

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 UCH—in Suite 202 at 200 McAllister St.



2 Get a referral. If you need non-emergency care outside of SHS during the school term, get a referral from SHS. This referral is an "okay" to receive additional care during the school term. Without it, your care won't be covered—or paid for—by the Plan. During school breaks and the summer, obtain a referral for specialty care from your primary care clinician within the Anthem Blue Cross Prudent Buyer network. 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.



3 Make the most of in-network coverage. Use your SHS referral with UCSF Medical Center providers or other members of the UC Family's nationally ranked medical centers, affiliated facilities and professional providers—you'll receive specialty care at lower student rates when you do.



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



5 Get help. If you have questions, call SHS at (415) 565-4612 or email HealthServicesHelp@uchastings.edu. Or contact Anthem Blue Cross—our medical plan administrator—at (866) 940-8306 or 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

Online:

www.uchastings.edu/about/admin-offices/health-services/index.php

Phone:

(415) 565-4612

Hours:

Monday, Tuesday, Thursday,
Friday: 8:30 am-2:30 pm
Wednesday: 10:30 am-4:30 pm

Location:

200 McAllister St., Suite 202
San Francisco, CA 94102

Student Health Services

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, 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, there's 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—such as 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 SHS referral to receive coverage for the care you need. See number 2 under "Get the Care You Need" for exceptions to the referral rules. During the summer and term breaks when SHS is closed, obtain referrals from a primary care clinician in the Anthem Blue Cross Prudent Buyer (PPO) network.



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 HASTINGS
2016-2017

CONVENIENT AND AFFORDABLE STUDENT HEALTH INSURANCE



Welcome to UC SHIP at UC Hastings!

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 health care costs that could affect your future success—graduation and beyond.

UC SHIP at UC Hastings includes medical, pharmacy, dental and vision coverage for you, with the option to enroll your eligible dependents. Plus, you're eligible for emergency and urgent care coverage 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)—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
- 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 a 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 is close at hand:

- On campus at Student Health Services (SHS)
- At any UC provider, 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 lower student rates.

During the school term, be sure to get a referral from SHS before making an appointment with any UC Family or other Anthem Blue Cross Prudent Buyer network providers. During summer months and breaks when the SHS is closed, you can visit an Anthem Blue Cross primary care clinician without a referral. However, be sure to obtain a referral from your primary care clinician in the Anthem Blue Cross Prudent Buyer network if you need to see a specialist. 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 students, 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 students, including registered domestic and international students. 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, you must submit the waiver application form provided in the "Insurance Benefits" section of www.uchastings.edu to request to waive enrollment before the designated fee payment deadline date. 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.

- First seek non-emergency medical care at SHS by meeting with your primary care provider.
- If you need off-campus, non-emergency services during the term, you must first contact your primary care clinician to obtain 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. This referral is required regardless of the distance from the campus that you obtain care. See number 2 under "Get the Care You Need" for other exceptions to the referral rules.
- During school breaks and summer break, you can visit an Anthem Blue Cross primary care physician without a referral. However, be sure to obtain a referral from your primary care clinician in the Anthem Blue Cross Prudent Buyer network for medically necessary specialist services.

You Need a Referral for Care Outside of SHS

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

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

UC medical centers—and affiliated professional 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 UCSF Medical Center or Anthem Blue Cross for assistance with locating a network provider—it will help lower your out-of-pocket expenses.

The UCSF Medical Center has three main facilities at:

- **Parnassus** (415) 476-1000
- **Mount Zion Campus** (415) 567-6600
- **Mission Bay Campus** (415) 353-3000

DO NOT SKIP THIS STEP: You must get a SHS referral for non-emergency care outside of SHS during school terms. Contact your Anthem Blue Cross Prudent Buyer primary care physician for specialty care referrals during the summer and holiday breaks when SHS is closed. 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

Highlights of your UC SHIP coverage are shown below. Certain expenses and services are excluded from medical coverage. You'll find a list on the UC SHIP site at www.ucop.edu/ucship > [Hastings > Access Benefits Administration Info > Medical Coverage—Anthem Blue Cross > Find Out What Is Excluded by UC SHIP.](#)

