



**Ashe Tip:** Confirm these details by contacting your insurance provider's customer service line prior to applying for a waiver.

## 2015-16 UC SHIP WAIVER CRITERIA

In order to waive the UC Student Health Insurance Plan (SHIP), you must be enrolled in a private medical health insurance plan that meets ALL of the following requirements listed below. For additional information regarding UC SHIP, please visit our student health website at [www.studenthealth.ucla.edu](http://www.studenthealth.ucla.edu).

1. You must be enrolled in a medical health insurance plan through a recognized company that has a claims office in the U.S. Foreign insurance plans with U.S. affiliates/representatives, travel insurance plans and reimbursement programs of any kind do not qualify, including reimbursement arrangements or vouchers from home governments or their U.S.-based consulates.
  
2. To satisfy UC's health insurance requirement for enrolled students, the plan held by the student must:
  - Be a Medi-Cal, Medicare or Tricare/military insurance policy  
**OR**
  - Be an employer-sponsored group health plan or individual plan (including plans purchased through Covered CA) that meets the following criteria:
    1. Has *unlimited* lifetime benefits
    2. **Has an annual out of pocket maximum of \$6,600 for an individual but no more than \$13,200 for a family\***. Deductibles, copayments and coinsurance paid by the member accrue toward meeting the out-of-pocket maximum. A higher OPM is allowed if you have a Health Savings Account funded sufficiently to cover, in full, the individual and family deductible for the academic year.
  - Covers the following services (ACA Essential Health Benefits):
    1. Preventive health care services, including an annual physical exam, preventative immunizations and laboratory/diagnostic tests to help determine your state of health
    2. Chronic disease management for such conditions as asthma, diabetes or other chronic medical conditions
    3. Hospital stays for medical, surgical care, mental health and alcohol/drug abuse conditions
    4. Emergency room services
    5. Medications prescribed by a doctor (including contraceptives)
    6. Pre-natal and maternity care, with no pre-existing condition limitation
  
3. For international students, the following additional criteria apply. The plan must:
  - Have no pre-existing condition exclusion; if the plan has a pre-existing condition waiting period, that period has expired.
  - Have no per-injury or per-illness maximum benefit limits
  - Cover medical services for injury from participation in all types of recreational activities or amateur sports
  - Not be a health care reimbursement arrangement with the student's home country or another party
  - Have a policy written in standard English with benefits expressed in U.S. dollars
  - Have a claims payment office with a physical address in the United States
  - **Plan covers at least \$50,000 annually for Medical Evacuations\***
  - **Plan covers at least \$25,000 for Repatriation of Remains\***
  
4. **Finally, all plans must provide unrestricted access to an in-network hospital or doctor providing full, non-emergency medical and behavioral health care within reasonable distance from campus or the student's place of residence while attending school. Such distance shall be determined at the discretion of each campus based upon its unique geographic considerations and local availability of services. (The waiver form will indicate the distance requirement appropriate for each campus.)**

**NOTE: This criterion applies to all plan types, including Covered CA plans.**

**\*STATEMENTS IN BOLD indicates changes from the 2014-15 UC SHIP WAIVER CRITERIA**

Please note, minimum benefit standards represented in this waiver criteria may be revised for further waiver periods if healthcare legislation requires such a change.