

Get the Care You Need



1 Go to Student Health Services (SHS). This is the required first step—except in an emergency—to get care that's covered. You'll find SHS—your home for medical care at UCSD—on Library Walk. Call (858) 534-8089 to schedule an appointment.



2 Get a referral. If you need non-emergency care outside of SHS, get a referral from SHS. This referral is an "okay" to receive additional care. Without it, your care won't be paid for by the Plan. This referral is required regardless of the distance from the campus that care is received. Referrals are not required for emergency room services, Urgent Care Clinic visits, pediatricians, obstetricians for pre-natal or maternity care or gynecologists if one is not provided at SHS or if you're away from campus, or for pediatric dental or vision care for members under age 19.



3 Make the most of network care. Use your SHS referral with UC San Diego Health System providers or other members of the UC Family of nationally ranked medical centers, affiliated facilities and professional providers—you'll receive specialty care at low student rates when you do.



4 Go online. Find details about UC SHIP in one place, every day, 24 hours a day. Visit www.ucop.edu/ucship to get started.



5 Get help. If you have questions, call (858) 534-3300 to connect with SHS. Or contact Anthem Blue Cross—our medical plan administrator—at (866) 940-8306 and www.anthem.com/ca.



*** In an emergency.** Go to the *nearest* emergency room, or Urgent Care Clinic, if appropriate—no referral needed.



Where to Find SHS

Email: studenthealth@ucsd.edu

By Phone:

(858) 534-3300 (main number)
(858) 534-3302 (urgent care)
(858) 534-8089 (appointments)

Location: **Library Walk**, west of the Price Center, south of Geisel Library.

Student Health Services (SHS)

UC SHIP works in partnership with SHS to get you the care you need. Consider SHS your medical "home away from home."

SHS is an outpatient health center that provides on-campus medical and preventive care, a full-service pharmacy, and mental health and substance use disorder services.

SHS is staffed by experts in student health—board-certified physicians, certified nurse practitioners, physician assistants and nurses. SHS clinicians provide primary care for UC SHIP members and coordinate any additional care you may need.

An ACA Recap

UC SHIP is recognized by the Centers for Medicaid & Medicare Services (CMS) as Minimum Essential Coverage (MEC) in compliance with the Affordable Care Act (ACA). This means UC SHIP members meet the ACA individual mandate.

UC SHIP is convenient to access on campus through SHS. As a UC SHIP member, you have greater coverage and a broad range of choices when you start your care at SHS.

Preferred Provider Organization (PPO) plans offered through the ACA insurance marketplace—like Medi-Cal and Covered California—typically have limits like: Narrow networks that limit whom you can see and where you can go for care; higher deductibles and out-of-pocket maximums, which mean you pay more up front; and may have limited mental health and substance use disorder benefits.

With UC SHIP, you can choose to see any provider once you have a referral from SHS and receive coverage for the care you need. See number 2 under "Get the Care You Need" for exceptions to the referral rules.



In an Emergency

Call 911 or go directly to the nearest emergency room or Urgent Care Clinic.

Anthem Blue Cross makes the sole and final determination as to whether services were rendered in connection with an emergency.



UC STUDENT HEALTH INSURANCE PLAN

UC SAN DIEGO
2016–2017

CONVENIENT AND AFFORDABLE STUDENT HEALTH INSURANCE



Welcome to UC SHIP at UC San Diego!

Built for students, with student involvement, the University of California Student Health Insurance Plan—UC SHIP—provides accessible and affordable coverage that protects you from unexpected healthcare costs that could affect your future success—graduation and beyond.

UC SHIP includes medical, pharmacy, dental and vision coverage for you, with the option to enroll your eligible dependents. Plus, your medical coverage includes emergency and urgent care services anywhere in the world.



WWW.UCOP.EDU/UCSHIP

Download the Free Student-Health App for Your ID Card and More



Paper ID cards have been replaced by the StudentHealth app. Download the app from Google Play or iTunes to get your ID card, order prescription refills, find coverage information and more, any time you need it.

The app gives you quick and easy access to all your UC SHIP benefits, including:

- Your UC SHIP member ID card
- Student Health Services (SHS) information—location, hours, services
- A description of your UC SHIP plan benefits
- Anthem Blue Cross—for medical claims and other plan benefits
- OptumRx—to manage your prescriptions
- Delta Dental—for dental coverage and claims information
- And much more!

After the app downloads, simply click "Register Now," and provide the following:

- Your first and last name
(Tip: If you are unable to register on the first try, adjust your input in the "first name" field to your first + middle names with no space, or your first name + middle initial with no space.)
- Your student ID number
- Date of birth (mm/dd/yyyy)

It's important to register so you can also receive notifications about your UC SHIP benefits. Don't have a smartphone or tablet? Access the app using your computer's browser at www.mobilehealthconsumer.com/studenthealth.

