

Get the Care You Need



1 Go to Student Health Services (SHS) or Counseling and Psychological Services (CAPS). You'll find your home for medical care at the SHS and the Counseling and Psychological Services (CAPS) in the H. Rajender Reddy Health Center at 5200 North Lake Road.



2 Make the most of network coverage. Use the Anthem Blue Cross Prudent Buyer network—it is another convenient alternative for care. If you need specialty care, remember that you'll pay lower student rates if you use the UC Family of UC medical centers, affiliated facilities and professional providers, which are also members of the Anthem Blue Cross network.



3 Go online. Find details about your UC SHIP benefits in one place, every day, 24 hours a day. Visit the UC SHIP site, www.ucop.edu/ucship to get started.



4 Get help. If you want to schedule an appointment or if you have questions, call SHS at (209) 228-2273 or CAPS at (209) 228-4266. Or contact Anthem Blue Cross—our medical plan administrator—with questions at (866) 940-8306 or www.anthem.com/ca.



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



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)

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 Organization (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.



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

STUDENT HEALTH INSURANCE PLAN

UC MERCED
2016–2017

CONVENIENT AND AFFORDABLE STUDENT HEALTH INSURANCE



Welcome to UC SHIP at UC Merced!

Built for students, with student involvement, the University of California Student Health Insurance Plan—UC SHIP—provides accessible and affordable coverage that protects you from unexpected health care costs that could affect your future success—graduation and beyond.

UC SHIP at UC Merced includes medical, pharmacy, dental and vision coverage for you, with the option to enroll your eligible dependents. Plus, your medical coverage includes emergency and urgent care services anywhere in the world.



WWW.UCOP.EDU/UCSHIP

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



Paper ID cards have been replaced by the StudentHealth 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)

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.

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 eligible dependents in the same medical, dental and vision coverage they have for themselves. Enroll dependents through the Wells Fargo Insurance Services Customer Care for UC SHIP Voluntary Student and Dependent Coverage by calling (800) 853-5899. Wells Fargo can provide you with information about rates for dependents.

Care on the Go

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

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 (866) 940-8306 for assistance locating a local, network provider.

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. You'll 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 coverage requirements, see the SHS website to learn how to waive enrollment in UC SHIP. You must re-apply to waive coverage each fall term.

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](#).

	SHS	OUTSIDE OF SHS
	Your convenient, on-campus home for medical care	NETWORK PROVIDERS Providers/facilities in the Anthem Blue Cross Prudent Buyer (PPO) network, including UC Family medical centers, physicians and affiliated facilities 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
BENEFIT-YEAR DEDUCTIBLES The amount you are responsible to pay before UC SHIP begins paying for services in each category.	\$0	\$200 individual/\$400 family
SEPARATE LIMITS ON YOUR OUT-OF-POCKET COSTS Once you pay this amount for covered medical and pharmacy services, UC SHIP steps in to pay 100% of your covered expenses.		Network Providers: \$3,000 individual/\$6,000 family Out-of-Network Providers: \$6,000 individual/\$12,000 family
	Includes deductibles, coinsurance, medical copays and prescription copays	
UC SHIP COVERS		
OFFICE VISITS Copay covers office visit only. Additional charges apply for other services, such as lab work. For details, visit www.ucop.edu/ucship > Plan Docs . Find your campus and click on “Student Medical Summary of Benefits and Coverage (SBC).”	100%	Network Providers <ul style="list-style-type: none">100% after \$15 copay for primary care, deductible waived100% after \$20 copay for specialty care, deductible waived Out-of-Network Providers <ul style="list-style-type: none">60% for primary and specialty care
ROUTINE PHYSICALS/STUDENT ADULT PREVENTIVE CARE	100%	Network Providers: 100%, deductible waived Out-of-Network Providers: 60%
MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS		Network Providers: 100% after \$15 copay, deductible waived Out-of-Network Providers: 60%, no copay
INPATIENT HOSPITAL CARE		Network Providers: 90% Out-of-Network Providers: 60% after \$500 copay
URGENT CARE		Network Providers: 100% after \$50 copay, deductible waived Out-of-Network Providers: 60%
EMERGENCY		Network Providers: 100% after \$100 copay, deductible waived Out-of-Network Providers: \$100 copay + you pay amounts exceeding Anthem Blue Cross maximums <i>Copay waived if you are admitted.</i>
PEDIATRIC DENTAL AND VISION CARE Up to age 19		Dental checkup: 100%; basic and major services 50% Vision exam, frame (formulary) and standard lenses and contact lenses: 100%

Pharmacy Coverage

OptumRx is the pharmacy benefit administrator for UC SHIP. You can take your prescription to any pharmacy, but you'll pay the lowest costs if you take your prescription to an OptumRx network pharmacy. For out-of-network pharmacies, you will be responsible for paying charges that exceed the maximum allowed amounts by OptumRx, in addition to the copays shown below. Certain expenses and services are excluded from Pharmacy coverage. You'll find a list on the UC SHIP site at [www.ucop.edu/ucship > Merced > Access Benefits Administration Info > Pharmacy Coverage–OptumRx \(formerly Catamaran\) > Prescription Drug Plan](#).

