UC SHIP DEPENDENT PLAN OVERVIEW:

Students enrolled in the UC Student Health Insurance Plan (UC SHIP) can elect coverage for their eligible dependents. UC SHIP’s dependent medical and pharmacy plan is different than the student plan but includes an option for the same dental and vision plans that covered students have. Visit www.ucop.edu/ucship. Select your campus and click on “Description of Benefits” to find the Benefit Booklet and other plan materials describing medical, pharmacy, dental and vision plan benefits.

Note: Dependent medical and pharmacy services are covered only if care is obtained from in-network providers. UCSF adult dependents must first visit the campus student health service for medical and mental health care, except in an emergency.

NEW 2014-15 UC FAMILY DISCOUNTS:

UC’s five health systems hospitals and professional providers participate in Anthem Blue Cross’ Prudent Buyer broad network of providers. For 2014-15 UC hospitals and professional providers will discount their services even further for UC SHIP members.

UC SHIP DEPENDENT PLAN BENEFITS ARE COMPLIANT WITH MAJOR AFFORDABLE CARE ACT (ACA) REQUIREMENTS:

- No pre-existing condition limitations or waiting periods
- No overall annual or lifetime medical or pharmacy benefit limits
- The 10 Minimum Essential Health Benefits, as listed by the Health and Human Services, are covered

DEPENDENTS CAN ELECT DENTAL AND VISION CARE

UC SHIP is proud to offer broad, affordable dependent coverage options to our students. Dependents of students enrolled in UC SHIP can be signed up within the first 31 days of each coverage period during the benefit year. Dependents can be enrolled in either medical only or medical/dental/vision as a package.

STUDENTS HAVE DEPENDENTS OF ALL AGES

Documentation of dependent eligibility must be provided each year. Eligible dependents include the following:

- A spouse or same-sex domestic partner
- An opposite-sex domestic partner, if one or both partners are age 62 or over and eligible for Social Security benefits based on age
- Unmarried natural-born or adopted children up to age 26
- Unmarried adult children over the age of 26 if chiefly dependent on the student, spouse or domestic partner for support and incapable of sustaining employment due to a physical or mental condition
- Unmarried natural or adopted children, under the age of 26, of a domestic partner
- Unmarried foster children up to age 18

HOW TO ENROLL

Students enrolled in UC SHIP may enroll their eligible dependents within the first 31 days of each coverage period or, for newborns, within 31 days of the birth, by contacting Wells Fargo Insurance Services at (800) 853-5899 to purchase dependent insurance.

This is only a brief summary of UC SHIP Dependent benefits and provisions. Consult the Benefit Booklet for plan benefit details, provisions and limitations. For more information, please visit www.ucop.edu/ucship
There are other life events like marriage and adoption that may enable you to enroll dependents. Check the Benefit Booklet that can be found on your campus homepage at www.ucop.edu/ucship. Select your campus home page from the left-hand navigation bar and click on “Description of Benefits” to find the Benefit Booklet.

**UC SHIP DEPENDENT MEDICAL AND PHARMACY BENEFITS ARE DIFFERENT FROM THE STUDENT PLAN**

Dependents of students covered under UC SHIP have their own plan of benefits, plus dependents must access care from network providers in order for services to be covered. UC SHIP coverage involves an exclusive provider organization called the Anthem Blue Cross Prudent Buyer network of providers. Dependents must contact network providers directly for most medical services in order to be covered under UC SHIP. Dependents are not eligible for services at student health centers, so coverage is not subject to the student health center referral requirement. UCSF is an exception: adult dependents are required to visit the Student Health & Counseling Services (SHCS) on campus to obtain preventive and primary care or a referral to a provider outside the SHCS.

Dependent claim payments are based upon the maximum allowed amount determined by Anthem Blue Cross.

The five University of California health systems, including UC facilities and affiliated professional provider groups participate in Anthem Blue Cross' network. Charges for medical services accessed from UC providers are discounted for UC SHIP dependents.

For prescription medications, dependents take their prescriptions to Ventegra network pharmacies. Find more information at www.ucop.edu/ucship.

**IF THERE IS AN EMERGENCY**

In an emergency or out-of-area urgent care situation, go immediately to the nearest facility for care. Then call Anthem Blue Cross within 48 hours for authorization using the telephone number listed on the dependent's ID card. Inpatient care received from a non-network hospital without an authorization from Anthem Blue Cross is covered only for the first 48 hours. Coverage will continue beyond 48 hours if the member cannot be moved safely.

**ANNUAL DEDUCTIBLE**

Each plan member pays an annual $400 deductible toward covered services before the plan pays benefits. Some services like pharmaceuticals are covered immediately, though. See the summary of benefits in the section below for information about services for which the deductible is waived.

**ANNUAL LIMIT ON YOUR OUT-OF-POCKET COSTS**

The annual dependent out-of-pocket maximum is $6,000 for each covered dependent. The out-of-pocket maximum applies to medical and pharmacy coinsurance, copayments and the deductible you pay during the plan year. Once you have paid $6,000 for services, the plan pays 100% of covered services for the rest of the plan year. Amounts exceeding stated benefit limits or for services not covered under the plan do not apply to the accrual of the out-of-pocket maximum.

**WHAT IS COVERED**

Here is a brief summary of the services that are covered when your dependents receive care through the Anthem Blue Cross Exclusive Provider Organization. A full list of covered services, plan limitations and exclusions can be found at www.ucop.edu/ucship. Select your campus home page from the left-hand navigation bar and click on “Description of Benefits” to find the Benefit Booklet.

Keep in mind that Anthem Blue Cross sets allowed maximum amounts for services provided by network providers. The following benefit summary lists the percentage of the allowed maximum amount that the plan pays. For example, if the summary lists coverage at 80% and there is a $100.00 allowed maximum for a treatment, then the plan pays $80.00 toward the bill.

**THE ANNUAL DEDUCTIBLE APPLIES TO ALL SERVICES LISTED BELOW, EXCEPT WHERE NOTED**

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<thead>
<tr>
<th>SUMMARY OF DEPENDENT COVERAGE</th>
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<tbody>
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<td>Medical office visits</td>
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<tr>
<td>Routine physicals/adult preventive care</td>
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<tr>
<td>Generic prescription drugs</td>
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<tr>
<td>Lab tests, X-rays and imaging</td>
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<td>Outpatient surgery</td>
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<td>Inpatient surgery</td>
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**UC SHIP DEPENDENT DENTAL AND VISION PLANS ARE THE SAME AS THE STUDENT PLANS**

You can find the Delta Dental and Blue View Vision benefit summaries and booklets on the Description of Benefits page on your campus home page at www.ucop.edu/ucship. Dependents have the same great dental and vision benefits as covered students.