UCLA Information for International Students and UC SHIP Academic Year 2015-2016

UCLA UC SHIP coverage start and end dates for some students are determined by their academic programs. Make sure to check information for your student group on www.studenthealth.ucla.edu. Once there, simply click on INSURANCE for the UC SHIP webpage or discuss with a representative of your academic program.

While you are in the United States, you will find that obtaining medical services and using health insurance to help pay for those services is different from what you may be used to! In fact, the delivery of medical services and its complicated relationship to private health insurance in the U.S. is different from anywhere else in the world. People who are new to the American healthcare system often find that dealing with medical issues here can be both confusing and costly.

We are here to provide assistance if you need us. The Arthur Ashe Student Health and Wellness Center provides basic medical care on the UCLA campus for all students at low costs or prepaid basis. The Student Health Insurance Office can assist you with your inquiries.

The University of California Student Health Insurance Plan (UC SHIP)

For medical care that is not available at The Ashe Center, we have designed the University of California Student Health Insurance Plan, also known as “UC SHIP,” to provide access for our students to high-quality, affordable medical services off campus. Since you are a registered student, you are automatically enrolled in UC SHIP, and will be charged the premium insurance fee each academic term as part of registration and tuition billing.

Belonging to UC SHIP does not mean that you will receive free medical care. It means that the cost of your medical care will be significantly reduced – you pay a portion of your medical costs insurance plans in the U.S. Detailed information about UC SHIP is available www.studenthealth.ucla.edu under INSURANCE.

Enrollment in UC SHIP

UC SHIP has many special benefits for all registered UCLA students. Services are comprehensive and maintained at low costs provided by friendly Ashe Center clinicians. The Student Health Insurance Office can also assist you with understanding your UC SHIP benefit details and communicating with insurance entities if issues arise.

Please remember that you must initiate all non-emergency medical services The Ashe Center before making outside appointments. It is necessary that you obtain a written referral from an Ashe clinician with a proper diagnosis to continue your care with an outside Anthem network make appointments at The Ashe Center, sign into the Patient Portal at www.studenthealth.ucla.edu or call (310) 825-4073 option #1. For vision and dental care, you may go to any network provider without a referral.

The insurance carries for UC SHIP are Anthem Blue Cross, Anthem Blue View Vision Insight, and Delta Dental. Your UC SHIP policy ID# is the same across their systems for verification of eligibility and benefits.

What About Dependents?
Dependent coverage for your spouse and/or children is available through the Dependent UC SHIP program. For policy information, benefits, and payment details, contact Wells Fargo Insurance Services for UC SHIP at (800) 853-5899.

What are the Requirements for Waiving out of UC SHIP?

In order to waive UC SHIP, you must be enrolled in a private medical health plan that meets all of the following requirements:

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. bases consulates. Foreign insurance plans must have a policy written in English with benefits expressed in U.S. dollars.

2. Your private insurance plan must provide:
   a. Has unlimited lifetime benefits
   b. Has an annual out of pocket maximum of $6,600 for individual but no more than $13,200 for a family.
   c. Hospital stays for medical, surgical and mental health conditions.
   d. Preventative services
   e. Doctor office visits for medical and mental health conditions.
   f. Medications prescribed by a doctor
   g. Medical services related to injury or illness caused by alcohol or drug use.
   h. Medical services related to injury from participation in all types of recreational or amateur sports
   i. If you have a J-1 Visa, your insurance plan must provide at least $50,000 annually for medical evacuations as well as at least $25,000 for repatriation of remains.

How do I Apply for a Waiver?

An online waiver application is available for all registered UCLA students. To complete the form, you will need an active UCLA Bruin log-on ID and password, and details regarding your health insurance company and plan benefits. Please use the pre-waiver worksheet as a courtesy guideline and gather information necessary for the online format. You may need to speak to your insurance company representative or find the information in your benefits summary or policy booklet.

The UC SHIP Online Waiver application, its deadlines and corresponding forms are available at www.studenthealth.ucla.edu under INSURANCE.

Transactions are always saved upon clicking “Submit Waiver,” and a result automatically follows after submission. If your application is approved, you will receive a confirmation letter and a refund/credit to your BruinBill within 3-5 business days. If denied, then you have within 14 business days from the date of your initial denial notification to appeal your denied application.

The waiver must be completed before your fee payment deadline date. No waivers will be accepted after your fee payment deadline.