage" chart above about the combined annual out-of-pocket limit, or visit the UC SHIP website at www.ucop.edu/ucship .		
UC SHIP COVERS		
OUTPATIENT PRESCRIPTION DRUGS	<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. <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 You pay amounts exceeding Catamaran maximums.

Your Dental Coverage

UC SHIP provides the highest benefits when you receive services from dentists in the Delta Dental PPO network. You decide how you want to manage costs by selecting a network or out-of-network dentist. Certain expenses and services are excluded from Dental coverage. You'll find a list in the "Access Benefits Administration Info" section on the UC SHIP site at www.ucop.edu/ucship.

	DELTA DENTAL PPO NETWORK	OTHER DELTA DENTAL NETWORKS OR OUT-OF-NETWORK
ANNUAL DEDUCTIBLE The amount you are responsible to pay before UC SHIP begins paying for the services you receive.	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 Delta Dental PPO maximum fee schedule and the actual amount of your non-Delta Dental dentist bills.*
UC SHIP COVERS		
PREVENTIVE AND DIAGNOSTIC SERVICES Includes: Oral exams; cleanings (once every 6 months); X-rays (one bite-wing series within 12 months); fluoride treatment	100%	80%
BASIC SERVICES Includes: Fillings and extractions; endodontics (root canal); periodontics; oral surgery	80% after you pay deductible	60% after you pay deductible
MAJOR SERVICES Includes: Prosthodontics; inlays/onlays; crowns and cast restorations	70% after you pay deductible	40% after you pay deductible

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

Your Vision Coverage

UC SHIP covers a greater portion of your fees when you receive exams, glasses or lenses from a provider in the Anthem Blue View Vision Insight Plan network. Manage your budget wisely — if you use a retail provider, be sure to determine whether it is a network Anthem Blue View Vision Insight Plan provider before you make a purchase. Certain expenses and services are excluded from Vision coverage. You'll find a list in the "Access Benefits Administration Info" section on the UC SHIP site at www.ucop.edu/ucship.

	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 with a 15% discount Disposable lenses: Up to \$120	Conventional lenses: Up to \$92 Disposable lenses: Up to \$92



Visit UC SHIP online

This brochure provides a summary of information. For detailed information on all benefits, terms and conditions of UC SHIP, see the Benefit Booklet at www.ucop.edu/ucship. Select your campus home page from the left-hand navigation bar and select "Access Benefits Administration Info" to find the "Benefit Booklet."

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Get In Touch!

Take care of yourself, UC San Francisco. If you need help, you're covered:

Student Health and Counseling Services	(415) 476-1281
After-Hours Nurse Advice	(415) 476-1281, option 8
Anthem Blue Cross	(866) 940-8306
Anthem Blue Cross and Blue View Vision Insight Plan Customer Services	(866) 940-8306

Catamaran Pharmacy Services	(844) 265-1879
Delta Dental Customer Services	(800) 765-6003
UCSF Medical Center	
• Parnassus	(415) 476-1000
• Mount Zion Campus	(415) 567-6600
• Mission Bay Campus	(415) 353-3000
Mental Health Crisis after-hours	(415) 476-1281, option 7
Emergency	911 or go to the nearest emergency room