



**NEW
2011-12**

UCSHIP

student health
insurance plan



**MEDICAL +
COUNSELING**



PRESCRIPTIONS



VISION



DENTAL

<http://www.uhs.berkeley.edu/students/insurance/ucship.shtml>





Insurance Requirement

- All UC Students are required to have a major medical health insurance plan
- Automatic enrollment in SHIP when registered
- Annual on-line waiver program (through Wells Fargo Insurance Services)
- Can reverse waiver if lose other coverage
- Can maintain dual coverage





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Administration

- Self-funded system-wide plan
- Managed by Heather Pineda at UCOP
- Medical plan administered by Anthem Blue Cross
- Fully-insured dental plan through Delta Dental
- Vision plan provided by UCB School of Optometry
- Dental & vision plans cannot be purchased separately





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2011-12 Premiums

Fall Semester: August 15 thru January 14

Spring Semester: January 15 thru August 14

<u>Charged Per Semester</u>		<u>Total Annual Cost</u>
Undergrads	\$ 813	\$1626
Grads	\$1075	\$2150





Improved Plan Benefits

- Increased co-insurance (from 80% to 90%; student pays 10%)
- Decreased generic prescription co-pay (from \$15 down to \$5)
- Increased prescription annual maximum (from \$7, 500 to \$10,000)
- No maximum visit limit on counseling visits outside of UHS (first 5 visits at Tang remain free of charge)
- 100% coverage for most immunizations (as defined by policy)
- Increased physical therapy annual maximum (from \$1,500 to \$5,000)
- Increased coverage for acupuncture, chiropractic, and podiatry services
- In-Network medical and mental health office visits, emergency room & urgent care visits have co-pays that are not subject to the deductible





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Improved Plan Benefits

- Hearing aids (one per ear, every 4 years)
- DME covered at 90% (limited to \$5,000 per plan year)
- Transplant services as a recipient or donor (per policy, includes travel)
- After hours *Nurseline* available to all UC SHIP subscribers (staffed by Registered Nurses)
- Dental Injury (from \$300 to no limit)
- Major dental services (crowns, implants) are now a covered benefit under the Dental Plan (50% coverage)
- Optional PPO dependent plan (not the same as UC SHIP) available to registered students with UC SHIP
- Beginning Fall 2011, graduating students will have the option to continue UC SHIP for 1 additional semester (higher premium applies)





Authorizations

- UHS manages the medical & mental health care of registered students with UC SHIP
- Except for emergency or urgent care, authorizations are required for all services received outside the Tang Center
- Retroactive authorizations require approval by the Medical Director or SHIO Manager on an exception basis only
- Bariatric, Transgender and Transplant services must be obtained through an Anthem Center of Medical Excellence and require benefits counseling by the SHIO Insurance Case Manager and must be pre-certified by Anthem





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Benefits Overview

- \$200 Deductible per plan year (8/15 thru 8/14)
 - Applies to services that are provided outside of UHS that do not have a co-pay (e.g., MRI, Pelvic Ultrasound, hospitalization & associated professional services, etc.)
- Out of Pocket Maximum for Network providers
 - \$3000 per plan year (doesn't go toward non-network out of pocket expense)
- Out of Pocket Maximum for non-Network providers
 - \$6000 per plan year (doesn't go toward in-network out of pocket expense)
- Lifetime Maximum
 - \$400,000





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Benefits Overview

- General Benefits
 - Co-pay for services rendered by an Anthem Prudent Buyer Network Provider
 - \$15 for each primary care office visit, deductible waived
 - \$20 for each specialty care office visit, deductible waived
 - Co-Insurance (subscriber responsibility)
 - 10% In network
 - 40% Out of network (based on allowed rate)
- Emergency Room
 - \$100.00 co-pay each ER visit (not subject to deductible)
 - Facility, Ancillary & Professional Services associated with ER visit: Plan pays 100%
- Urgent Care (outside the Tang Center)
 - \$50.00 co-pay each Urgent care visit (not subject to deductible)
 - Services received during the Urgent Care visit : Plan pays 100%





