Students Come First — Always
UC SHIP is built specifically for UC students, with students actively involved in its design. Since inception, the guiding principle has been simple: Your health and health needs come first — always.

UC SHIP meets the requirements of the Affordable Care Act (ACA). UC SHIP remains focused on meeting student health needs and priorities, including mental health.

You're Automatically Enrolled
Because all UC students are required to have medical insurance, UC automatically enrolls all registered students — including domestic and international students, and students in absentia — in UC SHIP medical, pharmacy, dental and vision coverage. You will find the cost of coverage (premium) on your registration bill.

You can waive UC SHIP coverage if you already have a health plan that meets the university’s health coverage requirements. Go to shcs.ucdavis.edu/insurance/waiver to learn how to waive enrollment in UC SHIP before the waiver deadline.

Note: You must reapply to waive coverage each academic year.

You Can Cover Your Spouse, Domestic Partner and Child(ren) Too
If you’re enrolled in UC SHIP and are married and/or have children, you can enroll those eligible dependents in the same medical, pharmacy, dental and vision coverage you have for yourself. For information about who you can enroll in UC SHIP, go to myucship.org > Eligibility and Enrollment.

Note: You must reenroll dependents every term.

The UC SHIP Plans Meet Affordable Care Act (ACA) Requirements
UC SHIP is recognized by the Centers for Medicare & Medicaid Services (CMS) as minimum essential coverage (MEC) in compliance with the ACA. This means UC SHIP members meet the ACA individual mandate.

UC SHIP is convenient to access through the on-campus Student Health and Counseling Services (SHCS). Start there for covered non-emergency medical care and for referrals to specialists when needed.

When compared to preferred provider organization (PPO) plans, UC SHIP provides a broader physician network and lower deductibles and out-of-pocket maximums.

With UC SHIP, you can choose to see any provider with a referral from SHCS.

Sydney Health Mobile App
With the Sydney Health app, you can:
- Access your ID card
- Find student health center location, hours and services
- View medical, pharmacy, dental and vision coverage and claims information
- Get notifications for benefit changes and action items

Download the Sydney Health app from Google Play or the App Store or visit www.sydneyhealth.com. You’ll need your student ID and email to get started.

Glossary of Terms
Annual benefit maximums: The most the plan will pay out over the coverage period.
Anthem Blue Cross PPO providers: Providers/facilities in the Anthem Blue Cross Prudent Buyer PPO network.
Coinsurance: The percentage of the maximum allowed amount that you are responsible for paying.
Copay: The specified dollar amount you are responsible for paying.
Fee schedule: The maximum amount Delta Dental will pay for services (sometimes called a plan allowance).
Separate benefit-year deductibles (annual deductible): The amount you pay before UC SHIP pays for services. Deductibles differ based on service provider.
Separate limits on your out-of-pocket costs: If your combined medical and prescription drug expenses reach this amount, UC SHIP will pay 100% of your covered expenses for the rest of the benefit year. This includes deductibles, coinsurance and copays. Limits differ based on service provider.
Getting Care

Your First Stop for Medical Care Is ALWAYS Student Health and Counseling Services

For routine care, start at Student Health and Counseling Services (SHCS) on your campus. This is the first stop for care that is covered by UC SHIP, except for emergency care in an emergency room, urgent care clinic visits, pediatric care, obstetrics services, gynecological care or LiveHealth Online virtual visits.

SHCS is an on-campus outpatient health center offering a range of health services — from primary care to routine checkups, mental health and substance use disorder services, and general care for unexpected issues, like sore throats or swollen ankles. There is also a full-service pharmacy.

You will be cared for by a team of experts in young adult health — board-certified doctors, certified nurse practitioners and physician assistants.

Get a Referral for Medical Care Outside the Student Health Center

If needed, SHCS will refer you to, and coordinate, additional or specialist care outside SHCS. You will need a referral for care outside SHCS, no matter how far from the campus you receive that care. Without it, UC SHIP will not provide any benefits.

