

# BERKELEY SHIP WAIVER WORKSHEET

## 2024-2025 Academic Year

### IMPORTANT POP-UP Alert:

**Disable your POP-UP Blocker when you enter the online Waiver Form to receive important pop-up options.**

*This is just a guide to help you get the answers for your waiver. Actual waivers must be submitted using the online form and submitted by **January 1, 2025**. The final deadline is January 15 with a \$75 late fee. The questions may be worded slightly different on the waiver application itself.*

**DEAR STUDENT: Complete the waiver form easily and quickly by preparing your answers ahead of time. This worksheet can help you gather needed insurance information BEFORE you start the online Waiver Form. You may not be required to answer all these questions, depending on your health plan type.**

Have your insurance card (you are required to upload it), health plan booklet, benefits summary, or master policy booklet (if you are an international student you are required to upload it) handy to answer the questions listed below. If you have questions call the customer service number listed on your insurance card or check online health plan information to find the details of your plan. **NOTE: Insurance terminology in bold italics is defined in the GLOSSARY of Insurance Terms. If you are using Medi-Cal as your alternate plan, you must upload your local Medi-Cal Managed Health Plan card with your assigned PCP on it. If you have any insurance changes during the semester, you must report them to the SHIP office immediately.**

THE BERKELEY SHIP WAIVER FORM WILL REQUEST THE FOLLOWING INFORMATION	ANSWERS FROM PLAN BOOKLET, SUMMARY OF BENEFITS, OR MASTER POLICY BOOKLET	NOTES
<b>YOUR HEALTH INSURANCE PLAN</b>		
Select one of the following to describe your health insurance plan: Covered California Plan; Medicare; Medi-Cal; Military/TRICARE; University of California employee plan, ministry sharing plan or another <b>Employer Group Health Insurance Plan</b> ? (Select "Other" if your plan is not one of these.)		
<b>PERSONAL AND HEALTH PLAN INFORMATION</b>		
Your name, student ID number issued by your campus, current address, email address and phone number.		
Provide the name, address and phone number of your health insurance plan. You will also be asked to provide your insurance plan member subscriber identification number or your medical record number, if you have Kaiser. This information is printed on your insurance ID card. 3 <b>The Waiver Form will have a drop-down menu with a list of insurance companies from which to select. If you select "Other," you will be asked to provide the name, address and phone number of your health insurance company.</b>		
4 What is the name of the Primary Enrollee or <b>Subscriber</b> on your health plan?		
5 Does your health insurance plan 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 for the entire SHIP term? (Plans with an assigned PCP must have one assigned within 50 miles of campus or the student's place of residence while attending school prior to the start of the semester (January 14, 2025))	(YES or NO)	

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<b>QUESTIONS ABOUT YOUR HEALTH PLAN BENEFITS</b>		
Please indicate the type of health insurance plan you have: (select one)	PPO (Preferred Provider Organization) HMO (Health Maintenance Organization) POS (Point-of-Service) High Deductible Plan I don't know	
Does your health insurance plan have unlimited annual and lifetime in-network benefits?	(YES or NO)	
Does your health insurance plan cover inpatient and outpatient hospital services for mental health and substance abuse disorder conditions the same as any other medical condition?	(YES or NO)	
Does your health insurance plan cover office visits for medical, including mental health and alcohol/drug abuse conditions?	(YES or NO)	
Does your health insurance plan provide coverage for all Minimum Essential Health benefits? For the criteria, please see: <a href="https://www.cms.gov/ccio/resources/data-resources/ehb.html">https://www.cms.gov/ccio/resources/data-resources/ehb.html</a>	(YES or NO)	
Is your health plan based on reimbursement of your expenses paid at the time of service for medical and/or behavioral health care? (A reimbursement plan means the student must pay for services, then file a claim with the insurance provider or home government for reimbursement).	(YES or NO)	
Is your health plan based on reimbursement of your expenses paid at the time of service for pharmacy prescriptions? (A reimbursement plan means the student must pay for the prescription, then file a claim with the insurance provider or home government for reimbursement).	(YES or NO)	
Does your health insurance plan have any per medical or mental health/substance abuse dollar maximum limits or visit limits?	(YES or NO)	
<b>NOTE: The Exclusions and Limitations section(s) in your health plan booklet or master policy booklet should contain information requested in the questions below.</b>		
If your <b>Annual Out-of-Pocket Maximum limit</b> is more than \$9,200 (or more than \$18,400 for a family), do you have a Health Savings Account (HSA) or Health Reimbursement Account (HRA) funded sufficiently to reduce the total out-of-pocket expenses to \$9,200 for an individual, or \$18,400 for a family, or less?	(YES or NO)	
<b>IF YOU ARE AN INTERNATIONAL STUDENT, YOU WILL BE ASKED TO ANSWER THESE ADDITIONAL QUESTIONS</b>		
Does your health insurance company have a complete master policy booklet written in standard English with benefits expressed in U.S. dollars? ( <b>You will need to upload this</b> ). A master policy is a benefits booklet that explains how to use the plan, coverage details for each medical and behavioral health service, exclusions of the plan, pharmacy benefits and where to submit claims.	(YES or NO)	
Does your medical insurance plan have a claims payment office with an address and phone number in the United States?	(YES or NO)	
Does your health insurance plan have a maximum benefit limit per-medical or per mental health/substance use disorder condition per year?	(YES or NO)	

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Does your health plan cover services related to suicidal conditions, including attempted suicide or suicidal thoughts?	(YES or NO)	
Does your health insurance plan have a <b>pre-existing condition waiting period or exclusion?</b> If your health insurance plan has a pre-existing period, has it been met?	(YES or NO)	
Does your health insurance plan cover medical services related to injury from participation in all types of recreational activities or amateur sports?	(YES or NO)	
Does your plan cover at least \$50,000 for <i>Medical Evacuation</i> ?*	(YES or NO)	
Does your plan cover at least \$25,000 for <i>Repatriation of Remains</i> ?*	(YES or NO)	

**\*Note: International Students must be covered at all times for Medical Evacuation and Repatriation of Remains benefits in amounts required by the U.S. State Department or Department of Homeland Security. Waiver criteria for these benefits will be adjusted if federal requirements change. To update your residency status, please contact the Office of the Registrar.**

Any changes to your health insurance plan during the school year must be reported to the SHIP Office immediately. Please reach out to the SHIP office for any questions at (510) 642-5700, [ship@berkeley.edu](mailto:ship@berkeley.edu) or you may send a secure message through the eTang Patient Portal.