UCSHIP

Coverage for the journey ahead

UC SAN FRANCISCO 2026–2027

A health plan that's all about you

The sole mission of the not-for-profit University of California Student Health Insurance Plan is to offer high-quality, affordable and convenient health insurance. UC SHIP covers medical care on campus through UCSF Health Primary Care and through UC's world-class academic medical centers and other providers.

You're automatically enrolled in medical, mental health, pharmacy, dental and vision coverage until the start of the next academic term — including summer and term breaks. And you can enroll a spouse/domestic partner and/or children. Your coverage includes medical services anywhere in the world.

Welcome to the UC SHIP family! Explore to learn more.

UNIVERSITY OF CALIFORNIA

Student Health Insurance Plan

Convenient and affordable student health insurance

MYUCSHIP.ORG

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, mental health, 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 **myucship.org › Eligibility and enrollment › Waiving coverage** to learn how to waive enrollment in UC SHIP before the waiver application 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, mental health, pharmacy, dental and vision coverage you have for yourself. For information about whom you can enroll in UC SHIP, go to **myucship.org › Eligibility and enrollment**.

Note: You must reenroll dependents every term.

The UC SHIP plan meets 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 that UC SHIP members meet the ACA individual mandate.

UC SHIP is convenient to access through UCSF Health Primary Care. Start there for covered nonemergency 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 **if you have a referral** from a UCSF Health Primary Care provider. The amount you pay out of pocket will depend on the provider's benefit tier, so review your coverage and potential costs when choosing a provider.

sydney

Sydney Health mobile app

With the Sydney Health app, you can:

- Access your ID card
- Find student counseling center locations, hours and services
- View medical, mental health, 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 address to get started.

Glossary of terms

Annual benefit maximums: The most the plan will pay over the specified coverage period.

Annual limits on your out-of-pocket costs: If your combined medical and prescription 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.

Anthem Blue Cross PPO providers: Providers/facilities in the Anthem Blue Cross Prudent Buyer PPO network.

Benefit-year deductibles (annual deductible): The amount you pay before UC SHIP pays for services. Deductibles differ based on service provider.

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 that Delta Dental will pay for services (sometimes called a plan allowance).

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Getting care

Your first stop for medical care is ALWAYS UCSF Health Primary Care

For routine care, UCSF Health is the designated provider of primary care services on 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.

UCSF Health offers a range of health services — from primary care to routine checkups, women's health services, and general care for unexpected issues, like sore throats or sprained ankles.

You will be cared for by a team of experts in young adult health — board-certified doctors, certified nurse practitioners, registered nurses, medical assistants, residents and fellows, and other health professionals who work collaboratively to manage and coordinate your care.

Student Mental Health and Wellbeing is your behavioral health home

Student Mental Health and Wellbeing (SMHW) is a safe space to discuss your personal life, academic experiences and professional development. You will be cared for by a team of psychiatrists, psychologists and licensed clinical social workers.

Get a referral for medical care outside UCSF Health Primary Care

If needed, UCSF Health Primary Care will refer you to, and coordinate, additional or specialist care. You will need a referral for care outside UCSF Health, no matter how far from the campus you receive that care. **Without a referral, UC SHIP will not provide any benefits.** To get a referral, meet with a UCSF Health Primary Care provider. Your diagnosis and location will determine whether a referral will be granted.

Your referral gives you options for off-campus care, including:

- **UC academic health centers.** Any of the six nationally ranked academic health 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.) Care within the UC Family is discounted for students, there are no deductibles to meet, and the plan pays a bigger portion of care.
- **Anthem Blue Cross Prudent Buyer PPO network doctors and other providers and facilities.** A network of more than 62,000 physicians and 400 hospitals. You'll first pay 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 UCSF Health, ask for provider recommendations and confirm the provider's network status before receiving services.

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.

REFERRALS ARE REQUIRED

You must get a referral for care outside UCSF Health Primary Care, 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.

Note: 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 UCSF Student Mental Health and Wellbeing at (415) 476-1281, or contact Anthem Blue Cross (our medical plan administrator) at (866) 940-8306 or anthem.com/ca.

Student Mental Health and Wellbeing
(415) 476-1281, option 1
studentmentalhealth.ucsf.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.