To get a referral, meet with an SHCS provider. Your referral gives you options for off-campus care, including:

- **UC medical centers.** Any of the six nationally ranked medical centers (at Davis, Irvine, Los Angeles, Riverside, San Diego and San Francisco) or a UC-affiliated facility, doctor or other health care provider. (Be sure to get a referral before making an appointment.)
- **Anthem Blue Cross Prudent Buyer PPO network doctors and other providers and facilities.** A nationwide network of more than 50,000 physicians and 400 hospitals. You may have to a deductible (see the Medical Coverage chart), then UC SHIP will pay most of the cost, and you’ll pay the rest through a copay or coinsurance (the amount you’re responsible for after UC SHIP pays its share).

If you are referred for services outside SHCS, ask for provider recommendations.

REFERRALS ARE REQUIRED

You must get an SHCS referral for care outside SHCS, regardless of the distance from campus, except for the following: emergency room care and visits to urgent care clinics, pediatric care, obstetrics services, gynecological care and LiveHealth Online virtual visits.

However, you will be responsible for paying a deductible and part of the cost through a copay or coinsurance (the amount you’re responsible for after UC SHIP pays its share).

Learn More

To learn more about UC SHIP benefits and what they cover, go to myucship.org, call Student Health and Counseling Services at (530) 752-2300, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ca.

Student Health and Counseling Services
(530) 752-2300
shcs.ucdavis.edu

Anthem Blue Cross
(866) 940-8306
anthem.com/ca

In an emergency, call 911 or go to the nearest emergency room. No referral needed.

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

You’re Covered Around the World

Whether studying, traveling or living outside the country, you and your dependents covered under UC SHIP can get care through the Blue Cross Blue Shield Global Core program.

Learn more at bcbsglobalcore.com.

Medical care (non-urgent or non-emergency)

UC Davis Student Health and Counseling Services
shcs.ucdavis.edu

Phone:
Appointments and advice nurse: (530) 752-2300

Counseling services: (530) 752-0871 (mental health consultation available 24/7)

In person:
SHCS Medical Services at the Student Health & Wellness Center: La Rue Road, between Hutchison Drive and Orchard Road

SHCS Counseling Services:
219 North Hall, next to Dutton Hall and South Hall

Urgent or emergency care

Urgent care
Sutter Urgent Care Davis
2020 Sutter Place
Suite 101
(530) 750-5830

Davis Urgent Care
4515 Fermi Place, #105
(across from Target)
Davis, CA 95618
(530) 759-9110

LiveHealth Online
livehealthonline.com

Emergency care
Dial 911 or go to the nearest emergency room:
Sutter Davis Hospital
2000 Sutter Place
(530) 756-6440

Doctors, providers and facilities outside SHCS

UC Davis Medical Center
(916) 734-2011

Anthem Blue Cross
anthem.com/ca
(866) 940-8306

Sydney Health app
Download it from Google Play or the App Store

Dental care
Delta Dental
deltadentalins.com/ucship
(800) 765-6003

Vision care
Anthem Blue View Vision
anthem.com/ca
(choose Vision > Blue View Vision Insight network)
(866) 940-8306

Off-campus pharmacies and prescription drug costs
OptumRx
optumrx.com
(844) 265-1879

Rates for dependent and non-registered, voluntary students
shcs.ucdavis.edu

Waive UC SHIP coverage
Student Health and Counseling Services
shcs.ucdavis.edu/
insurance/waiver
Medical Coverage
To be covered by UC SHIP, all care must start with SHCS. The chart below highlights what UC SHIP covers and how much you pay for services. For certain services, you will pay a deductible for care you receive outside SHCS, UC doctors or facilities. After you meet the deductible, the plan will pay a portion of the cost. Certain expenses and services are excluded from medical coverage.

Non-emergency care outside SHCS requires a written referral from an SHCS provider. See Getting Care for exceptions.

Network providers are those in the Anthem Blue Cross Prudent Buyer PPO network, including UC Family medical centers, affiliated facilities, and professional providers. For details, go to myucship.org > Coverage > Medical.

