



University of California Graduate Student Health Insurance Plan Student Medical Benefits

PPO Benefits

As a student at the University of California, you have an outstanding health care program. The Graduate Student Health Insurance Plan works together with the on-campus Student Health Services to provide you with the access to the care you need. Insured students must begin non-emergency medical care at the Student Health Services.

The Student Health Services will diagnose and treat most illnesses, coordinate all the insured person's health care and provide a referral, when necessary, to a PPO or non-PPO provider (see benefits listed below). Referrals are made at the sole and absolute discretion of the Student Health Services. The referral does not constitute a guarantee of payment; the services must be medically necessary and a covered benefit under this plan.

If the insured person receives medical care without a referral, the expenses will not be covered, except for urgent care and a medical emergency. Certain Covered Services have maximum visit and/or day limits per year. The number of visits and/or days allowed for these services will begin accumulating on the first visit and/or day, regardless of whether your Deductible has been met.

This Summary of Benefits is a brief overview of benefits. Insured persons may review the Benefit Booklet online at www.anthem.com/ca/ucgship, which explains the full range of covered services of the plan in detail.

The coverage under this policy is secondary coverage to all other policies, except Medi-Cal and TriCare.

In addition to dollar and percentage copays, insured persons are responsible for deductibles, as described below. Please review the deductible information to know if a deductible applies to a specific covered service. Insured persons are also responsible for all costs over the plan maximums.

Plan maximums and other important information appear in *italics*. Benefits are subject to all terms, conditions, limitations, and exclusions of the Policy.

Explanation of Covered Expense

Plan payments are based on covered expense, which is the lesser of the charges billed by the provider or the following:

PPO Providers—PPO negotiated rates. Insured persons are not responsible for the difference between the provider's usual charges & the negotiated amount.

Non-PPO Providers & Other Health Care Providers (*includes those not represented in the PPO provider network*)—The customary & reasonable charge for professional services or the reasonable charge for institutional services.

When using Non-PPO and Other Health Care Providers, insured persons are responsible for any difference between the covered expense & actual charges, as well as any deductible & percentage copay.

Benefit year deductible for all providers (does not apply to services provided at the Student Health Services)	\$200 per insured person
Deductible for non-PPO hospital or residential treatment center	\$500 per admission (<i>waived for emergency admission</i>)
Annual Out-of-Pocket Maximums	
For all providers	\$3,000 per insured person per benefit year
The following do not apply to out-of-pocket maximums: deductibles listed above; dollar copays; percentage copays for non-covered expense. After an insured person reaches the out-of-pocket maximum, the insured person no longer pays percentage copays for the remainder of the year. However, insured person remains responsible for dollar copays; percentage copays for non-PPO providers & other health care providers, costs in excess of the covered expense.	
Lifetime Maximum	\$400,000 per insured person

Covered Services	PPO: Per Insured Person Copay	Non-PPO: Per Insured Person Copay
Hospital Medical Services <i>(subject to utilization review for inpatient services; waived for emergency admissions)</i>		
➤ Semi-private room, meals & special diets, & ancillary services	10%	40% ¹
➤ Outpatient medical care, surgical services & supplies <i>(hospital care other than emergency room care)</i>	10%	40% ¹
Ambulatory Surgical Centers		
➤ Outpatient surgery, services & supplies	10%	40%
Skilled Nursing Facility <i>(subject to utilization review)</i>		
➤ Semi-private room, services & supplies <i>(limited to 100 days/benefit year)</i>	10%	40%
Hospice Care		
➤ Inpatient or outpatient services for insured persons; family bereavement services <i>(limited to \$5,000/benefit year)</i>	10%	40%
Home Health Care <i>(subject to utilization review)</i>		
➤ Services & supplies from a home health agency <i>(limited to 100 visits/benefit year, one visit by a home health aide equals four hours or less; not covered while insured person receives hospice care)</i>	No copay	40%
Home Infusion Therapy <i>(subject to utilization review)</i>		
➤ Includes medication, ancillary services & supplies; caregiver training & visits by provider to monitor therapy; durable medical equipment; lab services	10%	40% <i>(benefit limited to \$600/day)</i>
Physician Medical Services <i>(The deductible will apply to all services outside Student Health Services)</i>		
➤ Office & home visits	\$15/visit ²	40%
➤ Specialists & Consultants	\$20/visit ²	40%
➤ Hospital & skilled nursing facility visits	10%	40%
➤ Surgeon & surgical assistant; anesthesiologist or anesthetist	10%	40%
Diagnostic X-ray & Lab		
	10%	40%
Physical Exams for Insured Persons Ages 19 & Older		
One routine physical exam (as defined in the Benefit Booklet) per plan year provided at the Student Health Services, plus immunizations, diagnostic X-ray and lab associated with the routine physical exam	No copay	40%
Adult Preventive Services <i>(including mammograms, Pap smears, & prostate cancer screenings)</i>		
	No copay	40%
Hearing Exams		
	10%	40%

