

## Short-Term Health Insurance for 2009 Freshmen Attending Summer Session

As a registered UC Berkeley student, you will be automatically enrolled in the Student Health Insurance Plan (SHIP) this fall. SHIP coverage begins August 15, 2009. If you don't need SHIP coverage, you may waive enrollment by completing a waiver application online at [www.uhs.berkeley.edu/ShouldIWaive](http://www.uhs.berkeley.edu/ShouldIWaive). The deadline for submitting a waiver application is July 15<sup>th</sup>. If you need health insurance coverage while you are taking courses during the summer, short-term plans are available. You may choose from a variety of coverage options with different benefit levels.

The *premium* – the amount you pay to be enrolled in the plan – often depends on the plan's *deductible* – the amount you pay prior to the plan covering services.

To apply, stop by or call the Student Health Insurance Office at (510) 642-5700 for an application, or contact UC Berkeley's insurance broker, Saylor & Hill Company, at (510) 466-6030 or <http://www.barneyandbarney.com/health-benefits/> (choose Medical Plan – Short Term). Enrollment in a short-term plan usually begins the day after your application form is postmarked or received electronically

Short-Term Health Insurance Plans		
All information below is based on an 18-year-old applicant residing in Alameda County		
Company	Anthem Blue Cross <a href="http://www.anthem.com/ca">www.anthem.com/ca</a>	Health Net <a href="http://www.healthnet.com">www.healthnet.com</a>
Plan Name	Short-Term PPO — 30 to 180 days	Quick-Net Short Term Coverage — 30 to 185 days
Premium and Deductible	\$5.13 (male) or \$4.83 (female) per day premium with \$250 deductible	
	\$3.40 (male) or \$3.13 (female) per day premium with \$500 deductible	
	Lower premium is available with a higher deductible	
	\$1.85 per day or \$98.00 monthly premium with \$750 deductible	
	Lower premium is available with a higher deductible	
Out-of-Pocket Maximum	\$1,000 – not including deductible	\$1,750 – including deductible
Lifetime Maximum	\$3 million	\$2 million
Office Visits	You pay 20%	\$40 copay for up to 6 visits maximum
Emergency Room	You pay \$50 copay + 20%	You pay \$50 copay + 20%
Inpatient Hospital	You pay 20%	You pay 20%
Prescription Drugs	You pay \$10 copay for generic or \$30 for brand name medications; \$500 brand name maximum	\$15 generic, \$35 brand or \$50 non-formulary after \$250 deductible; \$1,000 maximum
Other Important Features	<ul style="list-style-type: none"> <li>Deductible waived for emergency treatment of accidental injuries</li> <li>Accidental Death and Dismemberment coverage up to \$50,000</li> </ul>	<ul style="list-style-type: none"> <li>Deductible waived for treatment of an accidental injury in ER or urgent care center</li> <li>No mental health coverage</li> </ul>

Minimum enrollment is 30 days, and maximum coverage is 185 days. Short-term coverage will protect you from the devastating effects of expensive medical bills in the event of serious illness or injury. However, these plans often have large deductibles and significant exclusions, such as pre-existing conditions, maternity, and preventive care. It is your responsibility to understand the terms of coverage prior to purchase.

Please call the Student Health Insurance Office at (510) 642-5700 for more information about plans available to meet your needs, or visit our web site at [www.uhs.berkeley.edu/students/insurance](http://www.uhs.berkeley.edu/students/insurance).

This brochure is provided as a service to students and is not meant as a University endorsement of any plan. The information provided is a summary only and is subject to change. Contact a broker or the insurance company for complete details