

## UC IRVINE 2015-2016 STUDENT HEALTH INSURANCE PLAN FREQUENTLY ASKED QUESTIONS

### I. WELLNESS

#### What is the importance of having health insurance as a student?

Medical costs can be overwhelming and are rising continuously. Without health insurance, students can incur significant debt with excessive medical bills that will only hinder their academic careers. The Regents of the University of California believe that academic excellence is facilitated and strengthened when students have a strong mind, healthy body, enlivened spirit and clear aspirations, nurtured within a supportive environment. Health insurance coverage offers peace of mind and can ensure success to help facilitate the growth of a healthy mind and a bright academic future.

### II. OBTAINING CARE

#### Where do I go for Medical Care?

The UC Irvine Student Health Center (SHC) is Primary Care Provider and “gatekeeper” for students who are enrolled in SHIP. All medical care (except medical emergencies) must begin at the SHC. The Student Health Center is located at the corner of Pereira and East Peltason Drives.

#### In an Emergency, how do I access providers?

For Urgent Care or Emergency Services, you may call:

- **GSHIP:** Anthem Blue Cross Customer Service at (866) 940-8306 or access the website at [www.anthem.com](http://www.anthem.com) to find contracted providers.
- **USHIP:** First Health Network Customer Service at (800) 226-5116 or access the website at [www.myfirsthealth.com](http://www.myfirsthealth.com) to find contracted providers.

There are also medical facilities for urgent and emergency care located in the UC Irvine campus vicinity that can be found on the SHC website at [www.shc.uci.edu](http://www.shc.uci.edu).

### III. ELIGIBILITY

#### A. What is the effective date of coverage?

SHIP insurance coverage becomes effective at 12:00 a.m. on the first date of the applicable term for which the eligible student has paid student fees.

GSHIP	Quarter	Begin	End
Medical Students (1 <sup>st</sup> Year, Returning, Transfer)	Fall 2015	8/3/2015	1/3/2016
	Winter 2016	1/4/2016	3/22/2016
	Spring/Summer	3/23/2016	9/18/2016
Medical Students (Continuing - 2 <sup>nd</sup> , 3 <sup>rd</sup> , 4 <sup>th</sup> Year)	Fall 2015	9/21/2015	1/3/2016
	Winter 2016	1/4/2016	3/22/2016
	Spring/Summer	3/23/2016	9/18/2016
Graduate Students	Fall 2015	9/21/2015	1/3/2016
	Winter 2016	1/4/2016	3/22/2016

	Spring/Summer	3/23/2016	9/18/2016
Law Students (1 <sup>st</sup> Year, Returning, Transfer)	8/12/2015	1/3/2016	8/12/2015
	1/4/2016	9/18/2016	1/4/2016
Law Students (Continuing -2 <sup>nd</sup> , 3 <sup>rd</sup> , 4 <sup>th</sup> Year)	Fall 2015	9/21/2015	1/3/2016
	Winter 2016	1/4/2016	9/18/2016

USHIP	Quarter	Begin	End
Undergraduate	Fall 2015	9/21/2015	1/3/2016
	Winter 2016	1/4/2016	3/22/2016
	Spring/Summer 2016	3/23/2016	9/18/2016

**B. What happens if I withdraw from the University? Will my coverage still be effective?**

If a student withdraws prior to the first day of the quarter (not the first day of instruction), a full refund of premium will be made and the coverage will never have been activated. If a student withdraws on or after the first day of the quarter, no refund will be made and the student will remain covered under the plan for the rest of the quarter/semester.

**C. What happens if I drop a class? Will my coverage still be effective?**

Part-time and full-time students are covered regardless of the number of units they carry.

**D. I just graduated from school. Can I still purchase this insurance?**

Upon graduation, the plan allows for the purchase of “continuation coverage” for one additional quarter/semester immediately following graduation as long as you are enrolled in the SHIP during your final academic term. Graduate students (GSHIP) may purchase plan coverage through **Wells Fargo Insurance Services** at 800-853-5899. Undergraduate students (USHIP) may purchase plan coverage through **Personal Insurance Administrators, Inc. (PIA)** at 855-515-2423. Both Graduate and Undergraduate students may purchase Dental and Vision plan coverage by contacting **Wells Fargo Insurance Services** at 800-853-5899.