¹ For California facilities, a discount applies if the facility has a contract with us for fee-for-service business. For California facilities without a contract, covered expense for non-emergency hospital services and supplies is reduced by 25%, resulting in higher out-of-pocket costs for insured persons.

² The dollar copay applies only to the visit itself. An additional 10% copay applies for any services performed in office (i.e., X-ray, lab, surgery).

Covered Services	PPO: Per Insured Person Copay	Non-PPO: Per Insured Person Copay
Physical Therapy, Physical Medicine & Occupational Therapy, Speech Therapy <i>(limited to \$5,000/benefit year combined)</i>	\$20/visit	40%
Chiropractic, Acupuncture, Osteopathic Manipulation <i>(requires referral)</i>		
➤ Services for the treatment of disease, illness or injury <i>(limited to 20 visits/benefit year)</i>	\$20/visit ¹	40% ¹
Temporomandibular Joint Disorders		
➤ Splint therapy & surgical treatment	10%	40%
Pregnancy & Maternity Care <i>(services cover insured person,)</i>		
➤ Physician office visits	\$15/visit ² <i>First visit only</i> Subsequent visits – No copay	40%
➤ Prescription drug for elective abortion <i>(mifepristone)</i>	10%	40%
Normal delivery, cesarean section, complications of pregnancy & abortion <i>(newborn routine nursery care covered when natural mother is insured person)</i>		
➤ Inpatient physician services	10%	40%
➤ Hospital & ancillary services	10%	40% ³
Bariatric Surgery <i>(subject to utilization review; medically necessary surgery for weight loss, only for morbid obesity, covered only when performed at Centers of Medical Excellence [CME])</i>		
➤ Inpatient services provided in connection with medically necessary surgery for weight loss, only for morbid obesity	10%	40%
➤ Bariatric travel expense when member's home is 50 miles or more from the nearest bariatric CME <i>(member's transportation to & from CME limited to \$130/person/trip for 3 trips [pre-surgical visit, initial surgery & one follow-up visit]; one companion's transportation to & from CME limited to \$130/person/trip for 2 trips [initial surgery & one follow-up visit]; hotel for member & one companion limited to one room double occupancy & \$100/day for 2 days/trip, or as medically necessary, for pre-surgical & follow-up visit; hotel for one companion limited to one room double occupancy & \$100/day for duration of member's initial surgery stay for 4 days; other reasonable expenses limited to \$25/day/person for 4 days/trip)</i>		No copay
Diabetes Education Programs <i>(requires physician supervision)</i>		
➤ Teach insured persons & their families about the disease process, the daily management of diabetic therapy & self-management training	\$15/visit	40%

¹ Acupuncture services can be performed by a certified acupuncturist (C.A.), a doctor of medicine (M.D.), a doctor of osteopathy (D.O.), a podiatrist (D.P.M.), or a dentist (D.D.S.).

² The dollar copay applies only to the visit itself. An additional 10% copay applies for any services performed in office (i.e., X-ray, lab, surgery).

³ For California facilities, a discount applies if the facility has a contract with us for fee-for-service business. For California facilities without a contract, covered expense for non-emergency hospital services and supplies is reduced by 25%, resulting in higher out-of-pocket costs for insured persons.