Contacts

Medical care

UCSF Health
ucsfhealth.org
Phone: (844) 727-8273
In person: Please see the clinic locations to establish primary care: studentmentalhealth.ucsf.edu/services/primary-care

Mental Health Care

Student Mental Health and Wellbeing
studentmentalhealth.ucsf.edu
(415) 476-1281

Urgent or emergency care

Urgent care

Urgent Care at Bayfront
Bayfront Medical Building
520 Illinois St.
First Floor
(415) 353-9188

Monday–Sunday
8 a.m.–8 p.m.
Schedule an in-person appointment: schedule.ucsfmedicalcenter.org/bayfront-urgent-care

Screening and Acute Care Clinic
400 Parnassus Ave.
First Floor
(415) 353-2602

Monday–Friday
8 a.m.–noon
1 p.m.–8 p.m.
ucsfhealth.org/clinics/acute-care

LiveHealth Online
livehealthonline.com

After-hours mental health crisis
(415) 476-1281, option 2

Emergency care

Call 911 or go to the nearest emergency room

UCSF Emergency Department
505 Parnassus Ave.
(415) 353-1037

Doctors, providers and facilities outside UCSF Health

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

Sydney Health app

Download 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/find-care
(choose **Basic search as a guest** › select **Vision Plan or Network**, **California**, **Vision** and **Blue View Vision Insight**)
(866) 940-8306

Off-campus pharmacies and prescription drug costs

Optum Rx
optumrx.com
(844) 265-1879

Rates for dependents and non-registered students

studentmentalhealth.ucsf.edu › Insurance › Forms and brochures › Voluntary and dependent plan enrollment

Waive UC SHIP coverage

myucship.org › Eligibility and enrollment › Waiving coverage

Medical and pharmacy coverage

To be covered by UC SHIP, all care MUST START with UCSF Health Primary Care. The chart below highlights the services UC SHIP covers and how much **you pay** for those services. For certain services, you will pay a deductible for care you receive outside UCSF Health 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.

For details, go to **myucship.org › Coverage**.

Medical

- Nonemergency care requires a referral from a UCSF Health Primary Care provider. See *Getting care* for exceptions.
- UC Family providers include UCSF Health, UCSF Medical Center, and any other UC academic health centers and their affiliated facilities and professional providers.

MEDICAL COVERAGE	UC FAMILY PROVIDERS	ANTHEM BLUE CROSS PPO PROVIDERS	OUT-OF-NETWORK*
BENEFIT-YEAR DEDUCTIBLES Limits accumulate separately for UC Family providers, Anthem providers and out-of-network providers.	$0	**Mental health:** $0 **All other services** • **Individual:** $400 • **Family:** $800	**Mental health:** $0 **All other services** • **Individual:** $1,600 • **Family:** $3,200
ANNUAL LIMITS ON YOUR OUT-OF-POCKET COSTS Medical and pharmacy costs are combined for out-of-pocket limits.	**Individual:** $8,700 **Family:** $17,400 Costs accumulate together with Anthem providers.	**Individual:** $8,700 **Family:** $17,400 Costs accumulate together with UC Family providers.	**Individual:** $25,000 **Family:** $50,000
OFFICE VISITS Copay covers office visit only. Additional charges apply for other services, such as lab work and procedures. For details, visit **myucship.org › Resources › Forms and documents**.	**Primary care:** $20 copay, deductible waived at UCSF Health **Specialty care:** $25 copay, deductible waived	**Primary care:** $35 copay, deductible waived **Specialty care:** $50 copay, deductible waived	**Primary and specialty care:** 50% coinsurance
ROUTINE PHYSICALS/STUDENT ADULT PREVENTIVE CARE	$0	$0, deductible waived	Not covered
MENTAL HEALTH AND SUBSTANCE USE OFFICE VISITS	$0	**Network providers and LiveHealth Online:** $0, deductible waived	35% coinsurance, deductible waived
INPATIENT HOSPITAL CARE	**UCSF Health:** $0 **All other UC Family:** 5% coinsurance	20% coinsurance	50% coinsurance after $500 copay and 25% penalty**
URGENT CARE	$50 copay, deductible waived	**LiveHealth Online:** $0, deductible waived **Network providers:** $50, deductible waived	50% coinsurance
EMERGENCY CARE (NONADMISSION) Copay waived if admitted	$175 copay, deductible waived	$175 copay, deductible waived	$175 copay, deductible waived
PEDIATRIC DENTAL AND VISION CARE For enrolled dependent child(ren) up to age 19. Separate deductibles and out-of-pocket maximums may apply.	**Dental checkup:** $0 **Dental basic and major services:** 50% coinsurance **Vision exam, frame (formulary) and standard lenses, and contact lenses:** $0	**Dental checkup:** $0 **Dental basic and major services:** 50% coinsurance **Vision exam, frame (formulary) and standard lenses, and contact lenses:** $0	**Dental checkup:** $0 **Dental basic and major services:** 50% coinsurance **Vision:** 100% after $30 exam allowance, $45 frame allowance, and $25 lenses allowance

