

# Get the Care You Need

## CONVENIENT AND AFFORDABLE STUDENT HEALTH INSURANCE



### Welcome to UC SHIP at UC Riverside!

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 Riverside 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](http://WWW.UCOP.EDU/UCSHIP)

**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 UCR in the Veitch Student Center (building 495 on the campus map). Call (951) 827-3031 to schedule an appointment. Counseling and Psychological Services are also available within the Veitch Student Center. For appointments call (951) 827-5531.

**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 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 SHCS or if you're away from campus.

**3 Make the most of network coverage.** Use your SHS referral with providers or other members of the Anthem Blue Cross Prudent Buyer network, including the UC Family of 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 your UC SHIP benefits in one place, every day, 24 hours a day. Visit the UC SHIP website at [www.ucop.edu/ucship](http://www.ucop.edu/ucship) to get started.

**5 Get help.** If you have questions, call SHS at (951) 827-3031 (main number). Or contact Anthem Blue Cross—our medical plan administrator—at (866) 940-8306 or [www.anthem.com/ca](http://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 and CAPS

**Email:** [health@ucr.edu](mailto:health@ucr.edu)

**By Phone:**

(951) 827-3031 (main number)

(951) 827-5531 (Counseling and Psychological Services)

**Location:**

900 University Avenue (in Veitch Student Center)

### Student Health Services (SHS)/Counseling and Psychological Services (CAPS)

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

SHS is an outpatient health center that includes a full-service pharmacy and 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 are available to 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, lower out-of-pocket expenses 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.



### 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.



### 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 tablet? Access the app using your computer's browser at [www.mobilehealthconsumer.com/studenthealth](http://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 medical center, affiliated facilities and professional providers (you'll get an additional UC Family discount)
- Throughout the United States with other 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.

Be sure to get a referral from SHS before making an appointment with a UC Family provider 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 registered domestic, international and students in-absentia—at UC Riverside 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, 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 by the waiver 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 them.

**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 will be issued referrals for care outside of SHS. These referrals ensure that your additional care will be covered by UC SHIP, and are 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.

### You Need a Referral for Care Outside of SHS

When you start with an SHS referral, you can choose from other health care providers—whether in or out of the Anthem Blue Cross network—and get necessary care that's covered by UC SHIP. You do not need a referral if you are outside of a 50 mile radius from campus.

Keep in mind that using UC Family or other Anthem Blue Cross 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 Anthem Blue Cross at (866) 940-8306 for assistance with locating a network provider—it will help lower your out-of-pocket expenses.

**DO NOT SKIP THIS STEP:** You must get a SHS or CAPS referral for care outside of SHS unless you are more than 50 miles 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

Highlights of your UC SHIP coverage are shown below. The Benefit-Year Deductible applies unless stated otherwise. Visit [www.ucop.edu/ucship](http://www.ucop.edu/ucship) for details. Certain expenses and services are excluded from medical coverage. You'll find a list on the UC SHIP site at [www.ucop.edu/ucship](http://www.ucop.edu/ucship) > [Riverside](#) > [Access Benefits Administration Info](#) > [Medical Coverage—Anthem Blue Cross](#) > [Find Out What Is Excluded by UC SHIP](#).

	SHS	OUTSIDE OF SHS
<b>REFERRALS ARE THE PLACE TO START IF YOU WANT UC SHIP TO PAY YOUR BENEFITS.</b> For non-emergency care outside of 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.	Your convenient, on-campus medical home away from home	<b>NETWORK PROVIDERS</b> Providers/facilities in the Anthem Blue Cross Prudent Buyer network, including UC Family medical centers, affiliated facilities and professional providers <b>OUT-OF-NETWORK PROVIDERS</b> Any other health care provider/facility you choose; however, you will be responsible to pay amounts that exceed the Anthem Blue Cross maximum allowed amount
<b>BENEFIT-YEAR DEDUCTIBLES</b> The amount you are responsible to pay before UC SHIP begins paying for services in each category.	\$0	\$200 individual/\$400 family
<b>SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS</b> Once you pay this amount for covered medical and pharmacy services, UC SHIP steps in to pay 100% of your covered expenses.	Includes deductibles, coinsurance, medical copays and prescription copays	<b>Network providers:</b> \$3,000 individual/\$6,000 family <b>Out-of-network providers:</b> \$6,000 individual/\$12,000 family
<b>UC SHIP COVERS</b>		
<b>OFFICE VISITS</b> Copay covers office visit only. Additional charges apply for other services, such as lab work. For details, visit <a href="http://www.ucop.edu/ucship">www.ucop.edu/ucship</a> > <a href="#">Plan Docs</a> . Find your campus and click on "Student Medical Summary of Benefits and Coverage (SBC)."	100%	<b>Network providers:</b> 100% after \$15 copay for graduate students and \$17 copay for undergraduate students for primary and specialty care, deductible waived <b>Out-of-network providers:</b> 60% for primary and specialty care
<b>ROUTINE PHYSICALS/STUDENT ADULT PREVENTIVE CARE</b>	100%	<b>Network providers:</b> 100%, deductible waived <b>Out-of-network providers:</b> 60%
<b>MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS</b>	100%	<b>Network providers:</b> 100% after \$15 copay for graduate students and \$17 copay for undergraduate students, deductible waived <b>Out-of-network providers:</b> 60%, no copay
<b>INPATIENT HOSPITAL CARE</b>		<b>Network providers:</b> 90% <b>Out-of-network providers:</b> 60%, after \$500 copay
<b>URGENT CARE</b>		<b>Network providers:</b> 100% after \$50 copay, deductible waived <b>Out-of-network providers:</b> 60%
<b>EMERGENCY</b>		<b>Network providers:</b> \$100 copay <b>Out-of-network providers:</b> \$100 copay <i>Copay waived if admitted.</i>
<b>PEDIATRIC DENTAL AND VISION CARE</b> Up to age 19		<b>Dental checkup:</b> 100%; basic and major services 50% <b>Vision exam, frame (formulary) and standard lenses and contact lenses:</b> 100%