Covered Services	PPO: Per Insured Person Copay	Non-PPO: Per Insured Person Copay
Transgender Surgery (subject to utilization review; medically necessary surgery, covered only when performed at a participating provider, up to a lifetime maximum of \$75,000)		
➤ Inpatient services & supplies	10%	Not covered
➤ Transgender travel expense (limited to 6 trips) Transportation to the facility (up to \$250 for round trip coach airfare) Hotel accommodations (up to \$100 per day & up to 21 days per trip, limited to one room, double occupancy) Expenses such as meals (up to \$25 per day & up to 21 days per trip)	No copay	
Prosthetic Devices		
➤ Coverage for breast prostheses; prosthetic devices to restore a method of speaking; surgical implants; artificial limbs or eyes; the first pair of contact lenses or eyeglasses when required as a result of eye surgery; & therapeutic shoes & inserts for insured persons with diabetes	10%	40%
Durable Medical Equipment		
➤ Rental or purchase of DME including hearing aids, dialysis equipment & supplies (limited to \$5,000/benefit year)	10%	40%
➤ Hearing Aids (limited to one aid per ear every 4 years)	10%	Not covered
Related Outpatient Medical Services & Supplies		
➤ Ground ambulance transportation, services & disposable supplies	10%	10%
➤ Air ambulance transportation, services & disposable supplies (limited to \$25,000/benefit year)	No copay	
➤ Blood transfusions, blood processing & the cost of unreplaced blood & blood products	10%	40%
➤ Autologous blood (self-donated blood collection, testing, processing & storage for planned surgery)	10%	40%
Emergency Care		
➤ Emergency room services & supplies	\$100 (waived if admitted)	\$100 (waived if admitted)
➤ Inpatient hospital services & supplies	10%	10% first 48 hours; 40% ¹ after 48 hours (unless insured person can't be moved safely)
➤ Physician services	No copay	No copay
➤ Urgent Care Center	\$50 copay	40%
Mental or Nervous Disorders and Substance Abuse		
Inpatient Care		
➤ Facility-based care (subject to utilization review; waived for emergency admission)	10%	40% ¹
➤ Inpatient physician visits	10%	40%
Outpatient Care		
➤ Facility-based care (subject to utilization review; waived for emergency admission)	10%	40% ¹
➤ Outpatient physician visits (pre-service review required after the 12th visit)	\$15/visit ²	40%

¹For California facilities, a discount applies if the facility has a contract with us for fee-for-service business. For California facilities without a contract, covered expense for non-emergency hospital services and supplies is reduced by 25%, resulting in higher out-of-pocket costs for insured persons.

²The dollar copay applies only to the visit itself. An additional 10% copay applies for any services performed in office (i.e., X-ray, lab, surgery).

Covered Services Person Copay	PPO: Per Insured Person Copay	Non-PPO: Per Insured
Medical Evacuation Benefit for International Students		
<i>(expenses for transporting insured person back to home country for medical care & treatment limited to \$10,000; see Benefit Booklet for specific details)</i>		
		No copay (deductible waived)
Exclusions applicable to Medical Evacuation—		
No payment will be made for expenses incurred for or in connection with any of the items below:		
<ul style="list-style-type: none"> ➤ Mild conditions. Services for medical evacuation when insured person has mild lesions, simple injuries such as sprains, simple fractures, or mild illness, which can be treated in the United States, or, if insured person is a United States student outside the United States, in the country where studying, which does not prevent insured person from continuing to participate in the Exchange Visitor Program for which insured person came to the United States. ➤ Not covered. Services received before insured person's effective date, services not specifically stated, such as care or treatment of an illness or injury. ➤ Not needed. Services for medical evacuation when physician does not certify in writing that insured person needs further medical care or treatment for an illness or accident that commenced or occurred in the United States or, if insured person is a United States student outside the United States, in the country where studying. ➤ Traveling Companions. The cost of airfare for a family member or traveling companion accompanying the insured person. 		
Repatriation Benefit for Students		
<i>(in the event of insured person's death, expenses for preparing & transporting the insured person's bodily remains back to home country limited to \$7,500; see Benefit Booklet for specific details.)</i>		
		No copay (deductible waived)
Exclusions applicable to Repatriation Benefit—		
No payment will be made for expenses incurred for or in connection with any of the items below:		
<ul style="list-style-type: none"> ➤ Not covered. Services received before insured person's effective date ➤ Death Outside the United States. Services furnished to prepare and transport the insured person's remains to country of legal residence if death occurred outside the United States, except for U.S. students traveling abroad. 		
<p>This Summary of Benefits is a brief review of benefits. Insured persons may review the Benefit Booklet online at www.anthem.com/ca/ucghip, which explains the full range of covered services of the plan in detail.</p>		

PPO Student Health Plan—Prudent Buyer Plan Exclusions and Limitations

Air Conditioners: Air purifiers, air conditioners or humidifiers.

Acupuncture. Acupuncture treatment, except as specified as covered in the Benefit Booklet.
Acupressure or massage to control pain, treat illness or promote health by applying pressure to one or more specific areas of the body based on dermatomes or acupuncture points.