**E. I am on approved Leave of Absence or Filing Fee. Am I covered by GSHIP?**

Non-registered students with an approved “Filing Fee” status may purchase GSHIP for a maximum of one semester/quarter. Students with an approved “Leave of Absence” (LOA) may purchase GSHIP for a maximum of one semester or two quarters. A copy of the approved Filing Fee/Leave of Absence must be sent to Student Health Center Insurance Office at:

UC Irvine Student Health Center  
501 Student Health  
Irvine, CA 92697-5200  
[shc-insurance@uci.edu](mailto:shc-insurance@uci.edu)  
Fax: (949)824-5062

Voluntary enrollment is arranged directly through **Wells Fargo Insurance Services** at (800) 853-5899. Students must be covered by GSHIP in the term immediately preceding the term for which the student wishes to purchase coverage.

#### IV. COST OF COVERAGE

How much does the plan cost?

GROUP	Fall 2015	Winter 2016	Spring/Summer 2016
Medical Students (1 <sup>st</sup> Year, Returning) Annual Premium = \$3,942.00 (prorated)	\$1,620.00	\$1,161.00	\$1,161.00
Medical Students(Continuing – 2 <sup>nd</sup> , 3 <sup>rd</sup> , 4 <sup>th</sup> Year) Annual Premium = \$ 3,484.00	\$1,162.00	\$1,161.00	\$1,161.00
Graduate Students Annual Premium = \$ 3,484.00	\$1,162.00	\$1,161.00	\$1,161.00
Law Students (1 <sup>st</sup> Year, Returning, Transfer) Annual Premium = \$3,856.00 (prorated)	\$2,114.00		\$1,742.00
Law Students (Continuing – 2 <sup>nd</sup> , 3 <sup>rd</sup> , 4 <sup>th</sup> Year) Annual Premium = \$ 3,484.00	\$1,742.00		\$1,742.00
Undergraduate Students Annual Premium = \$ 1,497.00	\$499.00	\$499.00	\$499.00

#### How do I pay for coverage?

When the SHIP fee is assessed by the Registrar, it is automatically included in your student fees.

#### V. ENROLLMENT

##### How can I enroll my family members?

Enrolled students may purchase coverage for their dependents by contacting **Wells Fargo Insurance Services** at 800-853-5899, within 31 days of the start of the coverage period.

#### VI. COVERAGE

#### **A. When can I start seeking treatment?**

You may seek treatment effective on the start date of the applicable term for which the premium has been paid. Remember: the premium is part of your student fees for eligible students.

#### **B. Are there any reasons that someone would not be accepted based on a medical condition?**

No. Both the USHIP and GSHIP plans cover pre-existing conditions.

#### **C. Am I covered over the Summer?**

Students who have enrolled and paid fees in the Spring term will be covered through the Summer and until the beginning of the subsequent academic year. If a student graduates in Spring 2015, then coverage is continued and extends through Summer **(9/18/16 11:59 p.m.)**.

#### **D. Am I covered if I travel?**

Yes. However, keep in mind that **a referral from the Student Health Center Insurance Office is required for any non-urgent/non-emergency services**. For Undergraduate students (USHIP), there is an exception to the referral requirement if medical care is received when the student is more than 50 miles away from campus. For Graduate students (GSHIP), there is no mileage distance exception.

For Urgent Care and/or Emergency Services, providers are available nationwide:

- **GSHIP:** Call Blue Card PPO network. Call toll free at (800) 810-BLUE (2583) or visit [anthem.com](http://anthem.com) OR [www.ucop.edu/ucship](http://www.ucop.edu/ucship) to find contracted providers.
- **USHIP:** Call First Health Network Customer Service at (800) 226-5116 or visit the website at [www.myfirsthealth.com](http://www.myfirsthealth.com) to find contracted providers

You are also covered for urgent and/or emergency services when travelling abroad. The plan covers you anywhere in the world. However, you will most likely be required to pay for treatment at the time of the visit and personally submit the claim to the carrier in order to be reimbursed.

### **VII. BENEFITS**

**Note:** A third tier of coverage, *UC Family*, is available through the Graduate student plan (GSHIP) and provides a higher level of benefits and less out-of-pocket expense. The Student Health Center is a participating provider in the *UC Family*, Anthem Blue Cross (GSHIP), First Health Network (USHIP), Delta Dental (GSHIP/USHIP) and Anthem Blue Vision (GSHIP/USHIP) preferred provider networks.