	NETWORK	OUT-OF-NETWORK
	OPTUMRX PHARMACIES	ALL OTHER PHARMACIES
ANNUAL LIMIT ON YOUR OUT-OF-POCKET COSTS	Your share 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 .	
UC SHIP COVERS		
OUTPATIENT PRESCRIPTION DRUGS	<ul style="list-style-type: none">• 100% after \$5 generic copay• 100% after \$25 brand-name formulary copay, 30-day supply• 100% after \$40 brand-name non-formulary copay, 30-day supply• 100% after \$40 specialty copay, 30-day supply	<ul style="list-style-type: none">• 100% after \$5 generic copay• 100% after \$25 brand-name formulary copay, 30-day supply• 100% after \$40 brand-name non-formulary copay, 30-day supply• 100% after \$40 specialty copay, 30-day supply <i>You pay amounts exceeding OptumRx maximums.</i>
	Note: 100% prescription coverage for FDA-approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available.	

Dental Coverage

UC SHIP provides 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**.

	DELTA DENTAL PPO NETWORK	OTHER DELTA DENTAL NETWORKS OR OUT-OF-NETWORK
ANNUAL DEDUCTIBLE The amount you pay before UC SHIP begins paying for services you receive.	None for preventive and diagnostic services, \$25 per person for other services	None for preventive and diagnostic services, \$50 per person for other services
ANNUAL BENEFIT MAXIMUMS The most the plan will pay out over the coverage period.	\$1,000 per member	\$750 per member
	Note: Not to exceed a cumulative maximum of \$1,000 each benefit year for the network plus out-of-network dental benefits in total.	
FEE SCHEDULE The maximum amount Delta Dental will pay for a service, sometimes called a plan allowance.	PPO providers agree to accept Delta Dental PPO maximum allowed fee schedule.	You are responsible for the difference between the amount Delta Dental pays and the amount your out-of-network dentist bills.*
UC SHIP COVERS		
PREVENTIVE AND DIAGNOSTIC SERVICES Includes: Oral exams; cleanings (once every 6 months); X-rays (one bite-wing series within 12 months); fluoride treatment	100%	80%
BASIC SERVICES Includes: Fillings and extractions; composite fillings on back teeth ; endodontics (root canal); periodontics; oral surgery; night guards	80% after you pay deductible	60% after you pay deductible
MAJOR SERVICES Includes: Prosthodontics; inlays/onlays; crowns and cast restorations; implants	70% after you pay deductible	40% after you pay deductible
MAXILLOFACIAL PROSTHETICS AND IMPLANTS	Not covered	Not covered
ORTHODONTICS	Not covered	Not covered

* Delta Dental PPO network dentists will save you the most on your care. In comparison, you will usually have the highest out-of-pocket costs when you visit an out-of-network dentist. However, Delta Dental Premier dentists will apply the approved fee schedule even though they are out-of-network, so you would have lower costs than with other out-of-network dentists.

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 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](#).

	ANTHEM BLUE VIEW VISION INSIGHT PLAN NETWORK	OUT-OF-NETWORK
ROUTINE EYE EXAM (PER BENEFIT YEAR)	\$10 copay	Up to the \$49 allowance
EYEGLASS FRAMES (PER BENEFIT YEAR) Select an eyeglass frame and receive the following allowance toward the purchase price.	Up to \$120, then you pay 80% of costs exceeding \$120	Up to \$50, then you pay 100% of costs exceeding \$50
EYEGLASS LENSES (STANDARD)	Single lenses: \$25 copay Bifocal lenses: \$25 copay Trifocal lenses: \$25 copay	Single lenses: Up to \$35 Bifocal lenses: Up to \$49 Trifocal lenses: Up to \$74
CONTACT LENSES (PER BENEFIT YEAR) Select an allowance toward the cost of a supply of contact lenses (instead of eyeglass lenses).	Conventional lenses: Up to \$120; you pay anything above \$120 with a 15% discount Disposable lenses: Up to \$120	Conventional lenses: Up to \$92 Disposable lenses: Up to \$92



Visit UC SHIP online

This brochure provides a summary of information. For detailed information on all benefits, terms and conditions of UC SHIP, see the Benefit Booklet at [www.ucop.edu/ucship](#). Select your campus home page from the left-hand navigation bar and select “Access Benefits Administration Info” to find the “Benefit Booklet.”

Anthem Blue Cross Life and Health Insurance Company provides administrative services only and does not assume any financial risk or obligation with respect to claims. Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.



Get In Touch!

Take care of yourself, UC Merced. If you need help, you're covered:

- | | |
|---|----------------|
| Student Health Services | (209) 228-2273 |
| Counseling and Psychological Services (CAPS) | (209) 228-4266 |
| Anthem Blue Cross | (866) 940-8306 |
| Blue View Vision Insight Plan Customer Service | (866) 940-8306 |
| OptumRx | (844) 265-1879 |

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| Delta Dental Customer Services | (800) 765-6003 |
| After-Hours Nurse Line | (209) 228-2273 |
| After Hours Urgent Care | |
| • Mercy Medical Center Merced | (209) 564-5000 |
| • Patient First Urgent Care | (209) 383-3990 |
| • Fountain View Urgent Care | (209) 384-5766 |
| • Castle Urgent Care | (209) 381-2027 |
| Emergency | Call 911 |
| • Campus Police | (209) 228-2677 |
| Use a Blue Emergency Phone Box or go to the nearest emergency room | |