UC-Sponsored Student Health Insurance Plan (SHIP)

2017-18 Plan Year Waiver Criteria

I. All plans must provide unrestricted access to an in-network primary care provider, in-network hospital and full, non-emergency medical and behavioral health care within reasonable distance of campus or the student’s place of residence while attending school. Such distance shall be determined at the discretion of each campus based upon its unique geographic considerations and local availability of services. (The waiver form will indicate the distance requirement appropriate for each campus.)

NOTE: this criterion applies to all plan types without exception, including Medi-Cal or Medicaid, Medicare, TRICARE/military, HMOs (including Kaiser, WHA, and others), Covered California or other U.S. federal or state exchange plans, all employee-sponsored and individual plans.

II. To satisfy UC’s health insurance requirement for enrolled students, the plan held by the student must:

1) Be a Medi-Cal/Medicaid, Medicare, TRICARE/Military, Covered California or other U.S. federal or state exchange plan, or a UC Employee Health Plan, OR
2) Be an employer-sponsored group health plan or individual plan that meets the following criteria:
   a. Has an annual out-of-pocket maximum of $7,150 or less for an individual or $14,300 or less 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)
   b. Covers inpatient (hospital) and outpatient care for mental health and substance use disorder conditions the same as any other medical condition

III. For international students, the following additional criteria apply. The plan must:

1) Have no per-medical or per-mental health/substance use disorder condition maximum benefit limits
2) Cover services related to suicidal conditions, including attempted suicide or suicidal thoughts
3) Cover medical services for injury from participation in all types of recreational activities or amateur sports
4) Not be a health care or pharmacy reimbursement plan with the student’s home country or another party
5) Have no pre-existing condition exclusion or limitation; if the plan has a pre-existing condition waiting period, that period has expired
6) Have a policy written in standard English with benefits expressed in U.S. dollars
7) Have a claims payment office with an address and phone number in the United States
8) Pay at least $50,000 annually for medical evacuation
9) Pay at least $25,000 for repatriation of remains

Please note: These Waiver Criteria are subject to change if new legislation or administration requires adjustments of the criteria listed in this Summary.