UCLA Student Health & Counseling

Academic Year 2026-2027

University of California Student Health Insurance Plan (UC SHIP)

UC SHIP covers medical, pharmacy, dental, vision, and mental health and substance use services for UC undergraduate and graduate students and their eligible dependents. The plan is ACA-compliant and built especially for students. Students are actively involved in the plan's design. Because all UC students are required to have medical insurance, registered students are automatically enrolled in UC SHIP. For full details about UC SHIP and the services available at The Ashe Center, visit www.studenthealth.ucla.edu

Health Fee (Insurance Premium)

	Summer	Fall	Winter	Spring*
Undergraduates	N/A†	$1,295.34	$1,295.34	$1,295.34
Graduates	N/A†	$2,505.66	$2,505.66	$2,505.66
Med (1st Year)	N/A	$3,758.49	N/A	$3,758.49
Med (2nd – 4th Year)	$2,294.00	$2,611.49	N/A	$2,611.49
Law (All)	N/A	$3,758.49	N/A	$3,758.49

†1st Year MBA, 1st Year MBA, SP, and F/TSP are subject Summer Health Fee. See website for details.

**Spring Coverage includes Summer Months. Excludes: Medical Students.*

Navigating UC SHIP

UC SHIP Medical & Pharmacy Plan is organized into 3 tiers: UC Family, In-Network, and Out-of-Network

- ***UC Family*** includes UCLA Health, UCI Health, UCSD Health, UCSF Health, and UCD Health.
- ***In-Network*** includes the Anthem Blue Cross PPO network
- ***Out-of-Network*** includes any provider that is not part of UC Family or the Anthem Blue Cross PPO Network

The UC Family Tier has the lowest copayments, coinsurances and no deductible. A UC Family provider will always be your most affordable option when receiving medical services outside of the Ashe Center.

The Ashe Center for Primary Care Services

The Arthur Ashe Student Health and Wellness Center (The Ashe Center) serves as every UC SHIP student's medical home. Students enrolled in UCSHIP are assigned an Ashe Primary Care Provider (PCP) who will oversee their primary care needs while enrolled. The Ashe Center. The Ashe Center comprehensive services include primary care, women's health, specialty care, travel medicine, radiology, laboratory, immunizations, physical therapy and acupuncture.

CAPS for Mental Health Services

Counseling and Psychological Services (CAPS) is a student mental health center for the UCLA campus. CAPS supports the academic and student development missions of the University and the Division of Student Affairs. CAPs offers a variety of services to meet your needs including Individual counseling, Group therapy, Crisis counseling and campus mental health and wellness promotion.

In-Person and Telemedicine appointments are available

Ashe Center Referrals

For Specialty Care, you need to obtain an Ashe Center Referral prior to receiving services. An Ashe Center Referral satisfies the referral requirement of the plan for follow-up appointments and treatment recommendations made by the referred to specialist.

CAPS Referrals

For Mental Health Services, students need to initiate care through CAPS (Counseling & Psychological Services). If a higher level of care is needed, CAPS will assist the student by connecting them with UCLA Student Behavioral Health Services (BHS) or a local In-Network (Anthem Blue Cross) Provider to meet their needs.

Emergency Care Services (e.g., Urgent Care, Emergency Room, Ambulance…) do not require an Ashe Referral.

UC SHIP Contact List

Ashe Center	(310) 825-4073
Counseling and Psychological Services (CAPS)	(310) 825-0768
NurseLine (Afterhours)	(310) 825-4073
UC SHIP Anthem	(866) 940-8306
UC SHIP OptumRx	(844) 265-1879
UC SHIP Blue View Vision Insight	(866) 940-8306
UC SHIP Delta Dental	(800) 765-6003

Disclaimer: This is high-level summary of member cost shares. See Benefit Booklet and/or Summary of Benefits and Coverage documents for more full details.

UCLA Health Medical Plaza in Westwood will bill as an Outpatient Hospital. Office Visit cost share is a co-insurance (percentage), rather than a co-payment (fixed).

