

# SHIP Benefits for Berkeley Students

Fall 2024: August 1, 2024 - December 31, 2024

Spring 2025: January 1, 2025 - July 31, 2025



This flyer provides general benefits information for UC Berkeley students enrolled in SHIP. If there are any discrepancies between this document and the Berkeley SHIP Certificate, the certificate supersedes this document. Please refer to the Berkeley SHIP Certificate (available online) for a complete description of benefits, exclusions and limitations. For more information, visit [uhs.berkeley.edu/ship](https://uhs.berkeley.edu/ship) or call (510) 642-5700.

## Important - Please Note:

- The plan premium is billed to UC Berkeley students' Cal Central accounts each semester. The plan year is from August 1 through July 31 and is split into two semesters of coverage.
- Register at [wellfleetstudent.com](https://wellfleetstudent.com) or the Wellfleet Student mobile app to view and print your ID card, find network providers, and view claims.
- SHIP's medical insurance carrier is under Wellfleet. Wellfleet utilizes Blue Shield of CA PPO provider network for services in California and Cigna PPO provider network for services outside of California.
- Medical and mental health providers may contact Wellfleet Member and Provider Services at (877) 657-5033 to verify eligibility and benefits.

## Cost Sharing

- **There is a \$450 per plan year deductible** for some medical services outside of UHS. Some services require meeting the deductible before your co-insurance begins. In-network medical and mental health office visits, emergency room visits, network urgent care center visits and prescriptions are not subject to the annual deductible.
- **Co-insurance:** Some services received from network providers and facilities are reimbursed at 90% of the network rate. If services are obtained from providers or facilities that are not in the network, claims are paid at 50% of the non-network rate (usual and customary rate). Some services have a co-pay.
- No cost-sharing for covered medical expenses, including prescription drugs, incurred for the treatment of hypertension, diabetes, and pre/cervical cancer with network providers.
- **Payment:** For UHS services, UHS will file claims with SHIP and members may pay their cost-share at the time of service or have it billed to their CalCentral account. For services outside of UHS, providers may require members to pay their cost-share at the time of service or bill members after filing claims with SHIP.

## 24/7 Advice Nurse Line and Telemedicine

- **24/7 Advice Nurse:** Students can contact the SHIP Advice Nurse Line at (800) 681-4065 or the UHS Advice Nurse Line by calling (510) 643-7197 or secure messaging via the patient portal: [etang.berkeley.edu](https://etang.berkeley.edu).
- **Teladoc:** virtual doctor and mental health provider visits. Details at [uhs.berkeley.edu/teladoc](https://uhs.berkeley.edu/teladoc).

Prescriptions Co-pay	UHS	Participating Pharmacy (Outside UHS)
Tier 1 (Preferred Generics)	\$0	\$20
Tier 2 (Preferred Brand, High Cost Generics)	\$25	\$40
Tier 3 (Non-Preferred)	\$40	\$60
Specialty Medications	\$75	20%, up to \$250

For a complete list of SHIP benefits, limitations and exclusions, visit [uhs.berkeley.edu/ship](https://uhs.berkeley.edu/ship).

# SHIP Medical Coverage with Wellfleet

<b>Cost-sharing (including co-pay, co-insurance, and deductible<sup>1</sup>)</b>			
	<b>UHS</b>	<b>Network Provider (outside UHS)</b>	<b>Non-Network Provider<sup>2</sup> (outside UHS)</b>
Out-of-pocket maximum	\$3,200		\$6,500
<b>Outpatient Services</b>			
Preventive Services (including but not limited to physical exam, preventative screenings, routine mammograms, pap smears, and immunizations <sup>3</sup> )	\$0	\$0	50% <sup>1</sup>
Primary Care Office Visit <sup>4</sup>	\$15	\$15	50% <sup>1</sup>
Specialist Office Visit <sup>4</sup>	\$25	\$25	50% <sup>1</sup>
Counseling Office Visit	\$0	\$15	50% <sup>1</sup>
Psychiatry Office Visit	\$15	\$15	50% <sup>1</sup>
Physical Therapy <sup>5</sup>	\$15	\$15	50% <sup>1</sup>
Acupuncture & Chiropractic Services <sup>5</sup>	Not available	\$25	50% <sup>1</sup>
Speech Therapy & Occupational Therapy <sup>5</sup>	Not available	\$15	50% <sup>1</sup>
Prenatal Care <sup>6</sup>	Not available	\$0	50% <sup>1</sup>
Labs, Tests & Imaging	10%	10% <sup>1</sup>	50% <sup>1</sup>
Durable Medical Equipment	10%	10% <sup>1</sup>	50% <sup>1</sup>
Abortion	\$0	\$0	\$0 <sup>7</sup>
Allergy Testing & Injections	Not available	10% <sup>1</sup>	50% <sup>1</sup>
Urgent Care Center	\$35; then 10%	\$50	50% <sup>1</sup>
<b>Emergency Services</b>			
Emergency Room	Not available	\$250 (co-pay waived, if admitted)	
Ambulance (ground, air, or water transportation)	Not available	10%	
<b>Inpatient Services</b>			
Inpatient hospital room & board expenses (services & supplies) <sup>8</sup>	Not available	\$250; then 10% <sup>1</sup>	\$500; then 50% <sup>1</sup>

<sup>1</sup>Subject to the plan year deductible of \$450.

<sup>2</sup>Services rendered with a non-network provider are covered at 50% of the usual and customary charge after the deductible is met. All costs over the usual and customary charge is the member's responsibility.

<sup>3</sup>All immunizations must meet all FDA regulations prior to approval.