Pharmacy

- You can fill prescriptions at any pharmacy, but you'll pay less when you use an Optum Rx network pharmacy. Not all prescription drugs are covered by UC SHIP.
- Your share of prescription drug costs counts toward the limits on your out-of-pocket costs.

PHARMACY COVERAGE	OPTUM RX PHARMACIES***	OUT-OF-NETWORK
OUTPATIENT PRESCRIPTION DRUGS Medical and pharmacy costs are combined for out-of-pocket limits. Mail order is available.	**Generic:** $10 copay **Brand-name formulary:** $40 copay, 30-day supply **Brand-name non-formulary:** $75 copay, 30-day supply **Specialty:** 10% coinsurance up to $250, 30-day supply	**Generic:** $10 copay **Brand-name formulary:** $40 copay, 30-day supply **Brand-name non-formulary:** $75 copay, 30-day supply **Specialty:** 10% coinsurance up to $250, 30-day supply You pay any amount above the Optum Rx maximum allowed amount.

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

**An additional 25% penalty is assessed for services and supplies provided by an out-of-network hospital. Refer to the medical Benefit Booklet for details.

***100% 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.

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 and 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.

COVERAGE	DELTA DENTAL PPO NETWORK	OTHER DELTA DENTAL NETWORKS OR OUT-OF-NETWORK
ANNUAL DEDUCTIBLE	**Preventive and diagnostic services:** $0 **Other services:** $25 per person	**Preventive and diagnostic services:** $0 **Other services:** $50 per person
ANNUAL BENEFIT MAXIMUMS	$1,200 per member; not to exceed a cumulative maximum of $1,200 each benefit year for network plus out-of-network dental benefits in total	$750 per member; not to exceed a cumulative maximum of $1,200 each benefit year for network plus out-of-network dental benefits in total
FEE SCHEDULE	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. **Note:** Even though they are out-of-network providers, Delta Dental Premier dentists will apply the approved fee schedule, so you would have lower costs than with other out-of-network dentists.
PREVENTIVE AND DIAGNOSTIC SERVICES Includes oral exams; cleanings (twice every 12 months); X-rays (one bitewing series within 12 months); fluoride treatment	$0	20% coinsurance
BASIC SERVICES Includes fillings and extractions; composite fillings on back teeth; endodontics (root canals); periodontics; oral surgery; night guards	20% coinsurance after deductible	40% coinsurance after deductible
MAJOR SERVICES Includes prosthodontics; inlays/onlays; crowns and cast restorations; implants	30% coinsurance after deductible	60% coinsurance after deductible

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 and contacts. Before you buy glasses or contacts, check **anthem.com/ca/find-care** to see if the provider is in the Insight network. Not all expenses and services are covered by UC SHIP. For details, go to **myucship.org › Coverage › Vision**.

COVERAGE	ANTHEM BLUE VIEW VISION INSIGHT NETWORK	OUT-OF-NETWORK
ROUTINE EYE EXAM (PER BENEFIT YEAR)	$10 copay	100% after $49 allowance
EYEGLASS FRAMES (PER BENEFIT YEAR)	100% after $120 frame allowance; receive a 20% discount	100% after $50 frame allowance
EYEGLASS LENSES (STANDARD)	**Single lenses:** $25 copay **Bifocal lenses:** $25 copay **Trifocal lenses:** $25 copay	**Single lenses:** 100% after $35 lens allowance **Bifocal lenses:** 100% after $49 lens allowance **Trifocal lenses:** 100% after $74 lens allowance
CONTACT LENSES (PER BENEFIT YEAR) Select an allowance toward the cost of a supply of contact lenses (rather than eyeglasses)	**Conventional lenses:** 100% after $120 lens allowance; receive a 15% discount **Disposable lenses:** 100% after $120 lens allowance	**Conventional lenses:** 100% after $92 lens allowance **Disposable lenses:** 100% after $92 lens allowance