

## UNIVERSITY MANDATORY INSURANCE REQUIREMENT

Health Insurance is mandatory for all UCLA registered students and is a condition of enrollment.

## UC SHIP PREMIUM FEES FOR ACADEMIC YEAR 2011-2012

	Per Quarter	Per Semester	Annual
UC SHIP Basic	\$408.17	N/A	\$1,224.51
UC SHIP w/ Dental	\$472.17 (\$408.17+\$64)	N/A	\$1,416.51 (\$1,224.51+\$192)
GSHIP	\$685.38	\$1,028.07	\$2,056.14

Students with UC SHIP are expected to seek non-emergency services at the Arthur Ashe Student Health and Wellness Center first after which they can be referred as needed to an outside participating Anthem network provider.

## HIGHLIGHTS OF UC SHIP:

- ▶ Adult routine preventive immunizations (Tetanus diphtheria /Pertussis, Measles/ Mumps/ and Rubella; Meningococcal, Varicella, Influenza: Hepatitis A and Hepatitis B; Pneumococcal; Polio; and Human PapillomaVirus) are covered at 100% at the Ashe Center
- ▶ Pharmacy Benefit \$5.00 co pay for Generic and \$25.00 co pay Brand at the Ashe Center
- ▶ Annual deductible is \$200.00
- ▶ 90% of in-network hospital services (60% out-of-network)
- ▶ 90% of in-network professional services (60% out-of-network)
- ▶ \$600,000 Life-time maximum
- ▶ Coverage 365 days a year that goes with the student when travelling
- ▶ Services at the Ashe Center will be with a copayment, coinsurance at 90%/10% or prepaid at 100%. (No deductible taken—student coinsurance liability 10% of the indicated copayment amount).
- ▶ Emergency room: Pays 100% after \$100 co pay per visit-No Ashe Referral required
- ▶ Urgent Care: Pays 100% after \$50 copay per visit - No Ashe Referral required –only available when the Ashe Center is closed.

## HOW TO WAIVE UC SHIP

If you have comparable health insurance and want to waive participation in UC SHIP for the 2011-2012 academic year, you may file a UC SHIP waiver application online before the quarter fee payment deadline date of September 17, 2011. Please refer to the Ashe Website at [www.studenthealth.ucla.edu](http://www.studenthealth.ucla.edu) to complete the UC SHIP waiver application and for the semester waiver dates.

## BRUINCARE

Once you have successfully waived UC SHIP you are given the opportunity to enroll in BruinCare. *Bruin Care* is NOT insurance and does not cover emergency room care, services rendered outside the Ashe Center, or non-core services at Ashe. BruinCare gives the student unlimited access to Ashe Core Services for \$50.00 per quarter and \$75 per semester.

Core Services include:

- ▶ All Ashe Primary Care Provider and Specialist visits except Optometry Services.
- ▶ Core Laboratory tests
- ▶ Core X-Rays not requiring specialized equipment

Please take a moment to visit the Ashe Center website, [www.studenthealth.ucla.edu](http://www.studenthealth.ucla.edu), which contains more information related to the Ashe Center services and the UCLA Student Health Insurance Plan (UC SHIP). Feel free to send insurance questions via email to [INSURSHS@ashe.ucla.edu](mailto:INSURSHS@ashe.ucla.edu), visit the Insurance Department in person on the 4<sup>th</sup> floor of the Ashe Center or call at 310-825-4073 option #4.

# Arthur Ashe Student Health & Wellness Center

## Quick Reference for Understanding Your Student Health Insurance Plan (UC SHIP)

### UC STUDENT HEALTH INSURANCE PLAN (UC SHIP) BENEFITS



**Arthur Ashe Student Health and Wellness Center**  
(310) 825-4073 [www.studenthealth.ucla.edu](http://www.studenthealth.ucla.edu)



**Medical Coverage through Anthem Blue Cross Insurance Company**  
Member Services-(866) 940-8306 / <http://www.ucop.edu/ucship>



**Behavioral Health Coverage through the UCLA Counseling Center (CAPS) & UCLA Neuropsychiatric Behavioral Health Services (BHS)**  
CAPS :( 310) 825-0768 [www.counseling.ucla.edu](http://www.counseling.ucla.edu); BHS :( 800) 825-9989



**Dental Coverage through Delta Dental\***  
(800) 765-6003 <http://www.deltadentalins.com/ucship/>



**Vision Coverage through EyeMed Vision Care**  
(866) 723-0513 [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com)



**24/7 Nurseline**  
Available for all registered UCLA students when the Ashe Center is closed  
(877) 351-3457



#### Administrative Services

Wells Fargo will provide administrative services which include dependent UC SHIP enrollment, non registered student voluntary UC SHIP enrollment, fee payments, and student eligibility. (800) 853-5899



#### ACE Travel Assistance

Available for emergency assistance services when UC SHIP students are more than 100 miles from UCLA. (800) 234-6124 (Inside the U.S)/ (202) 659-7803 (outside the U.S)

\* Undergraduate students who purchase UC SHIP have the option to upgrade annually to UC USHIP Plus (read: dental insurance); for graduate students who enroll in UC GSHIP, the Graduate Student Health Insurance Plan, dental coverage is already included. Please note, it is not possible to purchase Dental insurance separately & dental buy-up must be done prior to the fee payment deadline.

### DECODING INSURANCE LANGUAGE

#### CO-PAY

The amount an insured person must pay out-of-pocket for covered services performed by an *Anthem Blue Cross* network provider or an Ashe Center clinician. Some services subject to co-pay include: office visits, urgent care, physical therapy, occupational therapy, speech therapy, acupuncture, chiropractic care, urgent care center, and emergency room fees. However, when you come to the Ashe Center for your care, most of your core services are prepaid. For benefits subject to a co pay, there is no deductible required.

#### DEDUCTIBLE

The dollar amount of eligible expenses that an insured person must pay each policy year before the insurance company pays any major benefits. **The UC SHIP plan deductible for the 2011-2012 policy year is \$200. The benefit year deductible does not apply for services provided at the Ashe Student Health Center or services with co-payments.**

#### CO-INSURANCE

The percentage amount of eligible expenses an insured person must pay after the deductible is met. Please refer to your *Anthem Blue Cross* Summary of Benefits for co-insurance coverage information. Remember to refer to the Ashe Center website for an electronic copy of the *Anthem Blue Cross* Plan Benefits and/or call *Anthem Blue Cross* directly at (866) 940-8306 PRIOR to incurring expenses.

#### USUAL & CUSTOMARY (U&C)

Reasonable charges which are: 1) usual and customary when compared with charges made for similar services and supplies; and 2) made to persons having similar medical conditions in the locality of the Policyholder. No payment will be made under the policy for any expenses incurred which in the judgment of the Insurance Company are in excess of Usual and Customary Charges.

**Remember that the Ashe Center is your gateway to healthcare during your time here on campus. You MUST initiate all non-emergency medical care at the UCLA Ashe Center when you are within 50 miles of the UCLA campus. An Ashe Center referral will be written if we cannot provide the necessary medical care. When you receive a referral from your Ashe Center clinician, you need to:**

- Confirm that the provider to whom your Ashe Center clinician has referred you is an Anthem Blue Cross member and to confirm your benefits & out-of-pocket expenses BEFORE scheduling your appointment and incurring expenses(s); this is your responsibility.
- The Ashe Center DOES NOT write retroactive referrals.
- All follow-up care must be done at the Ashe Center