A Health Plan That's All About You

The sole mission of the not-for-profit University of California Student Health Insurance Plan is to offer high-quality, affordable and convenient health insurance. UC SHIP covers medical care on campus and through UC’s world-class academic medical centers and other providers.

You’re automatically enrolled in medical, pharmacy, dental and vision coverage for up to 12 months — including summer and term breaks. And you can enroll a spouse/domestic partner and/or children. Your coverage includes medical services anywhere in the world.

Welcome to the UC SHIP family! Explore to learn more.

Students Come First — Always

UC SHIP is built specifically for UC students, with students actively involved in its design. Since inception, the guiding principle has been simple: Your health and health needs come first — always.

UC SHIP meets the requirements of the Affordable Care Act (ACA). UC SHIP remains focused on meeting student health needs and priorities, including mental health.

You’re Automatically Enrolled

Because all UC students are required to have medical insurance, UC automatically enrolls all registered students — including domestic and international students, and students in absentia — in UC SHIP medical, pharmacy, dental and vision coverage. You will find the cost of coverage (premium) on your registration bill.

You can waive UC SHIP coverage if you already have a health plan that meets the university’s health coverage requirements. Go to studenthealth.ucla.edu to learn how to waive enrollment in UC SHIP before the waiver deadline.

Note: You must reenroll to waive coverage each academic year.

You Can Cover Your Spouse, Domestic Partner and Child(ren) Too

If you’re enrolled in UC SHIP and are married and/or have children, you can enroll those eligible dependents in the same medical, pharmacy, dental and vision coverage you have for yourself. For information about who you can enroll in UC SHIP, go to myucship.org > Eligibility and Enrollment.

Note: You must reenroll dependents every term.

The UC SHIP Plans Meet Affordable Care Act (ACA) Requirements

UC SHIP is recognized by the Centers for Medicare & Medicaid Services (CMS) as minimum essential coverage (MEC) in compliance with the ACA. This means UC SHIP members meet the ACA individual mandate.

UC SHIP is convenient to access through The Ashe Center. Start there for covered non-emergency medical care and for referrals to specialists when needed.

When compared to preferred provider organization (PPO) plans, UC SHIP provides a broader physician network and lower deductibles and out-of-pocket maximums.

With UC SHIP, you can choose to see any provider with a referral from The Ashe Center.

Sydney Health Mobile App

With the Sydney Health app, you can:

• Access your ID card
• Find student health center locations, hours and services
• View medical, pharmacy, dental and vision coverage and claims information
• Get notifications for benefit changes and action items

Download the Sydney Health app from Google Play or the App Store or visit www.sydneyhealth.com. You’ll need your student ID and email to get started.

Glossary of Terms

Annual benefit maximums: The most the plan will pay out over the coverage period.

Anthem Blue Cross PPO providers: Providers/facilities in the Anthem Blue Cross Prudent Buyer PPO network.

Coinsurance: The percentage of the maximum allowed amount that you are responsible for paying.

Copay: The specified dollar amount you are responsible for paying.

Fee schedule: The maximum amount Delta Dental will pay for services (sometimes called a plan allowance).

Separate benefit-year deductibles (annual deductible): The amount you pay before UC SHIP pays for services. Deductibles differ based on service provider.

Separate limits on your out-of-pocket costs: If your combined medical and prescription drug expenses reach this amount, UC SHIP will pay 100% of your covered expenses for the rest of the benefit year. This includes deductibles, coinsurance and copays. Limits differ based on service provider.
Getting Care

Your First Stop for Medical Care Is ALWAYS The Ashe Center

For routine care, start at The Ashe Center on campus. This is the first stop for care that is covered by UC SHIP, except for emergency care in an emergency room, urgent care clinic visits, pediatric care, obstetrics services, gynecological care or LiveHealth Online virtual visits.

The Ashe Center is an on-campus outpatient health center offering a range of health services — from primary care to routine checkups, optometry services and general care for unexpected issues, like sore throats or swollen ankles. There is also a full-service pharmacy. And Counseling and Psychological Services (CAPS) provides referrals for mental health and substance use disorder services.

You will be cared for by a team of experts in young adult health — board-certified doctors, certified nurse practitioners and physician assistants.

You MUST Get a Referral for Medical Care Outside The Ashe Center

If needed, The Ashe Center will refer you to, and coordinate, additional or specialist care outside The Ashe Center. You will need a referral for care outside The Ashe Center, no matter how far from the campus you receive that care.

Without a referral, UC SHIP will not provide any benefits. To get a referral, meet with an Ashe Center provider. Your diagnosis and location will determine whether a referral will be granted.