## **A. What is the maximum the insurance company will pay?**

- i. The maximum lifetime benefit is **unlimited** for both the Graduate (GSHIP) and Undergraduate (USHIP) plans.
- ii. Individual out-of-pocket maximum expense (stop loss):
  - GSHIP: \$2,000.00 for *UC Family*; \$3,000.00 for In-Network; \$6,000.00 for Out-of-Network;
  - USHIP: \$1,600.00 for In-Network; \$6,000.00 for Out-of-Network;
- iii. Undergraduate students (USHIP): Covered services are paid at 90% if a First Health Network PPO provider is utilized; 60% if a non-PPO provider is utilized. For emergency services, the plan pays 100% after a \$100.00 copayment. The copayment is waived if admitted to hospital. Deductible is waived for emergency services.
- iv. Graduate students (GSHIP): Covered services are paid at 95% if a *UC Family* provider is utilized; 90% if an Anthem Blue Cross PPO provider is utilized; and 60% if a non-PPO provider is utilized. For emergency services, the plan pays 100% after a \$125.00 copayment. The copayment is waived if admitted to the hospital. Deductible is waived.

## **B. Are my prescriptions covered?**

Undergraduate students (USHIP) SHC or Retail Pharmacy: Prescription drugs are covered after a \$10 copay for generic; \$35 copay for brand name-formulary; or \$50 co-pay for brand-name non-formulary. The co-pay applies to each 30-day supply.

Graduate students (GSHIP) – SHC Pharmacy: Prescription drugs are covered after a \$5 copay for generic; \$25 copay for brand name-formulary; or \$40 co-pay for brand-name non-formulary. The co-pay applies to each 30-day supply.

Graduate students (GSHIP) – Retail Pharmacy: Prescription drugs are covered after a \$10 copay for generic; \$35 copay for brand name-formulary; or \$50 co-pay for brand-name non-formulary. The co-pay applies to each 30-day supply.

## **C. What is a deductible? How much is my deductible?**

The deductible is the amount that the student is required to pay before the insurance company starts paying Covered Charges.

Undergraduate students (USHIP) Policy Year Deductible: \$200.00 per policy year for PPO providers and \$300 per policy year for Non-PPO providers (PPO Charges will cross-apply) for services rendered outside of Student Health Center. The deductible is waived for services provided at SHC.

Graduate students (GSHIP) Policy Year Deductible: \$300.00 in-network deductible for services rendered outside of SHC or *UC Family*. \$500.00 for out-of-network services. The deductible is waived for services provided at *UC Family* providers including SHC.

**D. What is copay? How much is my copay? What is coinsurance? How much is my coinsurance?**

The copay is a specified dollar amount an Insured Person must pay for specified charges.

Undergraduate students (USHIP): The copay is \$15.00 for Primary Care and Behavioral Health office visits; \$30.00 for Specialty Care office visits. There is no copay for preventative care.

Graduate students (GSHIP):

- UC Family/SHC - The copay is \$10.00 for Primary Care and Behavioral Health office visits; \$20.00 for Specialty Care office visits. There is no copay for preventative care.
- In-network: \$15.00 for Primary Care and Behavioral Health office visits; \$30.00 for Specialty Care office visits. There is no copay for preventative care and the deductible is waived.
- Out-of-network: 40% copay for Primary Care and Specialty Care; Preventative care is not covered.

Coinsurance is a cost-share percentage of the covered costs after the deductible has been paid.

Diagnostic X-ray and Laboratory services (not part of a preventative/wellness visit):

- Undergraduate (USHIP) Plan: Subject to a 10% coinsurance; deductible is waived if services provided by SHC or by an in-network provider.
- Graduate (GSHIP) Plan: Subject to a 5% coinsurance if the services are provided at SHC or another *UC Family* provider; subject to 10% coinsurance if services provided by an in-network provider other than a *UC Family* provider; subject to 40% coinsurance if services provided by an out-of-network provider.

**E. Does this plan cover vision care?**

Yes, coverage is provided by Anthem Blue View Vision for both the USHIP and GSHIP plans. Go to [www.ucop/ucship](http://www.ucop/ucship) to review benefits and to find a provider near you.

**F. Does this plan cover dental services?**

Yes, coverage is provided through Delta Dental for both the USHIP and GSHIP plans. To find a dentist and manage your claims, visit the Delta Dental website at: [www.deltadentalins.com/ucship](http://www.deltadentalins.com/ucship) or you can visit the University of California UCSHIP website at: [www.ucop.edu/ucship](http://www.ucop.edu/ucship). The Student Health Center Dental Clinic is staffed by Delta Dental PPO dentists and is conveniently located on campus (Building 6 on the campus map).