## Pharmacy Coverage

OptumRx is the 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 the Student Health Pharmacy or any other OptumRx 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](http://www.ucop.edu/ucship) > [Riverside](#) > [Access Benefits Administration Info](#) > [Pharmacy Coverage—OptumRx \(formerly Catamaran\)](#) > [Prescription Drug Plan](#).

	NETWORK	OUT-OF-NETWORK
	SHS	OPTUMRX PHARMACIES
		ALL OTHER PHARMACIES
<b>SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS</b>	Your share of prescription drug costs count toward the combined annual medical/pharmacy out-of-pocket limit listed above. There are more details about the combined annual out-of-pocket limits in the "Medical Coverage" chart above, or visit the UC SHIP website at <a href="http://www.ucop.edu/ucship">www.ucop.edu/ucship</a> .	
<b>UC SHIP COVERS</b>		
<b>OUTPATIENT PRESCRIPTION DRUGS</b> Mail Order is available	<ul style="list-style-type: none"> <li>100% after \$5 generic copay</li> <li>100% after \$25 brand-name formulary copay, 30-day supply</li> <li>100% after \$50 brand-name non-formulary copay, 30-day supply</li> <li>100% after \$50 specialty copay, 30-day supply</li> </ul> <p><b>Note:</b> 100% prescription coverage for FDA-approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available.</p>	<ul style="list-style-type: none"> <li>100% after \$5 generic copay</li> <li>100% after \$25 brand-name formulary copay, 30-day supply</li> <li>100% after \$50 brand-name non-formulary copay, 30-day supply</li> <li>100% after \$50 specialty copay, 30-day supply</li> </ul> <p><i>You also pay amounts exceeding OptumRx maximums.</i></p>

## 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 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 site at [www.ucop.edu/ucship](http://www.ucop.edu/ucship) > [Riverside](#) > [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
<b>ANNUAL DEDUCTIBLE</b> The amount you pay before UC SHIP begins paying for 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
<b>ANNUAL BENEFIT MAXIMUMS</b> The most the plan will pay out over the coverage period.	\$1,000 per member <b>Note:</b> 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
<b>FEE SCHEDULE</b> 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.*
<b>UC SHIP COVERS</b>		
<b>PREVENTIVE AND DIAGNOSTIC SERVICES</b> Includes: Oral exams; cleanings (once every 6 months); X-rays (one bite-wing series within 12 months); fluoride treatment	100%	80%
<b>BASIC SERVICES</b> Includes: Fillings and extractions; <b>composite fillings on back teeth</b> ; endodontics (root canal); periodontics; oral surgery; <b>night guards</b>	80% after you pay deductible	60% after you pay deductible
<b>MAJOR SERVICES</b> Includes: Prosthodontics; inlays/onlays; crowns and cast restorations; <b>implants</b>	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

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, including the new SHS Vision Clinic. Manage your budget wisely—if you use a retail provider, be sure to determine whether they are a 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](http://www.ucop.edu/ucship) > [Riverside](#) > [Access Benefits Administration Info](#).

	ANTHEM BLUE VIEW VISION INSIGHT PLAN NETWORK	OUT-OF-NETWORK
<b>ROUTINE EYE EXAM (PER BENEFIT YEAR)</b>	\$10 copay	Up to the \$49 allowance
<b>EYEGLASS FRAMES (PER BENEFIT YEAR)</b> 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
<b>EYEGLASS LENSES (STANDARD)</b>	<b>Single lenses:</b> \$25 copay <b>Bifocal lenses:</b> \$25 copay <b>Trifocal lenses:</b> \$25 copay	<b>Single lenses:</b> Up to \$35 <b>Bifocal lenses:</b> Up to \$49 <b>Trifocal lenses:</b> Up to \$74
<b>CONTACT LENSES (PER BENEFIT YEAR)</b> Select an allowance toward the cost of a supply of contact lenses (rather than eyeglass lenses).	<b>Conventional lenses:</b> Up to \$120; you pay anything above \$120 with a 15% discount <b>Disposable lenses:</b> Up to \$120	<b>Conventional lenses:</b> Up to \$92 <b>Disposable lenses:</b> 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](http://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 Riverside. If you need help, you're covered:

<b>Student Health Services</b>	(951) 827-3031
<b>Counseling and Psychological Services (CAPS)</b>	(951) 827-5531
<b>Anthem Blue Cross</b>	(866) 940-8306
<b>Blue View Vision Insight Plan Customer Service</b>	(866) 940-8306

<b>OptumRx</b>	(844) 265-1879
<b>Delta Dental Customer Service</b>	(800) 765-6003
<b>After-Hours Advice Nurse</b>	(877) 351-3457
<b>After-Hours Urgent Care</b>	(951) 782-5454
<b>Emergency</b>	911 or use a Campus Emergency Phone or go to the nearest emergency room