Get the Care You Need

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—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.

How SHS and UC SHIP Work Together

UC SHIP is designed to work together with UC SHIP 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.

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

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
By Phone: (951) 827-3031 (main number)
(951) 827-5531 (Counseling and Psychological Services)

Coverage and Choices

All registered students—including registered domestic and international students 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. Services you apply to ensure 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.
Medical Coverage
Highlights of your UC SHIP coverage are shown below. The Benefit Year Deductible applies unless stated otherwise. Visit 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 > Riverside > Access Benefits Administration Info > Medical Coverage–Anthem Blue Cross > Find Out What Is Excluded by UC SHIP.

SHS OUTSIDE OF SHS

REFERRALS ARE THE PLACE TO START IF YOU WANT UC SHIP TO PAY YOUR BENEFITS. 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.

BENEFIT-YEAR DEDUCTIBLE
The amount you are responsible to pay before UC SHIP begins paying for services in each category.

Your convenient, on-campus medical home away from home

$0

$20 individual/$80 family

SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS
Pay this amount for covered medical and pharmacy services, UC SHIP steps in to pay the balance of your covered expenses. Also includes deductibles, coinsurance, medical copay and prescription copays

Network providers: $1,000 individual/$4,000 family
Out-of-network providers: $6,000 individual/$14,000 family

UC SHIP COVERS

OFFICE VISITS
Copy 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.”

100%

Network providers: 100% after $15 copay for graduate students and $17 copay for undergraduate students for primary and specialty care, deductible waived
Out-of-network providers: 60% for primary and specialty care

ROUTINE PHYSICALS/STUDENT ADULT PREVENTIVE CARE

100%

Network providers: 100%, deductible waived
Out-of-network providers: 50%

MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS

100%

Network providers: 100% after $15 copay for graduate students and $17 copay for undergraduate students, deductible waived
Out-of-network providers: 60% after $50 copay

INPATIENT HOSPITAL CARE

0

Network providers: $1,100 copay
Out-of-network providers: $1,100 copay

DENTAL COVERAGE

Pediatric (except those covered under the child care beneﬁt)

Up to age 19

100%

Delta Dental Premier dentists will apply the approved fee schedule even though they are out-of-network dentists. However, Delta Dental PPO network dentists will save you the most on your care. In comparison, you will usually have the highest out-of-network dentist. Delta Dental PPO network dentists agree to accept Delta Dental PPO maximum allowed fee schedule.

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 > Riverside > Access Benefits Administration Info > Pharmacy Coverage–OptumRx (formerly Catamaran) > Prescription Drug Plan.

NETWORK OUT-OF-NETWORK

SHS OPTUMRX PHARMACIES ALL OTHER PHARMACIES

SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS
Your share of prescription drug costs counts 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 www.ucop.edu/ucship.

Outpatient Prescription Drugs
Mail Order is available

• 100% after $5 generic copay
• 100% after $15 brand-name generic copay, 30-day supply
• 100% after $50 brand-name non-formulary copay, 30-day supply
• 100% after $50 specialty copay, 30-day supply
Note: Note: 100% prescription coverage for FDA-approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available.

• 100% after $15 generic copay
• 100% after $15 brand-name generic copay, 30-day supply
• 100% after $50 brand-name non-formulary copay, 30-day supply
• 100% after $50 specialty copay, 30-day supply
You also pay amounts exceeding OptumRx maximums.

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 > 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

ANNUAL DEDUCTIBLE
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

ANNUAL BENEFIT MAXIMUM
The most the plan will pay out over the coverage period.

$1,000 per member
$1,000 per member

Note: Note: Not to exceed a cumulative maximum of $2,000 each benefit year for network plus out-of-network dental benefits in total.

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-month treatment).

100%

80%

BASIC SERVICES
Includes: Fillings and extractions, composite fillings on back teeth, endodontics (root canals), periodontics, oral surgery, night guards.

80% after you pay deductible
90% after you pay deductible

MAJOR SERVICES
Includes: Prosthodontics, Inlays/onlays, crowns and cost restorations; Implants

70% after you pay deductible
40% after you pay deductible

Dental checkup: 100%; basic and major services 50%
Vision exam, frame (formulary) and standard lenses and contact lenses: 100%

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, you are responsible for the amount 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 > Riverside > Access Benefits Administration Info > Your Dental Coverage–Anthem Blue Cross > Evidence of Coverage.

ANTHEM BLUE VIEW VISION INSIGHT PLAN NETWORK OUT-OF-NETWORK

ROUTINE EYE EXAM (PER BENEFIT YEAR)
Select an eye exam frame and receive the following allowance toward the purchase price.

$60 copay

Up to $60 after you pay

EYEGLASS FRAMES (PER BENEFIT YEAR)
Select an eyeglass frame and receive the following allowance toward the purchase price.

Up to $25, then you pay:
80% of costs exceeding $20

SINGLE LENSES:
Bifocal lenses: $25 copay
Trifocal lenses: $25 copay

Conventional lenses: Up to $200, you pay anything above $200 with a 15% discount
Disposable lenses: Up to $120

Get In Touch!
Take care of yourself, UC Riverside. If you need help, you’re covered.

OptumRx
(844) 265-1879

Delta Dental Customer Service
(800) 755-6005

After-Hours Advice Nurse
(877) 351-3457

Anthem Blue Cross
(951) 782-5454

Call 911 or use a Campus Emergency Phone or go to the nearest emergency room

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Visit UC SHIP online

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