## VIII. CLAIMS

### Whom do I contact about a claim?

For questions about claims or the Explanation of Benefits, please call:

- GSHIP: Anthem Blue Cross at 866-940-8306
- USHIP: First Health Network/Personal Insurance Administrators, Inc. at 855-515-2423

## IX. DOCUMENTATION

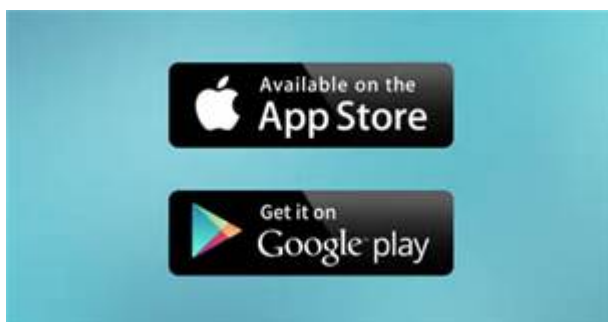
### How do I obtain an ID Card?

Undergraduate Students (USHIP): If you are enrolled in the plan, download your insurance ID cards at [www.4studenthealth.com/uci](http://www.4studenthealth.com/uci). No ID card will be mailed to you. You can also print temporary ID cards from SHC's website. Go to [www.shc.uci.edu](http://www.shc.uci.edu) and follow the link at the top of the page entitled "Temporary SHIP ID Card".

Graduate Students (GSHIP): Call 866-940-8306 if a replacement card is needed. You may also print a temporary id card at [www.ucop.edu/ucship](http://www.ucop.edu/ucship). You can also print temporary ID cards from SHC's website. Go to [www.shc.uci.edu](http://www.shc.uci.edu) and follow the link at the top of the page entitled "Temporary SHIP ID Card".

**\*New - UCSHIP Mobile App (Currently available for Graduate Students Only - GSHIP)** – You can access your ID card by downloading the UCSHIP Mobile App from your smartphone or tablet. Register NOW!

**From your smartphone or tablet**, select a button and then download the app.



**From your computer**, visit [www.mobilehealthconsumer.com/studenthealth](http://www.mobilehealthconsumer.com/studenthealth).

If you go to a Doctor's office, urgent care center, hospital, pharmacy, lab, or imaging facility, you will be asked for your ID Card. **Carry your insurance ID card with you at all times!**

### How do I obtain a certificate of coverage?

Certificates of Creditable Coverage are issued automatically when your coverage under this plan ends. The claims administrator will also provide a certificate of creditable coverage in response

to your request. Students can call customer service to request a certificate of creditable coverage at:

- USHIP: First Health/Personal Insurance Administrators, Inc. at 855-515-2423
- GSHIP: Anthem Blue Cross at 866-940-8306

## **X. CHANGES TO INSURANCE INFORMATION**

### **I need to change my mailing address. What do I need to do?**

It is very important that you keep your address updated. This is how UC SHIP knows your address. When you move or go away for the summer, please remember to update your address with the Office of the Registrar at [www.reg.uci.edu/request/changeaddress.html](http://www.reg.uci.edu/request/changeaddress.html).

## **XI. WAIVER**

### **A. If I have other coverage do I still need to purchase UC Student Health Insurance Plan (SHIP)?**

All eligible students must enroll in SHIP unless they are already covered by a comparable and verifiable plan. The SHIP premium is included in your student fees. Information on obtaining a waiver is available from the SHC website at [www.shc.uci.edu](http://www.shc.uci.edu).

Enrollment in SHIP for eligible students is automatic and is part of the registration process. Students who present satisfactory evidence of comparable health insurance coverage to the University will be waived from coverage (see below).

### **B. What do I need to do to waive out of SHIP?**

Our online waiver application is administered by Wells Fargo Insurance Services. To complete the online SHIP Waiver Request, you will need an active UC INet ID and details about your health insurance plan, including the company name, telephone number and group number. Please complete this worksheet (PDF) to ensure you have all the information you need to complete the online waiver. You will only have 15 minutes to complete the process online. If information is incomplete or inaccurate, your waiver application will be denied.