Medical Plan Benefit Summary 2026-2027

Key Benefits	The Ashe Center	UC Family*†	In-Network*	Out-of-Network***
Individual Deductible	$0		$400	$750
Individual Out-of-Pocket Maximum	$9,000		$9,000	$12,000
Primary Care Office Visit	$0	Not Applicable	Not Applicable	Not Applicable
Specialist Office Visit*	$0	$25*	$40* (ded. waived)	50%*
Physical Therapy*	$20	$20*	$40* (ded. waived)	50%*
Acupuncture*	$20	$20*	$40* (ded. waived)	50%*
Chiropractor*	Not Available	Not Available	$40* (ded. waived)	50%*
Diagnostic Test & Imaging*				
• **Lab***	10%	10%*	20%*	50%*
• **X-Ray***	$10	10%*	20%*	50%*
• **MRI, CT, PET, Ultrasound***	Not Available	10%*	20%*	50%*
Durable Medical Equipment (DME)	10%	10%*	20%*	50%*
Urgent Care	Not Available	Not Available	$25 (ded. waived)	50%*
UCLA Health Immediate Care*	Not Applicable	Westwood: 10%* Other Locations: $25 + 10%*	Not Applicable	Not Applicable
Emergency Room	Not Available	$250	$250 (ded. waived)	$250 (ded. waived)
Hospitalization	Not Available	10%	$250 + 20%/per	$500 + 50% + 25% Penalty/per
Ambulance	Not Available	20%	20%	20%
Mental Health & Substance Abuse Outpatient Office Visit**	$0** Counseling and Psychological Services (CAPS) + BHS **	$0**	$0** (ded. waived)	50%**
Prescription Drugs	**(30 Day Supply)**	**(30 Day Supply)**	**(30 Day Supply)**	**(30 Day Supply)**
• **Tier 1 - Generic**	$5	$10	$10 (ded. waived)	$10 (ded. waived)
• **Tier 2 – Preferred Brand-Name**	$25	$40	$40 (ded. waived)	$40 (ded. waived)
• **Tier 3 – Non-Preferred Brand-Name**	$40	$60	$60 (ded. waived)	$60 (ded. waived)
• **Specialty Drugs**	10% up to $250	10% up to $250	10% up to $250	10% up to $250
	Note: 100% prescription coverage for FDA-approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available is only available at Optum pharmacy network provider.			

*Specialty Care Services require a valid Ashe Center Referral from the Ashe Center. UCLA Health Immediate Cares are Primary Care Clinics offering Same-Day Services. Student Members must inform Ashe Insurance of their visit.
Mental and Behavioral Health services must be initiated at UCLA Counseling and Psychological Services (CAPS). **Valid CAPS referral required. Contact CAPS at 310-825-0768 or at www.caps.ucla.edu.
***Out-of-Network reimbursement is subject to usual and customary rates. **Valid Ashe referral required.** Member may be responsible for any costs above the allowed amount for an out-of-network provider.
† UC Family includes UCLA Health, UCI Health, UCSD Health, UCSF Health, and UCD Health.

Coordination of Benefits (COB):

If you are covered by more than one health plan, one plan is the primary carrier and the other is the secondary carrier. Assignment is determined by plan benefits, not the enrolled member.

- **For care at the Ashe Center:** The Ashe Center will submit claims to Anthem for Ashe services. After you pay the copayment or coinsurance amount — if any — that UC SHIP considers your responsibility, you must submit the claim for that amount to your other insurance carrier for reimbursement. **The SHC does not submit claims to other health plans.**
- **For care outside of the Ashe Center:** Your other medical plan will be considered the primary plan, which means it must pay claims first. After the primary plan processes and pays a claim, any remaining charges may be submitted to UC SHIP (the secondary plan).
- **This holds true for all medical plans except Medi-Cal, MRMIP and TRICARE. If you are covered by any of these plans, UC SHIP will be the PRIMARY plan, and Medi-Cal/MRMIP/TRICARE will be the SECONDARY plan.**