UC SHIP Makes It Easy

Wherever you go, you'll find care close at hand:

- On campus at Student Health Services (SHS)
- At any UC medical center, affiliated facilities and professional providers (you'll get an additional UC Family discount)
- Throughout the United States with providers in the Anthem Blue Cross Prudent Buyer (PPO) network

All in the UC Family

As a member of UC SHIP, you have access to the UC Family of five nationally ranked medical centers at Davis, Irvine, Los Angeles, **San Diego** and San Francisco—along with their affiliated facilities and professional providers—where you'll pay low student rates.

Be sure to get a referral from SHS before making an appointment with UC Family outside of SHS, or with other Anthem Blue Cross Prudent Buyer network providers. Referrals are not required for emergency room services or Urgent Care Clinic visits. See number 2 under "Get the Care You Need" for other exceptions to the referral rules.

Coverage and Choices

All registered students—including domestic and international undergraduate, graduate and medical students, as well as students in-absentia—at UC San Diego are automatically enrolled in UC SHIP for medical, pharmacy, dental and vision coverage.

Dependents

New for 2016! Students covered by UC SHIP can enroll their eligible dependents in the same medical, dental and vision coverage they have for themselves. Enroll dependents through the Wells Fargo Insurance Services Customer Care for UC SHIP Voluntary Student and Dependent Coverage by calling (800) 853-5899. Wells Fargo can provide you with information about rates for dependents.

A Quick How-To on Waiving Coverage

All UC students are required to have medical insurance, which is why UC SHIP automatically covers all registered undergraduate and graduate students, including domestic and international students, and students in-absentia. You'll find the cost of coverage (premium) on your registration bill. If you already have a health plan that meets the University's health coverage requirements, see the SHS website to learn how to waive enrollment in UC SHIP before the designated deadline. You must re-apply to waive coverage each fall term.

Care on the Go

Go mobile with free apps for your medical, pharmacy and dental plans. ID cards, prescription refills and health coverage information at your fingertips, any time you need it.

You're covered around the world. Whether studying, traveling or living outside of the country, you and dependents covered under UC SHIP can get care through the BlueCard Worldwide program.

How SHS and UC SHIP Work Together

SHS and UC SHIP work together to provide comprehensive medical care that meets the diverse, individual needs of our students.

- You must first, seek non-emergency medical care at SHS by meeting with your primary care provider.
- If you need off-campus, non-emergency services, you must first contact your primary care clinician before obtaining non-emergency medical services. Your diagnosis and location will determine whether a referral will be granted. The referral ensures that your additional care will be covered by UC SHIP if services rendered are medically necessary and covered by the plan. A referral is required regardless of the distance from campus that the care is provided. See number 2 under "Get the Care You Need" for other exceptions to the referral rules.

You Need a Referral for Care Outside of SHS

When you start with an SHS referral, you can choose UC Family and other health care providers—whether in or out of the Anthem Blue Cross network—and get necessary care that's covered by UC SHIP.

Keep in mind that using UC Family or other Anthem Blue Cross network providers can save you money.

UC Medical Centers—and affiliated providers—are members of the Anthem Blue Cross Prudent Buyer network, but have agreed to offer their services to UC SHIP members at an even lower rate.

If you are referred for services outside of SHS, ask for provider recommendations. You can also contact UC San Diego Health System or Anthem Blue Cross for assistance with locating a network provider—it will help lower your out-of-pocket expenses.

Call the UC San Diego Health System at:

- main number (858) 657-7000
- new patient number (800) 926-8273

Call **Anthem Blue Cross** at (866) 940-8306.

DO NOT SKIP THIS STEP: You must get a SHS referral for non-emergency care outside of SHS regardless of the distance from campus. Referrals are not required for emergency room services or Urgent Care Clinic visits. See number 2 under "Get the Care You Need" for other exceptions to the referral rules.

Medical Coverage

These are highlights of UC SHIP benefits and provisions. For detailed information on all benefits, terms and conditions of UC SHIP, see the Benefit Booklet at www.ucop.edu/ucship. Select your campus home page from the left-hand navigation bar and select "Access Benefits Administration Info" to find the "Benefit Booklet."