### **C. In order to waive UC SHIP, you must be enrolled in a private medical health insurance plan that meets ALL of the following requirements:**

The following are the waiver criteria that your private insurance plan must meet in order to waive SHIP for the 2015-2016 Academic Year:

- To satisfy UC's health insurance requirement for enrolled students, the plan held by the student must:

**1.) Be a Medi-Cal, Medicare or Tricare/military insurance policy or a Covered California plan OR**



**2.)** Be an employer-sponsored group health plan or individual plan that meets the following criteria:

- a.)** Has *unlimited* lifetime benefits
- b.)** Has an annual out-of-pocket maximum of up to \$6,600 for an individual but no more than \$13,200 for a family. Deductibles, copayments and coinsurance paid by the member accrue toward meeting the out-of-pocket maximum. A higher out-of-pocket maximum is allowed if the subscriber has a Health Savings Account (HSA) or a Health Reimbursement Account (HRA)
- c.)** Covers the following services (ACA Essential Health Benefits):
  - i.)** Preventive health care services, including an annual physical exam, preventative immunizations and laboratory/diagnostic tests to help determine your state of health
  - ii.)** Chronic disease management for such conditions as asthma, diabetes or other chronic medical conditions
  - iii.)** Hospital stays for medical and surgical care
  - iv.)** Hospital stays for mental health and alcohol/drug abuse conditions, covered the same as any other medical condition
  - v.)** Doctor office visits for medical, mental health, and alcohol/drug abuse conditions
  - vi.)** Emergency room services
  - vii.)** Diagnostic services including laboratory tests
  - viii.)** Medications prescribed by a doctor (including contraceptives)
  - ix.)** Pre-natal and maternity care, with no pre-existing condition limitation

**3.)** For international students, the following *additional* criteria apply. The plan must:

- a.)** Have no pre-existing condition exclusion; if the plan has a pre-existing condition waiting period, that period has expired
- b.)** Have no per-injury or per-illness maximum benefit limits
- c.)** Cover medical services for injury from participation in all types of recreational activities or amateur sports
- d.)** Not be a health care reimbursement arrangement with the student's home country or another party.
- e.)** Have policy written in standard English with benefits expressed in U.S. dollars
- f.)** Have a claims payment office with an address in the United States
- g.)** Pay at least \$50,000 annually for medical evacuation
- h.)** Pay at least \$25,000 for repatriation of remains

- 4.) For all students, all plans must provide unrestricted access to an in-network hospital or doctor providing full, non-emergency medical and behavioral health care within 50 miles of the UC Irvine campus or the student’s place of residence while attending school. *NOTE: this criterion applies to all plan types, including Covered California plans.*
- 5.) Travel plans are not allowed to be used to waive participation in SHIP.

If you have any questions regarding the SHIP Waiver criteria, please call or email the SHC Insurance Office at 949-824-2388; [shc-insurance@uci.edu](mailto:shc-insurance@uci.edu); or stop by the Insurance Office at the Student Health Center between the hours of 8:00 AM and 5:00 PM, Monday through Friday.

All waiver applications must be submitted online. Please go to the SHC website at [http://www.shs.uci.edu/Health\\_Insurance\\_Privacy/Insurance.aspx#Waiving](http://www.shs.uci.edu/Health_Insurance_Privacy/Insurance.aspx#Waiving). A random audit of applicants will be required to provide a copy of their health insurance identification card or other documentation as proof of insurance.

Waiver applications for 2015 - 2016 must be completed and submitted by the following **Waiver Deadline Dates:**

<b><u>Quarter</u></b>	<b><u>Begin</u></b>	<b><u>End</u></b>
Fall	06/22/15	09/11/15
Winter	11/02/15	12/11/15
Spring/Summer	02/01/16	03/11/16
<b><u>Semester</u></b>	<b><u>Begin</u></b>	<b><u>End</u></b>
Fall	06/22/15	09/11/15
Spring	11/02/15	12/11/15

If a waiver is not submitted by the Deadline Date, coverage under SHIP will remain in force for the remainder of that quarter.

If approved, waiver applications submitted by the Deadline Date for a specific quarter are generally valid for the remainder of the academic year. You do not need to reapply for a waiver each quarter. However, a new waiver application must be submitted for the 2016—2017 Academic School Year.

If you have questions regarding the waiver process, please contact the Student Health Insurance Office at: (949) 824-2388 or by email: [shc-insurance@uci.edu](mailto:shc-insurance@uci.edu)

**The information printed herein is accurate as of the date of publication. UC Irvine Student Health Center reserves the right to make required changes to this information during the academic year without prior notification.**

