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 gatekeeper and primary care provider for the policy. 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**: Cigna Customer Service at (855) 515-2423 or access the website at [www.cigna.com](http://www.cigna.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?

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

<table>
<thead>
<tr>
<th>GSHIP</th>
<th>Quarter</th>
<th>Begin</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Medical Students (1st Year, Returning, Transfer)</td>
<td>Fall 2014</td>
<td>08/04/2014</td>
<td>01/01/2015</td>
</tr>
<tr>
<td></td>
<td>Winter 2015</td>
<td>01/02/2015</td>
<td>03/24/2015</td>
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<tr>
<td></td>
<td>Spring/Summer 2015</td>
<td>03/25/2015</td>
<td>09/20/2015</td>
</tr>
<tr>
<td>Medical Students (Continuing - 2nd, 3rd, 4th Years)</td>
<td>Fall 2014</td>
<td>09/29/2014</td>
<td>01/01/2015</td>
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<td></td>
<td>Winter 2015</td>
<td>01/02/2015</td>
<td>03/24/2015</td>
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<tr>
<td></td>
<td>Spring/Summer 2015</td>
<td>03/25/2015</td>
<td>09/20/2015</td>
</tr>
<tr>
<td>Graduate Students</td>
<td>Fall 2014</td>
<td>09/29/2014</td>
<td>01/01/2015</td>
</tr>
<tr>
<td></td>
<td>Winter 2015</td>
<td>01/02/2015</td>
<td>03/24/2015</td>
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<tr>
<td></td>
<td>Spring/Summer 2015</td>
<td>03/25/2015</td>
<td>09/20/2015</td>
</tr>
<tr>
<td>Law Students (1st Year, Returning, Transfer)</td>
<td>Fall 2014</td>
<td>08/13/2014</td>
<td>01/01/2015</td>
</tr>
<tr>
<td></td>
<td>Spring/Summer 2015</td>
<td>01/02/2015</td>
<td>09/20/2015</td>
</tr>
<tr>
<td>Law Students (Continuing - 2nd, 3rd, 4th Years)</td>
<td>Fall 2014</td>
<td>09/29/2014</td>
<td>01/01/2015</td>
</tr>
<tr>
<td></td>
<td>Spring/Summer 2015</td>
<td>01/02/2015</td>
<td>09/20/2015</td>
</tr>
</tbody>
</table>
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 is the same as if it had never been in effect. 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?

The plan allows for the continuation of coverage for one quarter/semester immediately following graduation if you are enrolled in the SHIP during your final academic term. Following the one quarter/semester of continuation coverage, Graduate and Undergraduate students can purchase coverage for an additional quarter/semester. 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. Graduate or 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?

Students with an approved “Filing Fee” may purchase GSHIP for a maximum of one semester/quarter. Students with an approved “Leave of Absence” 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

Fax: (949)824-5062

<table>
<thead>
<tr>
<th>USHIP</th>
<th>Quarter</th>
<th>Begin</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate</td>
<td>Fall 2014</td>
<td>09/29/2014</td>
<td>01/01/2015</td>
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<tr>
<td>Winter 2015</td>
<td>01/02/2015</td>
<td>03/24/2015</td>
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<tr>
<td>Spring/Summer 2015</td>
<td>03/25/2015</td>
<td>09/20/2015</td>
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</tbody>
</table>
Voluntary enrollment is directly through Wells Fargo Insurance Services at (800) 853-5899. Students must be covered by GSHIP in the term immediately preceding the student wants to purchase the coverage.

IV. COST OF COVERAGE

How much does the plan cost?

<table>
<thead>
<tr>
<th>GROUP</th>
<th>Fall 2014</th>
<th>Winter 2015</th>
<th>Spring/Summer 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical (1st Year, Returning, Transfer)</td>
<td>$1,488.00</td>
<td>$1,025.00</td>
<td>$1,024.00</td>
</tr>
<tr>
<td>Annual Premium = $3,537.00</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Medical (Continuing – 2nd, 3rd, 4th Years)</td>
<td>$1,025.00</td>
<td>$1,025.00</td>
<td>$1,024.00</td>
</tr>
<tr>
<td>Annual Premium = $3,074.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate Students</td>
<td>$1,025.00</td>
<td>$1,025.00</td>
<td>$1,024.00</td>
</tr>
<tr>
<td>Annual Premium = $3,074.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Law Students (1st Year, Returning, Transfer)</td>
<td>$1,924.00</td>
<td></td>
<td>$1,537.00</td>
</tr>
<tr>
<td>Annual Premium = $3,461.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Law Students (Continuing – 2nd, 3rd, 4th Years)</td>
<td>$1,537.00</td>
<td></td>
<td>$1,537.00</td>
</tr>
<tr>
<td>Annual Premium = $3,074.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undergraduate Students</td>
<td>$466.00</td>
<td>$466.00</td>
<td>$466.00</td>
</tr>
<tr>
<td>Annual Premium = $1,398.00</td>
<td></td>
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</tbody>
</table>

How do I pay for coverage?

