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 shc.uci.edu to learn how to waive enrollment in UC SHIP before the waiver deadline for your campus.

Note: You must re-apply to waive coverage each fall term.

You Can Cover Your Spouse, Domestic Partner and Children, 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. Call Wells Fargo at (866) 853-5929 for rate information and to enroll them. For information about who you can enroll in UC SHIP, go to ucop.edu/ucship > Eligibility and Enrollment.

The UC SHIP Plans Meet Affordable Care Act (ACA) Requirements
UC SHIP is recognized by the Centers for Medicaid & Medicare 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 center (SHC). 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 SHC.

Getting Care
Your First Stop for Medical Care is ALWAYS the Student Health Center
For routine care, start at the student health center (SHC) 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, obstetric services for pre-natal or maternity care, or gynecological care.

The SHC 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. There is also a full-service pharmacy and a laboratory and X-ray services. You will be cared for by a team of experts in young adult health—board certified doctors, certified nurse practitioners, physician assistants and nurses.

The SHC also offers psychiatric and psychotherapy services, including ongoing medication management. The Counseling Center (separate from SHC) provides no-cost, time-limited counseling services to enrolled registered students. For more information, go to counseling.uci.edu.

You MUST Get a Referral for Medical Care Outside of the Student Health Center
If needed, the SHC will refer you to, and coordinate, additional or specialist care outside of the SHC. You will need a referral for care outside of the SHC, 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 a SHC provider. Your diagnosis and location will determine whether a referral will be granted.

Your referral gives you options for off-campus care, including:

- UC Medical Centers. Any of the four 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 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

UC SHIP Mobile
The Student-Health app puts your ID card and more within reach whenever you need it. Download this free app from Google Play or iTunes.

- Access your ID card and view it whenever you get care.
- Find the location, hours and services of the on-campus SHC.
- 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 or iTunes. Then for the UC Plan:

- Register “Givee” name and enter.
- Your first and last name
- Your student ID number
- Your date of birth (mdy)
- Tip: If you can’t register on the first try, adjust your input in the “first name” field. One of these options should work:
- No smartphone or tablet? Access the app using your computer’s browser at mobilehealthconsumer.at/studenthealth

Learn More
To learn more about UC SHIP benefits and what it covers, go to shc.uci.edu. shc.uci.edu > Benefits & Coverage.

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

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

Costs

- Medical care (non-urgent or emergency)
  - Student Health Center (SHC)
  - shc.uci.edu
  - Phone:
    - Main Number: (951) 824-1911
    - Insurance Services: (951) 824-1918
    - Appointments for Dental Clinics: (951) 824-1907
    - Appointments for Primary Care, Specialty Care, Psychiatry: (951) 844-1904
    - Counseling Services: (951) 844-6407
- Dental care
  - Delta Dental
  - deltadental.com
  - (800) 755-6069
- Vision care
  - Anthem Blue Vision
  - anthem.com/ca
  - (866) 419-8822
- Off-campus pharmacies and prescription drug costs
  - OptumRx
  - OptumRx.com
  - (844) 265-1879
- Rates for dependent and non-registered, voluntary students
  - Wells Fargo
  - (800) 879-1999
- Waive UC SHIP coverage
  - UC Student Health Center website
  - shc.uci.edu
### Medical Coverage

Highlights of your UC SHIP coverage are shown below. The Benefit Year Deductible applies unless stated otherwise. Certain expenses and services are excluded from medical coverage. You'll find a list on the UC SHIP site at ucop.edu/ucship > Benefits > Medical Coverage > UCI.

### Network

<table>
<thead>
<tr>
<th>Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>UC HEALTH PROVIDERS</td>
<td>ANTHEM BLUE CROSS PPO PROVIDERS</td>
</tr>
<tr>
<td>Delta Dental PPO Network</td>
<td>Provider/facilities in the Anthem Blue Cross (PPO) Network</td>
</tr>
<tr>
<td>OptumRx</td>
<td>Prudent Buyer network</td>
</tr>
<tr>
<td>All Other Providers</td>
<td>Any health care provider/facility you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount</td>
</tr>
</tbody>
</table>

### Separate Benefit Year Deductibles

The amount you pay before UC SHIP pays for services.

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEPARATE BENEFIT YEAR DEDUCTIBLES</td>
<td>$300</td>
<td>$600</td>
</tr>
</tbody>
</table>

### Separate Annual Limits on Your Out-of-Pocket Costs

If your hospital and/or pharmacy expenses reach this amount, UC SHIP will pay 100% of your covered expenses for the rest of the plan year.

