Undergraduate Student Health Insurance Plan (USHIP) Benefits
2015-2016

For your insurance ID card or additional information on this plan, visit:
www.4studenthealth.com/uci
How USHIP Works
For UC Irvine Undergraduate Students
To understand how USHIP works, it is important to understand that our health care consists of two parts:

1. **The Student Health Center (SHC)**
   - The SHC provides outpatient medical, mental health, and preventive care for students. SHC clinicians provide your primary care while you’re on campus.

2. **The Undergraduate Student Health Insurance Plan (USHIP)**
   - USHIP is a medical plan that covers care outside of SHC, including hospitalization, authorized off-campus services, emergencies, or out-of-area care while traveling.
How do I use USHIP?

When you need medical care...

- **If you are enrolled under this plan as a student** and you need routine or urgent medical care, **you must first go to the Student Health Center (SHC)** for treatment during the regular hours of operation.

- **The SHC will diagnose and treat most illnesses** and injuries, coordinate all of your health care, and provide a referral to an outside provider.
  - Call, go online, or visit the SHC on campus to make an appointment for medical care.
  - **Phone:** (949) 824-5304
  - **Online:** [www.SHC.uci.edu](http://www.SHC.uci.edu)
How do I use USHIP?

If you need care off-campus...

Students must obtain a written referral from your SHC clinician prior to receiving most non-emergency medical care services outside of SHC in order for the care to be covered by the plan, unless you meet one of the conditions below.

• Services outside SHC that do not require a referral include:
  • Emergency medical treatment for a sudden, serious, or acute injury, illness, or condition (you should report to the SHC for follow-up care)
  • Treatment of mental conditions
  • Prescription medications and pharmacy services
  • Obstetrical and gynecological care
  • Pediatric dental and vision services for students under age 19
  • Services received when SHC is closed or during official school breaks and holidays only
  • Medical care received if you are more than 50 miles from campus
  • Services provided under the stand-alone dental and vision coverage
USHIP Medical and Pharmacy Benefits
# USHIP Medical Benefits

The USHIP plan will pay the following amounts for covered services subject to limitations and exclusions:

<table>
<thead>
<tr>
<th>Service</th>
<th>PPO</th>
<th>Non-PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit</td>
<td>100% after $15 copay for primary care or a $30 copay for specialists deductible waived</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Diagnostic X-Ray/Lab</td>
<td>90% after deductible</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Preventive/Wellness Care</td>
<td>100% deductible and copay waived</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>100% after $100 copay (waived if admitted)</td>
<td>100% after $100 copay (waived if admitted)</td>
</tr>
<tr>
<td>Outpatient Mental Health Visit</td>
<td>100% after $15 copay deductible waived</td>
<td>60% after deductible</td>
</tr>
<tr>
<td>Hospital Inpatient*</td>
<td>90% after deductible</td>
<td>60% after additional $500 deductible</td>
</tr>
</tbody>
</table>

*Pre-certification required. See brochure for more information.

PLEASE NOTE: There is a $200 per year deductible for PPO, which is waived for services at the Student Health Center. There is a $300 per year deductible for non-PPO.
## USHIP Prescription Drug Benefits

### Student Health Center and Retail Pharmacy

<table>
<thead>
<tr>
<th>Drug Type</th>
<th>Copay Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$10 per 30-day supply</td>
</tr>
<tr>
<td>Brand name (formulary)</td>
<td>$35 per 30-day supply</td>
</tr>
<tr>
<td>Brand name (non-formulary)</td>
<td>$50 per 30-day supply</td>
</tr>
</tbody>
</table>

### Prescription Contraceptives

<table>
<thead>
<tr>
<th>Drug Type</th>
<th>Copay Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>No copayment per 30-day supply</td>
</tr>
<tr>
<td>Brand name when there is no generic available</td>
<td>No copayment per 30-day supply</td>
</tr>
<tr>
<td>Brand name (formulary) when there is a generic available</td>
<td>$35 per 30-day supply</td>
</tr>
<tr>
<td>Brand name (non-formulary) when there is a generic available</td>
<td>$50 per 30-day supply</td>
</tr>
</tbody>
</table>

- A mail order discount is available. Please see brochure for details.
- Specialty medications available through Accredo Pharmacy. Please see brochure for details.
Find a PPO Provider

www.myfirsthealth.com

1. To find a doctor or facility near you, enter your ZIP Code or fill in the State/County/City fields.
2. If you wish to find a doctor or facility by name, fill in the Search field.
3. To find a doctor or facility by provider type or specialty, choose from the lists of Providers or Specialties.
4. To find a primary care physician, type or select “Family Practice” or “General Practice.”
To refine search:

1. You can refine your search results by changing the “Distance From You.” Tip: If you have too many results, reduce the number of miles; if you have too few results, increase the number of miles.