	IN-NETWORK	OUT-OF-NETWORK
REFERRALS ARE THE PLACE TO START IF YOU WANT UC SHIP TO PAY YOUR BENEFITS. For non-emergency specialty care outside of the SHS, obtain a written referral. <i>During the school term, obtain a referral from your SHS primary care clinician. During school breaks and the summer, obtain a referral from your primary care clinician in the Anthem Blue Cross Prudent Buyer network. See number 2 under "Get the Care You Need" for other exceptions to the referral rules.</i>	UC FAMILY PROVIDERS <ul style="list-style-type: none"> SHS UCSF Medical Center Any other UC medical centers and their affiliated facilities and professional providers 	ANTHEM BLUE CROSS PROVIDERS Providers/facilities in the Anthem Blue Cross Prudent Buyer (PPO) network
SEPARATE BENEFIT-YEAR DEDUCTIBLES The amount you are responsible to pay before UC SHIP begins paying for services in each category.	SHS lab services <ul style="list-style-type: none"> \$200 individual/\$400 family (combined with the in-network deductible) Other care and services <ul style="list-style-type: none"> \$0 	\$200 individual/\$400 family
SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS Once you pay this amount toward your covered care, UC SHIP steps in to pay 100% of your medical and pharmacy costs.	\$2,000 individual/\$4,000 family Includes deductibles, coinsurance, medical copays and prescription copays	\$3,000 individual/\$6,000 family \$6,000 individual/\$12,000 family
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 copayment Specialty care: 100% after \$10 copayment 	Primary care: 100% after \$20 copayment, deductible waived Specialty care: 100% after \$40 copayment, deductible waived
ROUTINE PHYSICALS/STUDENT ADULT PREVENTIVE CARE	100%	100%, deductible waived
MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS	SHS: 100% UC Family: 100%, after \$5 copayment	100% after \$20 copayment, deductible waived
INPATIENT HOSPITAL CARE	UC Family: 90%	90% after \$500 copayment
URGENT CARE	UC Family: 100% after \$25 copayment	100% after \$25 copayment, deductible waived
EMERGENCY	100% after \$125 copayment	100% after \$125 copayment, deductible waived
PEDIATRIC DENTAL AND VISION CARE Up to age 19	N/A	Dental checkup: 100%; basic and major services 50% Vision exam, frame (formulary) and standard lenses and contact lenses: 100%

Pharmacy Coverage

OptumRx is the new pharmacy benefit administrator for UC SHIP. You can take your prescription to any pharmacy, but you'll pay the lowest costs if you take it to an OptumRx in-network pharmacy. Certain expenses and services are excluded from Pharmacy coverage. You'll find a list on the UC SHIP site at www.ucop.edu/ucship > [Hastings > Access Benefits Administration Info > Pharmacy Coverage—OptumRx \(formerly Catamaran\) > Prescription Drug Plan.](#)

	IN-NETWORK	OUT-OF-NETWORK
	OPTUMRX PHARMACIES	ALL OTHER PHARMACIES
SEPARATE ANNUAL LIMITS ON YOUR OUT-OF-POCKET COSTS	Your share of prescription drug costs count toward the combined medical/pharmacy annual out-of-pocket limit. See details in the "Your Medical Coverage" chart above about the combined annual out-of-pocket limit, or visit the UC SHIP website at www.ucop.edu/ucship .	
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 	<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 <i>You pay amounts exceeding OptumRx maximums.</i>

Dental Coverage

UC SHIP provides 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 an in-network or out-of-network dentist. Certain expenses and services are excluded from Dental coverage. You'll find a list on the UC SHIP site at www.ucop.edu/ucship > [Hastings > 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 services.	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 in-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. And, 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

UC SHIP covers a greater portion of your fees when you receive exams, glasses or lenses from a provider in the Anthem Blue View Vision Insight Plan network. Manage your budget wisely—if you use a retail provider, be sure to determine whether they are an in-network Anthem Blue View Vision Insight Plan provider before you make a purchase. Certain expenses and services are excluded from Vision coverage. You'll find a list on the UC SHIP site at www.ucop.edu/ucship > [Hastings > Access Benefits Administration Info.](#)

	ANTHEM BLUE VIEW VISION INSIGHT PLAN NETWORK	OUT-OF-NETWORK
ROUTINE EYE EXAM (PER BENEFIT YEAR)	\$10 copayment	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 copayment Bifocal lenses: \$25 copayment Trifocal lenses: \$25 copayment	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."

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



Get In Touch!

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

Student Health Services	(415) 565-4612
Anthem Blue Cross	(866) 940-8306
Blue View Vision Insight Plan Customer Service	(866) 940-8306
OptumRx	(844) 265-1879
Delta Dental Customer Service	(800) 765-6003
After-Hours Nurse Advice	(800) 397-9380

Emergency 911 or go to the nearest emergency room

Emergency Rooms near campus

- UCSF Medical Center (415) 476-1000
- Saint Francis Memorial Medical Center (415) 353-6000
- Saint Mary's Medical Center (415) 668-1000

Students in crisis call Hastings Public Safety (415) 565-4611

Or find a hotline at www.uchastings.edu/about/admin-offices/health-services/resources/community-resources.php