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>SHCS</th>
<th>NETWORK PROVIDERS</th>
<th>OUT-OF-NETWORK**</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEPARATE BENEFIT-YEAR DEDUCTIBLES</td>
<td>$0</td>
<td>Individual: $100 Family: $200</td>
<td>Individual: $200 Family: $400</td>
</tr>
<tr>
<td>LIMITS ON YOUR OUT-OF-POCKET COSTS (SHCS and network providers combined)</td>
<td>Individual: $1,500 Family: $3,000</td>
<td>Individual: $1,000 Family: $1,000</td>
<td>Individual: $6,000 Family: $12,000</td>
</tr>
<tr>
<td>OFFICE VISITS</td>
<td>$0</td>
<td>Primary and specialty care: $15 copay, deductible waived</td>
<td>Primary and specialty care: 40%</td>
</tr>
<tr>
<td>ROUTINE PHYSICALS/STUDENT ABDUT PREVENTIVE CARE</td>
<td>$0</td>
<td>$0, deductible waived</td>
<td>40%</td>
</tr>
<tr>
<td>MENTAL HEALTH AND SUBSTANCE USE DISORDER OFFICE VISITS</td>
<td>$0</td>
<td>$0, deductible waived</td>
<td>40%</td>
</tr>
<tr>
<td>INPATIENT HOSPITAL CARE</td>
<td>N/A</td>
<td>20%</td>
<td>40% after $100 copay and 25% penalty**</td>
</tr>
<tr>
<td>URGENT CARE</td>
<td>N/A</td>
<td>$25 copay, deductible waived</td>
<td>40%</td>
</tr>
<tr>
<td>EMERGENCY CARE (NON-ADMISSION)</td>
<td>N/A</td>
<td>$75 copay, deductible waived</td>
<td>40%</td>
</tr>
<tr>
<td>DENTAL COVERAGE</td>
<td></td>
<td>Dental checkup: 100% Dental basic and major services: 50% Vision: 100% after $30 exam allowance, $46 frame allowance and $25 lenses allowance</td>
<td></td>
</tr>
</tbody>
</table>

Pharmacy Coverage
You can fill prescriptions at any pharmacy, but you’ll pay less when you use the SHCS pharmacy or an OptumRx network pharmacy. Not all prescription drugs are covered by UC SHIP.

For details, go to myucship.org > Coverage > Prescription Drugs.

Your share of prescription drug costs counts toward the combined annual medical pharmacy out-of-pocket limit listed above. There are more details about the combined annual out-of-pocket limits in the Medical Coverage chart above, or visit the UC SHIP website at myucship.org > Coverage > Prescription Drugs.

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>SHCS***</th>
<th>OPTUMRx PHARMACIES***</th>
<th>OUT-OF-NETWORK**</th>
</tr>
</thead>
<tbody>
<tr>
<td>OUTPATIENT PRESCRIPTION DRUGS Mail order is available.</td>
<td>Generic: $1 copay, 30-day supply Brand-name formulary: $15 copay, 30-day supply Brand-name non-formulary: $40 copay, 30-day supply</td>
<td>Generic: $1 copay, 30-day supply Brand-name formulary: $15 copay, 30-day supply Brand-name non-formulary: $40 copay, 30-day supply</td>
<td>Generic: $1 copay, 30-day supply Brand-name formulary: $15 copay, 30-day supply Brand-name non-formulary: $40 copay, 30-day supply</td>
</tr>
</tbody>
</table>

Dental Coverage
You can see any dentist you want, but you’ll pay less when you see dentists in the Delta Dental PPO network. Not all expenses or services are covered by UC SHIP. For details, go to myucship.org > Coverage > Dental. Download the Delta Dental mobile app (from Google Play or the App Store) to access the Delta Dental Cost Estimator tool for a real-time estimate of what you’ll pay for dental work.