When you are assessed the SHIP fee as 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 can start seeking treatment on the first 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 until the beginning of the subsequent academic year. If a student graduates in Spring 2014, then coverage is continued and extends through Summer (9/20/15 11:59 p.m.).

SHC Summer Hours: Monday-Friday, 8:00 a.m.-5:00 p.m. (subject to change without notice)

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 OR www.ucop.edu/ucship to find providers.
- **USHIP**: Cigna Customer Service at (855) 515-2423 or visit cigna.com or OR www.ucop.edu/ucship to find 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 need to pay for treatment at the time of the visit and personally submit the claim in order to be reimbursed.

VII. BENEFITS

**Note**: A third tier of coverage, UC Select, was added to the Graduate student plan (GSHIP) for the 2014-2015 plan year. The Student Health Center is a participating provider in the UC Select, Anthem Blue Cross (GSHIP), Cigna (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 Select; $3,000.00 for In-Network; $6,000.00 for Out-of-Network;
   - USHIP: $3,000.00 for In-Network; $6,000.00 for Out-of-Network;

iii. Undergraduate students (USHIP): Covered services are paid at 90% if a Cigna, in-network PPO provider is utilized or 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 the hospital.

iv. Graduate students (GSHIP): Covered services are paid at 95% if a UC Select provider is utilized; 90% if an Anthem Blue Cross PPO provider is utilized; and 60% if a non-PPO provider is utilized.

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: $300.00 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 Select. $500.00 for out-of-network services. The deductible is waived for services provided at UC Select 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. The SHIP primary care copay is $15 and $30 for Specialty Care.

**Undergraduate students (USHIP):** The copay is $15.00 for Primary Care and Behavioral Health office visits; $30.00 for Specialty Care office visits.

**Graduate students (GSHIP):**
- **UC Select/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 preventive 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 preventive care and the deductible is waived.
- **Out-of-network**: 40% copay for Primary Care and Specialty Care; Preventive 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 preventive/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 Select provider; subject to 10% coinsurance if services provided by an in-network 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.edu/ucship to review benefits and 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: Cigna/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. 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 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. You can also print temporary ID cards from SHC’s website. Go to www.shc.uci.edu and follow the link at the top of the page entitled “Temporary SHIP ID Card”.

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: Cigna/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
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.

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 Net ID and details about your health insurance plan, including the company name and phone number, 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 2014-2015 academic year:

- Your plan must not have any pre-existing condition limitations.
- Your plan must not have a lifetime maximum per year.
- Your plan must cover hospital stays for medical and surgical care and for mental health conditions.
- Your plan must cover doctor office visits for medical and mental health conditions.
- Your Plan must cover Emergency Care Services.
- Your plan must cover prescriptions written by a doctor with no more than $250 deductible (If you are covered for prescription benefits through a third party vendor – Merck Medco, CVS Caremark, Express Scripts, etc., then that is acceptable.)
- Your plan must cover services related to injury or illness caused by alcohol or drug use.
- Your plan must cover services related to injury from participation in all types of recreational activities or amateur sports.
- If your plan has an annual deductible, it must be less than $6,350 unless you also have a Health Savings Account.
• Your plan must cover maternity care, including pre-natal care and delivery with no pre-existing condition limitations.
• Your plan must provide coverage for diagnostic services, including laboratory tests.
• Your plan must pay at least 80% for medical and mental health services that are not office visits, such as hospitalization, surgery, lab work, and other services for which there is no set dollar copayment.

If you are an International Student, your plan must also meet the following criteria:

• Your plan must have a policy written in English and expressed in US dollars.
• Your plan must pay at least $10,000 for Medical Evacuation each year.
• Your plan must pay at least $7,500 for Repatriation of Remains.

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. 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 2014 - 2015 must be completed and submitted by the following Deadline Dates:

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<tr>
<th>Quarter</th>
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<tbody>
<tr>
<td>Fall</td>
<td>06/02/14</td>
<td>09/12/14</td>
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<tr>
<td>Winter</td>
<td>11/03/14</td>
<td>12/12/14</td>
</tr>
<tr>
<td>Spring/Summer</td>
<td>02/04/15</td>
<td>03/13/15</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Semester</th>
<th>Begin</th>
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</tr>
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<tbody>
<tr>
<td>Fall</td>
<td>06/02/14</td>
<td>09/12/14</td>
</tr>
<tr>
<td>Spring</td>
<td>11/03/14</td>
<td>12/12/14</td>
</tr>
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</table>

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 2015—2016 school year.

If you have questions regarding the waiver process, please contact the Student Health Insurance Office at: (949) 824-2388, 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.