Your referral gives you options for off-campus care, including:

- **UC medical centers.** Any of the six nationally ranked medical centers (at Davis, Irvine, Los Angeles, Riverside, San Diego and San Francisco) or a UC-affiliated facility, doctor or other health care provider. (Be sure to get a referral before making an appointment.) Care within the UC Family is discounted for students, there are no deductibles to meet, and the plan pays a bigger portion of care.

- **Anthem Blue Cross Prudent Buyer PPO network doctors and other providers and facilities.** A nationwide network of more than 50,000 physicians and 400 hospitals. You’ll first pay a deductible (see the Medical Coverage chart), then UC SHIP will pay most of the cost, and you’ll pay the rest through a copay or coinsurance (the amount you’re responsible for after UC SHIP pays its share).

REFERRALS ARE REQUIRED

You must get a referral for care outside The Ashe Center, regardless of the distance from campus, except for the following: emergency room care and visits to urgent care clinics, pediatric care, obstetrics services, gynecological care and LiveHealth Online virtual visits.

**Note:** You will be responsible for paying a deductible and part of the cost through a copay or coinsurance (the amount you’re responsible for after UC SHIP pays its share).

Learn More

To learn more about UC SHIP benefits and what they cover, go to myucship.org, call The Ashe Center at (310) 825-4073 or CAPS at (310) 825-0768, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ca.

You’re Covered Around the World

Whether studying, traveling or living outside the country, you and your dependents covered under UC SHIP can get care through the Blue Cross Blue Shield Global Core program. Learn more at bcbsglobalcore.com.

Contacts

**Medical care**

(non-urgent or non-emergency)

The Arthur Ashe Student Health & Wellness Center at UCLA (The Ashe Center)

studenthealth.ucla.edu

(310) 825-4073

UCLA Counseling and Psychological Services (CAPS)

counseling.ucla.edu

(310) 825-0768

24/7 access to a CAPS counselor

**Urgent or emergency care**

Ronald Reagan Emergency Room

(310) 825-2111

LiveHealth Online

livehealthonline.com

Emergency care

Call 911 or go directly to the nearest emergency room or urgent care clinic.

After-hours nurse advice

(310) 825-4073

**Dental care**

Delta Dental
deltadentals.com/ucship

(800) 765-6003

**Vision care**

Anthem Blue View Vision

anthem.com/ca

(choose Vision > Blue View Vision Insight network)

(866) 940-8306

**Off-campus pharmacies and prescription drug costs**

OptumRx

optumrx.com

(844) 265-1879

**Rates for dependent and non-registered, voluntary students**

studenthealth.ucla.edu

**Waive UC SHIP coverage**

The Arthur Ashe Student Health & Wellness Center website

studenthealth.ucla.edu/insurance

**Doctors, providers and facilities outside The Ashe Center**

Anthem Blue Cross

anthem.com/ca

(866) 940-8306

Sydney Health app

Download it from Google Play or the App Store
Medical Coverage
To be covered by UC SHIP, all care must start with The Ashe Center. The chart below highlights what UC SHIP covers and how much you pay for services. For certain services, you will pay a deductible for care you receive outside The Ashe Center, UC doctors or facilities. After you meet the deductible, the plan will pay a portion of the cost. Certain expenses and services are excluded from medical coverage.

Non-emergency care outside The Ashe Center requires a written referral from an Ashe Center provider. See Getting Care for exceptions.

UC Family providers include The Ashe Center, Ronald Reagan UCLA Medical Center, Santa Monica Medical Center, UCLA Counseling and Psychological Services, and any other UC medical centers and their affiliated facilities and professional providers.

For details, go to myucship.org > Coverage > Medical.

