American Healthcare 101 Workshop
American Healthcare

In the United States healthcare consists of three areas.

Healthcare Facilities

Health Insurance

Healthcare Providers
What is Health Insurance?

• A contract to pay for medical services covered by your health insurance plan
• American health insurance is not an automatic enrollment
• You must enroll in an American health insurance plan in order to be covered to see a doctor
Insurance Requirement

- All registered UC students are required to have a major medical health insurance plan
- Automatic enrollment in Berkeley SHIP when registered
- Annual online waiver program
- Can reverse waiver if other coverage is lost
- Can maintain dual coverage
• Campus operated fully insured plan
• Medical plan administered by Aetna Student Health
• Dental plan through MetLife
• Vision plan through Vision Service Plan (VSP)
• Dental & vision plans cannot be purchased separately
Berkeley SHIP is a comprehensive plan that provides year round coverage for medical, mental health, dental and vision services.

Fall Semester: August 15 thru January 14
Spring Semester: January 15 thru August 14

Charged Per Semester:
- Undergrads: $1,007
- Grads: $1,386

Total Annual Cost:
- Undergrads: $2,014
- Grads: $2,772
Great Plan Benefits

- Acupuncture and Chiropractic Services
- Prescription Drug Coverage
- Mental Health Care
- Preventative Services
- Physical Therapy
- Maternity/Pre-Natal
Referrals (Authorizations)

- University Health Services manages the medical & mental health care of registered students with SHIP
- **Except for emergency or urgent care**, authorizations are required for **ALL** services received outside the Tang Center
What services require authorization?

ALL non-emergency medical services outside of the Tang Center
Terminology & Payments

WHAT YOU PAY:

**PREMIUM**
Fee you pay to be enrolled in an insurance plan

For SHIP: Undergraduate, $1007 /per semester
Graduate, $1386 /per semester

**DEDUCTIBLE**
The amount you must pay for services out of pocket first, before the health insurance will pay for services, per policy period

For SHIP: $200 per academic year (August 15- August 14)
Does not apply for services at the Tang Center
Terminology & Payments

WHAT YOU PAY (CONTINUED):

**Co-insurance** = % (Percentage)
Percentage share of cost for each service

- **For SHIP:** 10% student’s responsibility (in network)
- **For SHIP:** 40% of allowed rate is student’s responsibility (out of network)

**Co-payment** = $ (Dollars)
Set dollar share of cost for each service, not subject to deductible

- **For SHIP:** $15 primary care/specialist, $30 Urgent Care (At UHS)
  - $15 primary care/specialist, $50 Urgent Care (Outside of UHS)

**What the Insurance Company Pays:** They pay the contracted balance after you meet the deductible and pay the co-insurance and/or co-payment for each service
“In Network” versus “Out of Network”

- **In Network** means providers that are contracted with our insurance plan, Aetna Student Health, you will maximize your benefits by going to an in network doctor.

- **Out of Network** means doctors that are NOT contracted with our insurance plan, if you choose and out of network doctor then you may have to pay more out of pocket.
Mental Health Care

- Any registered student can see a mental health care provider in the Tang Center for their first 5 visits FREE of charge.
- When necessary, an authorization for continued mental health care outside Tang Center is granted and names of network providers are provided to student (there is no limit of visits).
- Berkeley SHIP students only pay a $15 co-pay per visit for Aetna Student Health contracted providers.
Making Appointments

Call (510) 642-2000

Come to the Tang Center Appointment Office

On our website uhs.berkeley.edu
Your Aetna Health Insurance Card will be mailed to your LOCAL address in BearFacts starting mid-September.

Dental and Vision do not have separate cards.
Where do I go?

YOUR CARE MUST START AT THE TANG CENTER
Tang Center is located....
VSP Vision Plan

- **Eye exam**
  - $10 copay, once every 12 months

- **Materials**
  - **Frames and Lenses**
    - $25 copay, once every 12 months, up to a $120 value
  - **OR**
  - **Contacts**
    - once every 12 months, up to a $120 value

- **Lens Options**
  - 20% discount on lens options such as Transitions lenses, anti-reflective or anti-scratch coatings, UV protection, and others

- **Lasik or PRK Refractive Surgeries**
  - 15% discount
Vision Providers on Campus

Minor Hall

Phone: (510) 642-2020
Clinic Hours:
M-F 8:30am - 5:30pm
SAT & SUN 8:30am - 3:30pm
www.caleyecare.org

Tang Center

Phone: (510) 643-2020
Office Hours:
Monday-Friday
8:00 am - 11:45 am
12:45 pm - 4:45 pm
www.caleyecare.org
MetLife PDP Plus Dental

- **MetLife Network**
  - More than 100 dentists within a 5 mile radius of campus.

- **Benefit limits**
  - Covers up to $1,000 per plan year for all dental benefits

- **Preventative & Diagnostic Services** (pays 100% of negotiated fees, no deductible)
  - Oral exams, cleanings, fluoride treatment once every 6 months
  - X-ray Bitewing (once each 24 months)
  - X-ray Full mouth (once every 5 years)

- **Basic Services** (Pays 80% of negotiated fees after $25 annual deductible)
  - Fillings & extractions
  - Endodontics (root canal), Periodontics & Oral Surgery

- **Major Services** (Pays 70% of negotiated fees after $25 annual deductible)
  - Prosthodontics, In-Lays/On-Lays, Crowns & cast restorations
Where do I go for dental?

There are more than 100 local dentists new campus!

Visit the MetLife.com website
Click on “Find A Doctor”
Select the “PDP Plus” plan
to find one for you!
I don’t have SHIP
What happens to me?

• **ALL** registered students can use the Tang Center, even if they don’t have SHIP
• You will pay the **FULL FEE** for services that have costs at the Tang Center
• The Tang Center is not contracted with any outside insurance plans and your non-SHIP insurance will typically reimburse you for services obtained at Tang at “out-of-network” rates
• The Tang Center does not bill any outside insurances
I have dependents I want to enroll on SHIP

Important information regarding enrolling dependents

• The registered student must be on Berkeley SHIP
• The Tang Center (UHS) is for registered students ONLY it is considered out of network with the dependent plan
• Dependents must find providers in the community who are contracted with Aetna Student Health
• The plan includes medical, dental and vision
• Enrollment is ONLINE, there are no forms to complete
## Enrollment Dependent SHIP

### Premiums

<table>
<thead>
<tr>
<th></th>
<th>Undergraduate</th>
<th>Graduate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult dependent</td>
<td>$2,130.71</td>
<td>$2,137.84</td>
</tr>
<tr>
<td>Child(ren) dependent</td>
<td>$1,846.69</td>
<td>$1,854.59</td>
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<tr>
<td>Family (Adult and Child(ren))</td>
<td>$3,963.38</td>
<td>$3,978.83</td>
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</tbody>
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Enrollment
Dependent SHIP

Please visit the Aetna Student Health Website to ENROLL

• Go to the website: aetnastudenthealth.com
• Type in our campus “Berkeley”
• Click on “Enroll: Voluntary or Dependent Plan”
• Follow the steps
• The FULL premium is due at the time of enrollment
• Enrollment is for one semester
We are here to help!

Student Health Insurance Office

**Website:** uhs.berkeley.edu/students/insurance

**Email us:** ship@uhs.berkeley.edu or send a message through eTang secure portal: etang.berkeley.edu

**Call us:** (510) 642-5700

**Visit us:** 3rd Floor of the Tang Center
2222 Bancroft Way Room 3200
Berkeley, CA 94720-4300
Questions?