<table>
<thead>
<tr>
<th>Limit</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEPARATE ANNUAL LIMITS ON YOUR OUT-OF-POCKET COSTS</td>
<td>$12,000</td>
<td>$24,000</td>
</tr>
</tbody>
</table>

### UC SHIP Covered

- **Office Visits**
  - Copay covers office visit only. Additional charges apply for other services such as lab work. For details, visit www.ucop.edu/ucship > Plan Details.
  - **Primary care**: after $20 copay.
  - **Specialty care**: after $50 copay.
  - **Emergency care**: after $25 copay.

- **Routine Physical/Student Adult Preventive Care**
  - 100% deductible waived.

- **Mental Health and Substance Use Disorder Office Visits**
  - 100% after $25 copay.

- **Inpatient Hospital Care**
  - 95% after $150 copay.

- **Urgent Care**
  - 100% after $25 copay.

- **Emergency Care (Non-Admission)**
  - 100% after $25 copay if admitted.

### Pediatric Dental and Vision Care

<table>
<thead>
<tr>
<th>Age</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to age 13</td>
<td>N/A</td>
</tr>
</tbody>
</table>

### Medicaid

- **Dental checkup**: 100% of basic and major services.
- **Vision**: Up to $100 allowance for exam, $50 for frame and $50 for lenses.

### Pharmacy Coverage

OptumRx is the pharmacy benefit administrator for UC SHIP. You can take your prescription to any pharmacy, but you’ll pay the lowest costs if you take it to the SHC or any other OptumRx network pharmacy. Certain expenses and services are excluded from Pharmacy coverage. You’ll find a list on the UC SHIP website at ucop.edu/ucship > Benefits > Pharmacy-Coverage > UCI.

### Network

<table>
<thead>
<tr>
<th>Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>UC HEALTH PROVIDERS</td>
<td>OPTUMRX PHARMACIES</td>
</tr>
<tr>
<td>All Other Pharmacies</td>
<td>All Other Pharmacies</td>
</tr>
</tbody>
</table>

### Separate Annual Limits on Your Out-of-Pocket Costs

Your share of prescription drug costs count toward the combined annual medical/pharmacy out-of-pocket limit listed above, with one exception: Your SHC pharmacy costs count toward the SHC annual out-of-pocket limit—offering you additional cost savings. There are more details about the combined annual out-of-pocket limits in the “Medical Coverage” chart above, or visit the UC SHIP website at ucop.edu/ucship.

### UC SHIP Covered

- **Outpatient Prescription Drugs**
  - 100% after $25 generic copay.
  - 100% after $25 brand-name formulary copay. (30-Day Supply).
  - 100% after $50 brand-name non-formulary copay. (30-Day Supply).

### Delta Dental

UC SHIP provides the highest benefits when you receive services from dentists in the Delta Dental PPO network. The Dental Clinic at UC Irvine’s Student Health Center is 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. Find a complete list on the UC SHIP site at ucop.edu/ucship > Benefits > My-Dental-Coverage. Download the DeltaDental 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.

### Dental Coverage

- **Annual Deductible**
  - The amount you pay before UC SHIP begins paying for services you receive.

### Delta Dental PPO Network

- **Preventive and Diagnostic Services**
  - Includes: cleanings; X-rays (one bitewing series within 6 months); fluoride treatment.

### Other Delta Dental Networks or Out-of-Network

- **Preventive and Diagnostic Services**
  - Includes: cleanings; X-rays (one bitewing series within 6 months); fluoride treatment.

### Fee Schedule

- **Fees**
  - Includes: cleanings, fillings and extractions, composite fillings on back teeth; endodontics; root canal; periodontics; oral surgery; right guards.

### Preventive Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Services</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Services</td>
<td>100% after you pay deductible</td>
</tr>
<tr>
<td>Major Services</td>
<td>100% after you pay deductible</td>
</tr>
</tbody>
</table>

### 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 in a network Anthem Blue View Vision Insight Plan provider before you make a purchase. Certain expenses and services are excluded from Vision coverage. Find a complete list on the UC SHIP site at ucop.edu/ucship > Benefits > My-Vision-Coverage.

### Network

<table>
<thead>
<tr>
<th>Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANTHEM BLUE CROSS VISION INSIGHT PLAN NETWORK</td>
<td>OUT-OF-NETWORK</td>
</tr>
</tbody>
</table>

### Routine Eye Exam (Per Benefit Year)

- **Out-of-Pocket Limit**
  - $100 per eye.

### Eyeglass Frames (Per Benefit Year)

- **Out-of-Pocket Limit**
  - $25 per pair.

### Contact Lenses (Per Benefit Year)

- **Out-of-Pocket Limit**
  - $25 per pair.

### 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 > Benefits > Plan Documents. What is written here does not constitute a guarantee of coverage or benefits. Certain 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.