	NETWORK		OUT-OF-NETWORK
REFERRALS ARE THE PLACE TO START IF YOU WANT UC SHIP TO PAY YOUR BENEFITS. For non-emergency care outside of the SHS, obtain a written referral from your SHS primary care clinician. See number 2 under "Get the Care You Need" for other exceptions to the referral rules.	UC FAMILY PROVIDERS <ul style="list-style-type: none"> SHS UC San Diego Health System Any other UC medical centers and their affiliated facilities and professional providers 	ANTHEM BLUE CROSS PPO PROVIDERS Providers/facilities in the Anthem Blue Cross (PPO) Prudent Buyer network	ALL OTHER PROVIDERS Any health care provider/facility you choose; however, you will be responsible to pay amounts that exceed the Anthem Blue Cross maximum allowed amount
SEPARATE BENEFIT YEAR DEDUCTIBLES The amount you are responsible to pay before UC SHIP begins paying for services in each category.	\$0	\$500 individual/\$1,000 family	\$1,000 individual/\$2,000 family
SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS Once you pay this amount toward each category of your covered care, including pharmacy expenses (see below), UC SHIP steps in to pay 100% of your eligible expenses.	\$2,500 individual/\$5,000 family	\$3,350 individual/\$6,700 family	\$7,000 individual/\$14,000 family
Includes deductibles, coinsurance, medical copays. Coinsurance is the percentage of the maximum allowed amount that you are responsible for paying. Copay is the set-dollar amount which you are responsible for paying.			
UC SHIP COVERS			
OFFICE VISITS Copay covers office visit only. Additional charges apply for other services, such as lab work. For details, visit www.ucop.edu/ucship > Plan Docs. Find your campus and click on "Student Medical Summary of Benefits and Coverage (SBC)."	SHS <ul style="list-style-type: none"> 100% for primary and specialty care UC Family <ul style="list-style-type: none"> Primary care: 100% after \$5 copay Specialty care: 100% after \$10 copay Chiropractic Care/Acupuncture: 100% after \$15 copay 	Primary care: 100% after \$20 copay, deductible waived Specialty care: 100% after \$30 copay, deductible waived	60% for primary and specialty care
PROFESSIONAL SERVICES COINSURANCE Benefit year deductible or copays may apply. See your Benefit Booklet.	90%	80%	60%
ROUTINE PHYSICALS/STUDENT ADULT PREVENTIVE CARE	100%	100%, deductible waived	Not covered
MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS	SHS: 100% UC Family: 100%, after \$5 copay	100% after \$10 copay, deductible waived	60%, no copay
INPATIENT HOSPITAL CARE	Psychiatric: 95% All Other: 90%	80% after \$500 copay	60% after \$500 copay
URGENT CARE	UC Family: 100% after \$25 copay	100% after \$50 copay, deductible waived	60%
EMERGENCY	100% after \$125 copay	100% after \$125 copay, deductible waived	100% after \$125 copay, deductible waived <i>You pay amounts exceeding Anthem Blue Cross maximums.</i>
PEDIATRIC DENTAL AND VISION CARE* Up to age 19 <small>* Content in red indicates an update effective August 1, 2016.</small>	N/A	Dental checkup: 100%; basic and major services 50% Vision exam, frame (formulary) and standard lenses and contact lenses: 100%	Dental checkup: 100%; basic and major services 50% Vision: Up to \$30 allowance for exam, \$45 for frame and \$25 for lenses

Pharmacy Coverage

OptumRx is the pharmacy benefit administrator for UC SHIP. You'll be covered at any pharmacy, but you'll pay the lowest costs if you take your prescription to the SHS pharmacy or OptumRx network pharmacies. Certain expenses and services are excluded from Pharmacy coverage. You'll find a list on the UC SHIP website at www.ucop.edu/ucship > San Diego > Access Benefits Administration Info > Pharmacy Coverage–OptumRx (formerly Catamaran) > Prescription Drug Plan.

	NETWORK		OUT-OF-NETWORK
	SHS	OPTUMRX PHARMACIES	ALL OTHER PHARMACIES
ANNUAL LIMIT ON YOUR OUT-OF-POCKET COSTS Once you pay this amount toward your network and out-of-network covered prescriptions, UC SHIP steps in to pay 100% of your pharmacy costs.	\$1,000 individual/\$2,000 family		
UC SHIP COVERS			
OUTPATIENT PRESCRIPTION DRUGS	<ul style="list-style-type: none"> 100% after \$5 generic copay 100% after \$25 brand-name formulary copay, 30-day supply 100% after \$40 brand-name non-formulary copay, 30-day supply 100% after \$100 specialty copay, 30 day supply Note: 100% prescription coverage for FDA-approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available.	<ul style="list-style-type: none"> 100% after \$10 generic copay 100% after \$40 brand-name formulary, 30-day supply 100% after \$100 brand-name non-formulary copay, 30-day supply 100% after \$100 specialty copay, 30 day supply 	<ul style="list-style-type: none"> 100% after \$10 generic copay 100% after \$40 brand-name formulary copay, 30-day supply 100% after \$100 brand-name non-formulary copay, 30-day supply 100% after \$100 specialty copay, 30-day supply <i>You pay amounts exceeding OptumRx maximums.</i>

Dental Coverage

UC SHIP covers the highest benefits when you receive services from dentists in the Delta Dental PPO network. You decide how you want to manage costs by selecting a network or out-of-network dentist. Certain expenses and services are excluded from Dental coverage. You'll find a list on the UC SHIP website at www.ucop.edu/ucship > San Diego > Access Benefits Administration Info > Your Dental Coverage–Delta Dental > Evidence of Coverage. Enhancements for 2016–2017 are shown in green.