<sup>4</sup>If the office visit is at a hospital setting, a facility (hospital) fee may apply. After the deductible, SHIP covers 90% with network providers or 50% with non-network providers.

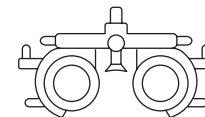
<sup>5</sup>For services outside UHS, prior authorization is required after the 12th visit.

<sup>6</sup>Newborns are covered for the first 31 days from date of birth or until the student's coverage terminates, if earlier. Coverage after the first 31 days of life is offered through the dependent plan. To enroll a newborn, contact the SHIP office within 31 days of the baby's birth.

<sup>7</sup>Services rendered with a non-network provider are covered at the 100% of the usual and customary charge. All charges over the usual and customary charge is the member's responsibility.

<sup>8</sup>Inpatient hospital care in connection with childbirth is covered for at least 48 hours following a normal delivery (96 hours following a cesarean section).

# SHIP Vision Coverage with VSP



If you have SHIP, you have the vision plan! No separate enrollment is necessary, and there is no additional charge for this benefit.

**Member ID:** Your VSP member ID is the same as your Wellfleet member ID available online at [wellfleetstudent.com](http://wellfleetstudent.com).

Vision Benefits Summary*	VSP Choice Provider	Non-Network Provider
Wellness Eye Exam (once per plan year)	<ul style="list-style-type: none"><li>\$10 co-pay</li></ul>	<ul style="list-style-type: none"><li>\$47 allowance</li></ul>
Prescription glasses (once per plan year)  Includes single vision, lined bifocal, and lined trifocal lenses	<ul style="list-style-type: none"><li>\$25 co-pay</li><li>\$150 frame allowance</li><li>20% savings on the amount over allowance</li><li>\$80 Costco, Sam's Club, or Walmart frame allowance</li></ul>	<ul style="list-style-type: none"><li>\$45 allowance for frames</li><li>\$30-\$60 allowance for lens</li></ul>
Contact lenses (in lieu of glasses, once per plan year)	<ul style="list-style-type: none"><li>\$150 allowance</li></ul>	<ul style="list-style-type: none"><li>\$100 allowance</li></ul>
Additional glasses or sunglasses, including lens enhancements	<ul style="list-style-type: none"><li>20% discount</li></ul>	<ul style="list-style-type: none"><li>Not applicable</li></ul>

\*Visit [uhs.berkeley.edu/vision](http://uhs.berkeley.edu/vision) for additional benefit and coverage information, including special offers and exclusions.

## On-campus Providers

### Optometry Clinic at Tang Center

2222 Bancroft Way (3rd floor)

Phone: (510) 643-2020

### University Eye Center at Minor Hall

200 Minor Addition

Phone: (510) 642-2020

For hours of operation or to make appointments, call the clinics above or visit [eyecare.berkeley.edu](http://eyecare.berkeley.edu). For urgent needs when the clinic is closed, you may call (510) 642-2020, 24 hours a day.

## Off-campus Providers

No referral is required. To find a VSP Choice provider or retail chain affiliate, visit [vsp.com](http://vsp.com) or call (800) 877-7195. There are no claims to file for network providers.

Note: You are expected to pay any copays and other fees at the time of service. Contact lens wearers may be subject to a contact lens evaluation fee or a fitting fee.

# SHIP Dental Coverage with MetLife



If you are enrolled in SHIP, you have dental insurance! No separate enrollment is necessary, and there is no additional charge for this benefit.

**Member ID:** Your MetLife member ID is the same as your Wellfleet member ID available online at [wellfleetstudent.com](http://wellfleetstudent.com).

**Group Number:** 151675

**Plan Network:** PDP Plus

Dental Benefits Summary*	MetLife PDP Plus Network Dentist Coverage	Non-Network Dentist Coverage
Annual Maximum	\$2,000	\$2,000
Deductible (applies to basic and major services)	\$25	\$50
Preventive and Diagnostic Services: <ul style="list-style-type: none"> <li>Oral exams, cleanings and fluoride (2 per plan year)</li> <li>Bitewing x-rays (once per plan year)</li> <li>Full mouth x-rays (once per 5 years)</li> </ul>	100%	80% of R&C**
Basic Restorative Services: Fillings, simple extractions, oral surgery, periodontics, and endodontic	80%	60% of R&C**
Major Restorative Services: Bridges, dentures, crowns, inlays, and onlays	70%	40% of R&C**

\*For additional benefits and coverage details, including limitations and exclusions, visit [uhs.berkeley.edu/dental](http://uhs.berkeley.edu/dental).

\*\*R & C fee: Reasonable and Customary charge is based on the lowest of the dentist's actual charge, the dentist's charge for the same or similar services, or the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

## Finding a Dentist

No referral is required. Visit [metlife.com/dental](http://metlife.com/dental) or download the MetLife mobile app to find a participating dentist in the PDP Plus network. MetLife has a nationwide network of more than 90,000 dentists, including over 500 dentists within five miles of campus.

## Pretreatment Estimates

We strongly recommend a pretreatment estimate if the services are expected to cost more than \$200. With the pretreatment estimate, you will know exactly what your payment responsibilities are and can discuss treatment options.

## Filing Claims

- Participating dentists will ask for your MetLife member ID and group number and file claims directly to MetLife. If you are responsible for any portion of the charges, you will be expected to pay at the time of service.
- If you visit a dentist not in the network, you may need to pay for services in full and file a claim for reimbursement. Dental claim forms are available at [metlife.com/dental](http://metlife.com/dental).
- You may check claim status on the MetLife website or mobile app. You may also contact MetLife at (800) 942-0854 to speak to a dental plan representative.