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>DELTA DENTAL PPO NETWORK</th>
<th>OTHER DELTA DENTAL NETWORKS OR OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANNUAL DEDUCTIBLE</td>
<td>Preventive and diagnostic services: None Other services: $35 per person</td>
<td>Preventive and diagnostic services: None Other services: $35 per person</td>
</tr>
<tr>
<td>ANNUAL BENEFIT MAXIMUMS</td>
<td>$1,000 per member, not to exceed a cumulative maximum of $1,000 each benefit year for network plus out of network dental benefits in total</td>
<td>$750 per member, not to exceed a cumulative maximum of $1,000 each benefit year for network plus out of network dental benefits in total</td>
</tr>
<tr>
<td>FEE SCHEDULE</td>
<td>PPO providers agree to accept Delta Dental PPO maximum allowed fee schedule.</td>
<td>You are responsible for the difference between the amount Delta Dental pays and the amount your out-of-network dentist bills. Note: Even though you are out of network providers, Delta Dental Prudent Buyer dentists will apply the approved fee schedule, so you would have lower costs than with other out of network dentists.</td>
</tr>
<tr>
<td>PREVENTIVE AND DIAGNOSTIC SERVICES</td>
<td>Includes oral exams; cleanings; twice every 12 months; X-rays (one bitewing series within 12 months); fluoride treatment</td>
<td>$0</td>
</tr>
<tr>
<td>BASIC SERVICES</td>
<td>Includes fillings and extractions; composite fillings on back teeth; endodontics (root canal); periodontics; oral surgery; night guards</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>MAJOR SERVICES</td>
<td>Includes prosthodontics; implants/bridges; crowns and cast restorations; implants</td>
<td>30% after deductible</td>
</tr>
</tbody>
</table>

Vision Coverage
You can see any vision provider you want, but you’ll pay less when you see an Anthem Blue View Vision Insight network provider for exams, glasses or lenses. Before you buy glasses or contacts, check anthem.com/carefinder to see if the provider is in the insight network. Not all expenses or services are covered by UC SHIP. For details, go to myucship.org > Coverage > Vision.

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>ANTHEM BLUE VIEW VISION INSIGHT NETWORK</th>
<th>OUT-OF-NETWORK**</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROUTINE EYE EXAM (PER BENEFIT YEAR)</td>
<td>$10</td>
<td>100% after $49 allowance</td>
</tr>
<tr>
<td>EYEGLASS FRAMES (PER BENEFIT YEAR)</td>
<td>80% after $120 frame allowance</td>
<td>100% after $120 frame allowance</td>
</tr>
<tr>
<td>EYEGLASS LENSES (STANDARD)</td>
<td>Single lenses: $25 copay Brillelens: $20 copay Trifocal lenses: $25 copay</td>
<td>Single lenses: 100% after $15 lens allowance Brillelens: 100% after $25 lens allowance Trifocal lenses: 100% after $35 lens allowance</td>
</tr>
<tr>
<td>CONTACT LENSES (PER BENEFIT YEAR)</td>
<td>Select an allowance toward the cost of a supply of contact lenses (instead of eyeglass lenses).</td>
<td>Conventional lenses: 100% after $50 lens allowance, receive a 15% discount Disposable lenses: 100% after $155 lens allowance</td>
</tr>
</tbody>
</table>

*Any other health care provider/facility you choose, however, you are responsible for paying any expenses about the Anthem Blue Cross maximum allowed amount.

**An additional $3 penalty is assessed for services supplied by an out-of-network hospital. Refer to the Benefit Booklet for details.

***You may use prescription coverage for FDA approved generic prescription contraceptives and brand-name prescription contraceptives when a generic equivalent is not available. Oral contraceptives are covered for up to a 180-day supply.

This brochure provides a summary of information. For detailed information about benefits, terms and conditions of UC SHIP see the Benefit booklet at myucship.org> Resources > Forms and Documents. What is written here does not constitute a guarantee of plan coverage or benefits — particular rules and eligibility requirements must be met before benefits can be received.

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.

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