2. Providers will be listed alphabetically. To sort by distance, click here.

3. You can also refine your search by selecting the type of provider or specialty you are looking for.

Additional Options:

- Click “Map” to see the office or facility location on a map and get directions.
- Click “More About This Provider” for more details about the provider or to send the provider’s information to an email address.
- Click “Add to List” to select one or several specific providers from the results, then you can print a list of just those providers.
Other Coverages
Coverage While Traveling

When traveling outside of the country, or more than 100 miles from home, you can use the UnitedHealthcare Global program when you need care. Here’s how it works:

Before you travel:

2. Call the SHC to obtain information on coverage for international vaccines if traveling abroad.

If you need care when traveling:

1. In an emergency, go to the nearest hospital.
2. If you need help finding a doctor or hospital, or have any questions, call UnitedHealthcare Global Service Center collect at (410) 453-6330 24 hours a day, seven days a week.
3. Make sure you obtain the receipt of payment or bill for services and send it to Personal Insurance Administrators, Inc. Covered charges outside the U.S. will be paid at non-PPO rate.
Students are automatically enrolled in the Dental and Vision coverage. To enroll dependents, call (800) 853-5899 prior to enrolling in the medical coverage.

**Vision coverage is provided through Anthem Blue Cross**

- The Blue View Vision Insight network offers you one of the largest vision care networks in the industry, with a wide selection of experienced ophthalmologists, optometrists, and opticians. Blue View Vision Insight also includes convenient retail locations, many with evening and weekend hours, including LensCrafters, Sears Optical, Target Optical, JCPenney Optical, and most Pearle Vision locations.

- To locate a vision provider, select Blue View Vision Insight when using the “Find a Doctor” feature on www.anthem.com/ca.

**Dental Coverage is provided by Delta Dental**

- For a list of Delta Dental PPO Dentists, call (800) 765-6003. This list will identify those dentists who can provide care for individuals who have mobility impairments or have special health care needs. You can also obtain specific information about Delta Dental PPO Dentists and Delta Dental Dentists by visiting www.deltadentalins.com/ucship.
If you would like to have confidential medical information from the claims administrator sent to an address other than the address on file with the University, you can download a Confidential Communication Request, fill out the form, and send it to the address listed. This form is available at www.4studenthealth.com/Documents/Privacy/ConfidentialCommunicationReq.pdf.
Getting Your Medical Bills Paid

- **AN SHC REFERRAL IS REQUIRED FOR BENEFITS TO BE PAID.** When the SHC is closed or you meet one of the exceptions to the referral requirement (see brochure), you should go to the nearest PPO Doctor’s office, urgent care, or Hospital. While students may choose any Doctor or Hospital, using the providers available through the PPO networks may greatly decrease your costs. For a listing of the PPO Doctor or Hospital facilities, visit [www.myfirsthealth.com](http://www.myfirsthealth.com) or call (800) 226-5116.

- If required, obtain **pre-certification.** Pre-certification is required for scheduled, non-emergency inpatient Hospitalization, as well as certain conditions (see brochure for more information). Note: The call must be made at least three (3) working days prior to Hospital Confinement or surgery. Pre-certification is not required for Emergency or Urgent Care or Hospital Confinement for maternity care. For pre-certification information or status, contact American Health Holding at (888) 638-5706.

- After you receive treatment, your provider will submit a claim to the insurance company. However, in some circumstances, such as using a non-PPO provider, you may be asked to pay up front. In this case, submit a claim for reimbursement for the portion of the charges the company is responsible for paying by sending all itemized Hospital and medical bills and a completed claim form, to:

  Personal Insurance Administrators, Inc.
  P.O. Box 6040
  Agoura Hills, CA 91376-6040

- A fully itemized billing statement is required for benefit consideration. The fully itemized billing statement should include: 1) the patient’s name and date of birth; 2) the provider’s name, address, and tax identification number; 3) the diagnosis code, date of service, and procedure code; and 4) the amount charged for each procedure. The completed claim, including all Hospital and medical bills, must be submitted for payment within 90 days after the date loss occurs, or as soon thereafter as is reasonably possible. You have the right to request an independent medical review if health care services have been improperly denied, modified, or delayed based on medical necessity.

- If you have questions about the status of your claim after it has been submitted, please call Personal Insurance Administrators, Inc., at (855) 515-2423, Monday–Friday, 8:00 a.m. to 5:00 p.m. (4:00 p.m. on Fridays) PT.

  **Always keep a copy of all documents submitted for claims.**
UC Irvine – Student Health Center (SHC)

Appointments: (949) 824-5304
www.SHC.uci.edu

For benefit, eligibility, or claims questions, contact:
Personal Insurance Administrators, Inc. (PIA)
(855) 515-2423
P.O. Box 6040
Agoura Hills, CA 91376-6040

To find a PPO doctor:
First Health Network
(800) 226-5116
www.myfirsthealth.com

To locate a pharmacy outside SHC and to manage your medications (including refills and home delivery):
Express Scripts
(800) 447-9638
www.express-scripts.com

For information on dental and vision services, visit:
www.SHC.uci.edu

For an ID card or additional information on this plan, visit:
www.4studenthealth.com/uci

Download your ID card today! Carry your insurance ID card at all times!