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Benefits Overview

- Acupuncture & Chiropractic (UHS authorization is required)
 - 20 visits per plan year (combined)
 - \$20.00 co-pay per visit (deductible waived)
- Rx (\$10,000 maximum per plan year)
 - Prescriptions at the conveniently located Tang Center Pharmacy
 - \$5 per generic Rx (30 day supply)
 - \$25 per brand/non-formulary Rx (30 day supply)
 - 2 month co-pay applies to prescriptions written for 90 supply (only available at Tang Pharmacy)
 - Prescriptions outside the Tang Center (when away from Berkeley)
 - \$5 per generic RX (30 day supply)
 - \$25 per brand (30 day supply)
 - \$40 non-formulary RX (30 day supply)





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Examples: Co-Pay/Deductible/Co-Insurance

- MRI ordered by Tang:
 - \$200 deductible applies (if not already met), student pays 10% co-insurance after deductible met
- Orthopedic Consult outside Tang:
 - \$20 co-pay for specialty office visit (deductible does not apply)
 - May determine MRI is not necessary (no additional cost to student) or...
 - Specialist orders MRI, \$200 deductible applies (if not already met); student pays 10% co-insurance after deductible is met
- Ambulance
 - \$200 deductible applies; student pays 10% co-insurance after deductible is met. For example:

Ambulance	\$1000
Deductible (if not met)	-\$ 200 (Student Responsibility)
Balance	\$ 800
Anthem pays 90%	-\$ 720
Student pays 10%	\$ 80 (co-insurance)





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Mental Health Care

- Student sees mental health care provider in the Tang Center (first 5 visits are free of charge)
- When necessary, an authorization for continued mental health care outside Tang Center is granted; names of Network providers are provided to student (no arbitrary limits apply)
- Student pays \$15 co-pay (deductible waived), Anthem pays balance @100% for services provided by a Network provider
- Provider submits documentation to Anthem's behavioral health team for outpatient treatment review after 12th visit to ensure continued treatment is warranted (no action is required by the student)





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Out of Area Coverage

- In California
 - Urgent or Emergency Services
 - Student must call Tang Center’s student health insurance office to request an authorization for medical care while away from the Berkeley area
 - Authorization request submitted to Medical Director for approval/denial
- Out of State
 - Urgent or Emergency Services
 - Student must call Tang Center’s student health insurance office to request an authorization for medical care while away from the Berkeley area
 - Use a Blue Cross provider for their location
- Out of Country
 - Urgent, Emergency and other medically necessary services
 - Prior authorization is required through the BlueCard® Program
 - Fees for services are paid in full by student and submitted to Anthem for reimbursement at non-Network rates





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Miscellaneous

- Dual coverage
 - SHIP is primary when used in the Tang Center and Secondary when used outside the Tang Center
 - Authorization is still required for services outside of UHS
- UHS Advice Line
 - Available during UHS regular business hours
 - Staffed by UHS Registered Nurses
- After Hours *Nurseline*
 - Staffed by Registered Nurses with an average of 19 years of experience.
 - Urgent & critical care calls are followed closely by *Nurseline* staff and details are provided to Tang Center clinicians
- ID Cards/Eligibility
 - Anthem and Delta Dental use the same randomly assigned 800XXXXXX ID Number to identify student eligibility





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Dental Benefit: Delta Dental

- Delta Dental Preferred Provider Network
 - 110 Preferred Provider dentists within a 5 mile radius of campus
- Benefit limits
 - \$1,000 per plan year covers all dental benefits
- Preventive & 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 50% of negotiated fees after \$25 annual deductible)
 - Prosthodontics/Inlays-Onlays
 - Crowns & cast restorations, Implants





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Vision Benefit

Plan Benefits (limited to UCB School of Optometry)

- Eye exam
 - \$5 copay, once every 12 months
- Frames and lenses OR contact lenses
 - \$15 copay, 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
 - 50% discount
- Emergency Services
 - 24/7 access

