Get the Care You Need

UC SHIP Health Card Logo
WWW.UCOP.EDU/UCSHIP
UC
CONVENIENT AND AFFORDABLE STUDENT HEALTH INSURANCE

Get the Care You Need

UC FAMILY
www.mobilehealthconsumer.com/studenthealth

It's important to register so you can also receive notifications about your UC SHIP benefits. Don't have a smartphone or a tablet? Access the app using your computer's browser at www.mobilehealthconsumer.com/studenthealth.

Download the Free Student-Health App for Your ID Card and More

Paper ID cards have been replaced by the Student Health app. Download the app from Google Play or iTunes to get your ID card, order prescription refills, find coverage information and more, any time you need it.

The app gives you quick and easy access to all your UC SHIP benefits, including:

- Your UC SHIP member ID card
- Student Health Services (SHS)—location, hours, services
- A description of your UC SHIP plan benefits
- Anthem Blue Cross—for medical claims and other plan benefits
- OptumRx—to manage your prescriptions
- Delta Dental—for dental coverage and claims information
- And much more!

After the app downloads, simply click “Register Now” and provide the following:

- Your first and last name
- Your student ID number
- Date of birth (mm/dd/yyyy)

Where to Find Student Health Services

SHS is located on campus in the H. Rajender Reddy Health Center at 5200 North Lake Road. Here’s how you can get in touch:

Online: health.ucmerced.edu
By Phone:
(209) 228-2273 (main number)
(209) 228-4266 (Counseling and Psychological Services)
(209) 228-5899 (Wells Fargo)
(209) 228-3313 (wellsfargo.com)

In an emergency, call 911 or go to the nearest emergency room, or Urgent Care Clinic, if appropriate.

In an Emergency

Call 911 or go directly to the nearest emergency room or Urgent Care Clinic.

Anthem Blue Cross makes the sole and final determination as to whether services were rendered in connection with an emergency.

UC SHIP Makes It Easy

Wherever you go, you’ll find care is close at hand:

- At Student Health Services (SHS), on campus at the H. Rajender Reddy Health Center
- At any UC medical center, affiliated facilities and professional providers (you’ll get an additional UC Family discount)
- Throughout the United States with providers in the Anthem Blue Cross Prudent Buyer (PPO) network

All in the UC Family

As a member of UC SHIP, you have access to the UC Family of five nationally ranked medical centers at Davis, Irvine, Los Angeles, San Diego and San Francisco—along with their affiliated facilities and professional providers—where you’ll pay lower student rates.

Coverage and Choices

All registered students—including registered domestic and international students, and students in-absentia—at UC Merced 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 dependents covered under UC SHIP can get care through the BlueCard Worldwide program.

Use Network Providers and Save

UC SHIP provides coverage for comprehensive medical care that meets the diverse, individual needs of our students. You can choose from all health care providers—whether in or out of the Anthem Blue Cross Prudent Buyer network—and get care that’s covered by UC SHIP. However, using Anthem Blue Cross network providers can save you money. To keep your out-of-pocket expenses low, contact Anthem Blue Cross at (800) 853-5899 for assistance locating a local network provider.

Care on the Go

Go mobile with free apps for your medical, pharmacy and dental plans. ID cards, prescription refills and health coverage information are 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.

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 domestic and international students, and students in-absentia. If you find the cost of coverage (premium) on your UC Merced billing statement. If you already have a health plan that meets the University’s health care requirements, see the SHS website to learn how to waive enrollment in UC SHIP. You must re-apply to waive coverage each fall term.

Student Health Services (SHS)

The Student Health Services (SHS) is an outpatient health center that provides on-campus medical and preventive care. It is staffed by experts in student health—board-certified physicians, 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.

Mental health and substance use disorder services are provided through Counseling and Psychological Services (CAPS), which is also in the building.

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, you have greater coverage, lower out-of-pocket expenses and a broad range of choices when you obtain your care from providers/facilities in the Anthem Blue Cross Prudent Buyer network, including lower student rates at UC Family medical centers, affiliated facilities and professional providers.

Preferred Provider Organizations (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.

Also, your address at enrollment determines the county in which you can access care through Medi-Cal and Covered California. If you move to another county, you will have to change plans to receive full coverage under the plans for care in your new location.

With UC SHIP, you are covered for care received at SHS and for care received from providers worldwide.
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 > Merced > Access Benefits Administration Info > Medical Coverage—Anthem Blue Cross > Find Out What Is Excluded by UC SHIP.

<table>
<thead>
<tr>
<th>OUTSIDE OF SHIP</th>
<th>IN NETWORK PROVIDERS</th>
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<tbody>
<tr>
<td>Network Providers: Providers/facilities in the Anthem Blue Cross Prudent Buyer (PPO) network, including UC Family medical centers, physicians and affiliated facilities</td>
<td>Network Providers:100% after $5 copay for primary care, deductible waived</td>
</tr>
<tr>
<td>Out-of-Network Providers: Any other health care provider/facility you choose, however, you will be responsible to pay amounts that exceed the Anthem Blue Cross maximum allowed amount.</td>
<td>Network Providers:100% after $5 copay for primary care, deductible waived</td>
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Separate Limits on Your Out-of-Pocket Costs

Once you pay this amount for covered medical and pharmacy expenses, UC SHIP stops in to pay 100% of your covered expenses.

UC SHIP COVERS

Office Visits

Copy covers office visit only. Additional charges apply for other services, such as labs. For details, visit www.ucop.edu/ucship > Plan Docs. Find your campus and click on "Student Medical Summary of Benefits and Coverage (SISC)."

Routine physicals/Student Adult Preventive Care

Mental Health and Substance Use Disorder Office Visits

Inpatient Hospital Care

Outpatient Prescription Drugs

An annual limit on out-of-pocket costs

Your year of prescription drug costs count toward the combined medical/pharmacy annual out-of-pocket limit. See details in the "Medical Coverage" chart above about the combined out-of-pocket limit, or visit the UC SHIP website at www.ucop.edu/ucship.

Dental Coverage

UC SHIP covers 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 > Merced > Access Benefits Administration Info > Your Dental Coverage—Delta Dental > Evidence of Coverage. Enhancements for 2016-2017 are shown in green.

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. Manage your budget wisely—if you use a retail provider, be sure to determine whether it is an in-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 > Merced > Access Benefits Administration Info > Vision Coverage—Anthem Blue View Vision Insight Plan network.

To get help with questions about your benefit coverage, please call (866) 940-8306.