	DELTA DENTAL PPO NETWORK	OTHER DELTA DENTAL NETWORKS OR OUT-OF-NETWORK
ANNUAL DEDUCTIBLE The amount you pay before UC SHIP begins paying for the services you receive.	None for preventive and diagnostic services, \$25 per person for other services	None for preventive and diagnostic services, \$50 per person for other services
ANNUAL BENEFIT MAXIMUMS The most the plan will pay out over the coverage period.	\$1,000 per member Note: Not to exceed a cumulative maximum of \$1,000 each benefit year for network plus out-of-network dental benefits in total.	\$750 per member
FEE SCHEDULE The maximum amount Delta Dental will pay for a service, sometimes called a plan allowance.	PPO providers agree to accept Delta Dental PPO maximum allowed fee schedule.	You are responsible for the difference between the amount Delta Dental pays and the amount your out-of-network dentist bills.*
UC SHIP COVERS		
PREVENTIVE AND DIAGNOSTIC SERVICES Includes: Oral exams; cleanings (once every 6 months); X-rays (one bite-wing series within 12 months); fluoride treatment	100%	80%
BASIC SERVICES Includes: Fillings and extractions; composite fillings on back teeth ; endodontics (root canal); periodontics; oral surgery; night guards	80% after you pay deductible	60% after you pay deductible
MAJOR SERVICES Includes: Prosthodontics; inlays/onlays; crowns and cast restorations; implants	70% after you pay deductible	40% after you pay deductible

*Delta Dental PPO network dentists will save you the most on your care. In comparison, you will usually have the highest out-of-pocket costs when you visit an out-of-network dentist. However, Delta Dental Premier dentists will apply the approved fee schedule even though they are out-of-network, so you would have lower costs than with other out-of-network dentists.

Vision Coverage

Vision coverage is included with UC SHIP benefits. UC SHIP covers a greater portion of a covered student's fees when you receive exams, glasses or lenses from a provider in the Anthem Blue View Vision Insight network. To manage your budget wisely, if you use a retail provider, be sure to determine whether it is a network Anthem Blue View Vision provider before you make a purchase. Certain expenses and services are excluded from Vision coverage. You'll find a list on the UC SHIP website at www.ucop.edu/ucship > San Diego > Access Benefits Administration Info.

	ANTHEM BLUE VIEW VISION INSIGHT NETWORK	OUT-OF-NETWORK
ROUTINE EYE EXAM (PER BENEFIT YEAR)	\$10 copay	Up to the \$49 allowance
EYEGLOSS FRAMES (PER BENEFIT YEAR) Select an eyeglass frame and receive the following allowance toward the purchase price.	Up to \$120, then you pay 80% of costs exceeding \$120	Up to \$50, then you pay 100% of costs exceeding \$50
EYEGLOSS LENSES (STANDARD)	Single lenses: \$25 copay Bifocal lenses: \$25 copay Trifocal lenses: \$25 copay	Single lenses: Up to \$35 Bifocal lenses: Up to \$49 Trifocal lenses: Up to \$74
CONTACT LENSES (PER BENEFIT YEAR) Select an allowance toward the cost of a supply of contact lenses (rather than eyeglass lenses).	Conventional lenses: Up to \$120; you pay anything above \$120 with a 15% discount Disposable lenses: Up to \$120	Conventional lenses: Up to \$92 Disposable lenses: Up to \$92



Visit UC SHIP online

This brochure provides a summary of information. For detailed information on all benefits, terms and conditions of UC SHIP, see the Benefit Booklet at www.ucop.edu/ucship. Select your campus home page from the left-hand navigation bar and select "Access Benefits Administration Info" to find the "Benefit Booklet."

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Get In Touch!

Take care of yourself, UC San Diego. If you need help, you're covered:

Student Health Services

(858) 534-8089

OptumRx Pharmacy Services

(844) 265-1879

Counseling and Psychological Services (CAPS)

(858) 534-3755

Delta Dental Customer Service

(800) 765-6003

After-Hours Nurse Line

(858) 534-3300

UC San Diego Health System

- main line

(858) 657-7000

- new patient line

(800) 926-8273

Anthem Blue Cross

(866) 940-8306

Emergency

911 or

Blue View Vision Insight Plan

(866) 940-8306

(858) 534-HELP (4357)

Customer Service

on campus, from your cell phone