



SHIP Waiver Criteria 2016-2017

- I. To satisfy UCB's health insurance requirement for enrolled students, the plan held by the student must be effective 8/15/16-12/31/16 (Fall) and 1/1/17-7/31/17 (Spring) and meet all of the following criteria:
 - 1) Be a Medi-Cal, Medicare or Tricare/military insurance policy or a Covered California plan, **OR**
 - 2) Be an employer-sponsored group health plan or individual plan that meets the following criteria:
 - a. Has no *overall* annual benefit limit
 - b. Has an annual out-of-pocket maximum of \$6,850 or less for an individual or \$13,700 or less for a family. Deductibles, copayments and coinsurance paid by the member accrue toward meeting the out-of-pocket maximum. A higher out-of-pocket maximum is allowed if the subscriber has a Health Savings Account (HSA) or a Health Reimbursement Account (HRA)
 - c. Covers the following services (ACA Essential Health Benefits):
 - i. Preventive health care services, including an annual physical exam, preventative immunizations and laboratory/diagnostic tests to help determine your state of health
 - ii. Chronic disease management for such conditions as asthma, diabetes or other chronic medical conditions
 - iii. Hospital stays for medical and surgical care
 - iv. Hospital stays for mental health and alcohol/drug abuse conditions, covered the same as any other medical condition
 - v. Doctor office visits for medical, mental health, and alcohol/drug abuse conditions
 - vi. Emergency room services
 - vii. Diagnostic services including laboratory tests
 - viii. Medications prescribed by a doctor (including contraceptives)
 - ix. Pre-natal and maternity care, with no pre-existing condition limitation
- II. For international students, the following *additional* criteria apply. The plan must:
 - 1) have no pre-existing condition exclusion; if the plan has a pre-existing condition waiting period, that period has expired
 - 2) have no per medical condition maximum benefit limits
 - 3) cover medical services for injury from participation in all types of sports and other recreational activities
 - 4) not be a health care reimbursement plan with the student's home country or another party.
 - 5) Have an entire policy written in standard English with benefits expressed in U.S. dollars
 - 6) have a claims payment office with an address and phone number in the United States
 - 7) pay at least \$50,000 annually for medical evacuation
 - 8) pay at least \$25,000 for repatriation of remains
- III. All plans must provide unrestricted access to an in-network primary care provider and hospital providing full, non-emergency medical and behavioral health care within 50 miles of campus or the student's place of residence while attending school. **NOTE: this criterion applies to all plan types, including Medi-Cal, Medicare, Tricare/military insurance or Covered California plans.**

Please note: These Waiver Criteria are subject to change if new legislation or administration requires adjustments of the criteria.