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>UC FAMILY PROVIDERS</th>
<th>ANTHEM BLUE CROSS PPO PROVIDERS</th>
<th>OUT-OF-NETWORK*</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEPARATE BENEFIT-YEAR Deductibles</td>
<td>$0</td>
<td>Individual: $1,000 Family: $2,000</td>
<td>Individual: $1,000 Family: $2,000</td>
</tr>
<tr>
<td>SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS</td>
<td>Individual: $1,000 Family: $4,000</td>
<td>Individual: $1,000 Family: $4,000</td>
<td>Individual: $6,000 Family: $12,000</td>
</tr>
<tr>
<td>OFFICE VISITS</td>
<td>The Ashe Center • Primary and specialty care: $0</td>
<td>Network Providers • Primary care: $25 copay, deductible waived • Specialty care: $40 copay, deductible waived</td>
<td>Primary and specialty care: 40%</td>
</tr>
<tr>
<td>ROUTINE PHYSICALS/STUDENT ADMISSION PREVENTIVE CARE</td>
<td>$0</td>
<td>$0, deductible waived</td>
<td>Not covered</td>
</tr>
<tr>
<td>MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS</td>
<td>All CAPS, the UCLA Campus Counseling Center: $0</td>
<td>Office visit: $0, deductible waived</td>
<td>LiveHealth Online: $0, deductible waived</td>
</tr>
<tr>
<td>OUT-OF-COUNTRY HEALTHCARE OFFICE VISITS</td>
<td>Contact The Ashe Center. Obtain non-emergency referral for UC SHIP coverage.</td>
<td>$10 copay, deductible waived</td>
<td>40%</td>
</tr>
<tr>
<td>PSYCHIATRIC CARE WITH CAPS REFERRAL</td>
<td>All UCLA Neuropsychiatric Behavioral/Health Sciences (NPBHS): $0</td>
<td>Office visit: $0</td>
<td>$0</td>
</tr>
<tr>
<td>INPATIENT HOSPITAL CARE</td>
<td>20%</td>
<td>20% after $250 copay</td>
<td>40% after $300 copay and 25% penalty***</td>
</tr>
<tr>
<td>URGENT CARE</td>
<td>$25 copay</td>
<td>$25 copay, deductible waived</td>
<td>LiveHealth Online: $0, deductible waived</td>
</tr>
<tr>
<td>EMERGENCY CARE (NON-ADMISSION)</td>
<td>Copy waived if attended</td>
<td>$125 copay</td>
<td>$125 copay, deductible waived</td>
</tr>
<tr>
<td>PEDIATRIC DENTAL AND VISION CARE</td>
<td>Up to age 19. Separate deductibles and out-of-pocket maximums may apply.</td>
<td>$0</td>
<td>Dental checkup: $0 Dental basic: 10% major: 20% Services: 10% (standard lenses) and standard lenses: $0 Dental checkup: $0 Dental basic: 10% major: 20% Services: 10% (standard lenses)</td>
</tr>
</tbody>
</table>

Pharmacy Coverage
You can fill prescriptions at any pharmacy, but you’ll pay less when you use The Ashe Center or an OptumRx network pharmacy. Not all prescription drugs are covered by UC SHIP.

For details, go to myucship.org > Coverage > Prescription Drugs.

Your share of prescription drug costs counts toward the combined annual medical/pharmacy out-of-pocket limit listed above, with one exception: The Ashe Center pharmacy costs count toward the UC Family annual out-of-pocket limit, offering you additional cost savings. See details about the combined annual out-of-pocket limits in the Medical Coverage chart above, or visit the UC SHIP website at myucship.org > Coverage > Prescription Drugs.

Vision Coverage
You can see any vision provider you want, but you’ll pay less when you get services at the Optometry Center at the Ackerman Student Union or see an Anthem Blue View Vision Insight network provider for exams, glasses or lenses. Before you buy glasses or contacts, check anthem.com/ca/find-doctor to see if the provider is in the Insight network. Not all expenses or services are covered by UC SHIP. For details, go to myucship.org > Coverage > Vision.

Dental Coverage
You can see any dentist you want, but you’ll pay less when you see dentists in the Delta Dental PPO network. The Campus Smiles dental office at The Ashe Center is in the Delta Dental PPO network. Not all expenses or services are covered by UC SHIP. For details, go to myucship.org > Coverage > Dental.

Download the Delta Dental mobile app (from Google Play or the App Store) to access the Delta Dental Cost Estimator tool for a real-time estimate of what you’ll pay for dental work.

**Any additional 25% penalty is assessed for services and supplies provided by an out of network hospital. Refer to the Benefit Booklet for details.

***100% prescription coverage for FDA-approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available. Oral contraceptives are covered for up to a 180-day supply.

*Any other health care provider listed by you choose; however, you are responsible for paying any expenses above the Anthem Blue Cross maximum allowed amount.

This brochure provides a summary of information. For detailed information about benefits, terms, and conditions of UC SHIP, see the Benefit Booklet at myucship.org > Resources > Forms and Documents. What is written here does not constitute a guarantee of plan coverage or benefits — particular rules and eligibility requirements must be met for benefits to be received.

Anthem Blue Cross Life and Health Insurance Company provides administration services only and does not assume any financial risk or obligation with respect to claims.

Blue Cross of California, the trade name Blue Cross, is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.