Five reasons to feel good about your health this year

UC Student Health Insurance Plan (UC SHIP) Has You Covered in 2014/2015

UC SHIP is your best health and wellness investment this year—here’s why:

1. **You’re a member of our UC family.**
   - We want you to make the most of the care available at our five nationally recognized UC medical centers and affiliated providers. As a UC SHIP member, you’ll receive deep discounts if you ever become ill or injured and get care from a provider in our UC family.

2. **It’s all about you and your health.**
   - When you need primary or preventive care, go straight to your student health center. Think of it as your health home—your place to start for comprehensive medical care, staffed by experts in student health needs.
   - **If you need a specialist or surgery, obtain a referral from the student health center.** Then keep your costs low by using providers that are part of our Anthem Blue Cross network. Save even more when you receive care at UC medical centers and affiliated providers. (If you’re a UC Merced student, you may obtain referrals to specialists from an Anthem network primary care clinician.)
   - Planning to move out of your comfort zone? UC SHIP members have coverage for emergency and authorized non-emergency medical care anywhere in the world.

3. **It’s easy to have a healthy lifestyle.**
   - Preventive care is fully covered and easily available at your student health center. There are no costs to get in the way of good health practices like annual routine physicals, preventive immunizations, and well woman care, to name just a few examples. Check out your student health center website for wellness information and programs throughout the academic year.

4. **You’re saving more money this year.**
   - All deductibles, coinsurance, and copays—for medical care and prescriptions—now count toward your annual out-of-pocket maximum, which means UC SHIP steps in earlier to pay 100% of your costs. This will really help your budget if you become ill or injured. The insurance expert at your student health center will be happy to explain how this will work for you.

5. **Above all, your health is what matters most!**
   - This year we’ve increased coverage of psycho-educational testing for those who may need learning accommodations to a $3,000 lifetime maximum. This is a benefit few, if any, other health plans offer.
   - And we continue to incorporate Affordable Care Act (ACA) enhancements even though it’s not required of a plan like UC SHIP. For example, this year we have expanded coverage for clinical trials and genetic testing to assess health risks.

Find the details you need to be healthy, obtain care, and keep your costs low at [www.ucop.edu/ucship](http://www.ucop.edu/ucship).
Qs and As

How does adding the UC Family option improve my coverage this year?
You'll have even more savings and you'll receive care from our nationally recognized providers. If you're a UC SHIP member at Hastings College of the Law, Irvine (graduate students), Los Angeles, San Diego or San Francisco and become ill or injured, you will pay no annual deductible when you see UC Family providers. Plus your copayments and coinsurance will be lower than if you chose other Anthem Blue Cross network providers who are not part of the UC Family. UC SHIP members at Merced and Santa Cruz will benefit from a special discount when they receive care from a provider in our UC Family. You can call Anthem Blue Cross’ customer service number at (866) 940-8306 for help finding UC Family providers.

If I need specialty care, can I choose any doctor?
You can choose from all health care providers, whether in or out of the Anthem Blue Cross network, and receive UC SHIP coverage. Be thoughtful about your choices, though. Your costs drop when you receive care from a UC Family provider or other Anthem Blue Cross in-network providers. Don't forget to get a referral from your student health center—UC SHIP won't cover your costs without one. Tip! Merced students can skip this step.

As a student, do I have to meet Affordable Care Act (ACA) requirements?
All Americans must have medical coverage or pay a fine. As long as you are enrolled in UC SHIP, you meet ACA requirements for coverage. If you're already covered under your parents’ health plan or an individual insurance plan, you can apply to waive UC SHIP. To qualify for a waiver, your coverage must meet the benefit criteria established by the University of California.

How does UC SHIP compare to plans available through health insurance marketplaces like Covered California?
UC SHIP offers better medical coverage for a lower cost than most Covered California plans. Plus most students have dental and vision coverage under UC SHIP, which wouldn't be included in a Covered California plan. You would have a more limited provider network to choose from and, depending on the plan, you could pay higher out-of-pocket costs than you would with UC SHIP if you choose to receive care through a marketplace plan like Covered California. You can still use the student health center on campus if you're in another plan, but you may have to pay fees and submit claims for reimbursement yourself.

Where can I get more information?
- For more info on marketplace plans and subsidies, go to www.coveredca.com.
- For more info on UC SHIP, go to www.ucop.edu/ucship.

This tip sheet is a brief description of UC SHIP provisions. Your Benefit Booklet covers the details of the plan provisions and covered services. Go to www.ucop.edu/ucship, select your campus page, and click on Description of Benefits, for easy access to your Benefit Booklet.