Clinical Trials. Services and supplies in connection with clinical trials, except as specified as covered in the Benefit Booklet.

Contraceptive Devices. Contraceptive devices prescribed for birth control except as specified as covered in the Benefit Booklet.

Cosmetic Surgery: Except reconstructive surgery as a result of accidental injury or sickness that occurs while eligible for SHIP benefits.

Crime, Nuclear Energy: Conditions that result from: (1) your commission of or attempt to commit a felony; or (2) any release of nuclear energy, whether or not the result of war, when government funds are available for treatment of illness or injury arising from such release of nuclear energy.

Custodial Care or Rest Cures. Inpatient room and board charges in connection with a hospital stay primarily for environmental change or physical therapy. Services provided by a rest home, a home for the aged, a nursing home or any similar facility. Services provided by a skilled nursing facility or custodial care or rest cures, except as specified as covered in the Benefit Booklet.

Dental Services or Supplies: Braces, orthodontic appliances, and orthodontic services. Dental plates, bridges, crowns, caps or other dental prostheses, dental services, extraction of teeth or treatment to the teeth or gums. Cosmetic dental surgery or other services for beautification. Dental benefits are offered through Delta Dental.

Diabetic Supplies. Prescription and non-prescription diabetic supplies except as specified as covered in the Benefit Booklet.

Education or Counseling. Educational services or nutritional counseling, except as specified as covered in the Benefit Booklet. This exclusion does not apply to counseling for the treatment of anorexia nervosa or bulimia nervosa.

Excess Amounts. Any amounts in excess of covered expense or the benefit year maximum.

Excess Coverage – Anthem Blue Cross Life and Health Insurance Company will reduce the amount payable under this plan if expenses are covered under any other plan. We will determine the amount of benefits provided by other plans without reference to any coordination of benefits, non-duplication of benefits, or other similar provisions. The amount from other plans includes any amount to which the insured person is entitled, whether or not a claim is made for the benefits. The coverage under this policy is secondary coverage to all other policies.

Exercise Equipment: Exercise equipment, or any charges for activities, instrumentalities, or facilities normally intended or used for developing or maintaining physical fitness, including but not limited to, charges from a physical fitness instructor, health club or gym, even if ordered by a physician.

Experimental, or Unnecessary Medical Treatment/Testing: Includes medical services that are not medically necessary or that do not conform with medical standards of practice within the community. Also services and supplies in connection with experimental or investigational treatment.

Eye Surgery for Refractive Defects. Any eye surgery solely or primarily for the purpose of correcting refractive defects of the eye such as nearsightedness (myopia) and/or astigmatism. Contact lenses and eyeglasses required as a result of this surgery.

Government Treatment. Any services the insured person actually received that were provided by a local, state or federal government agency, except when payment under this plan is expressly required by federal or state law. We will not cover payment for these services if the insured person is not required to pay for them or they are given to the insured person for free.

Hearing Aids or Tests. Hearing aids and routine hearing tests, except as specified as covered in the Benefit Booklet.

Infertility Treatment: Any services or supplies furnished in connection with the diagnosis and treatment of infertility, including, but not limited to, diagnostic tests, medication, surgery, artificial insemination, sterilization reversal, in vitro fertilization and gamete intrafallopian transfer. Infertility is:

1. the presence of a condition recognized by a Physician as the cause of infertility or
2. the inability to conceive a pregnancy or carry a pregnancy to a live birth after a year or more of regular sexual relations without contraception.

Inpatient Diagnostic Tests. Inpatient room and board charges in connection with a hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.

Intercollegiate Sports Injuries: Treatment of injury sustained while participating in, practicing or conditioning for, or traveling in conjunction with, any intercollegiate sport, contest or competition, or any University-sponsored (including intramural) program in the martial arts, except as specifically allowed in plan description (e.g., for UCSD graduate student athletes).

Mental or Nervous Disorders. Academic or educational testing, counseling, and remediation. Mental or nervous disorders and substance abuse, including rehabilitative care in relation to these conditions, except as specified as covered in the Benefit Booklet.

Nasal Surgery: Except medically-necessary surgical treatment, or due to a medically documented accidental injury that occurs while eligible for SHIP benefits.

Not Covered. Services received before the insured person's effective date. Services received after the insured person's coverage ends, except as specified as covered in the Benefit Booklet.

Not Medically Necessary. Services or supplies that are not medically necessary, as defined.

Nutrition Consultation: Except for services provided at the on-campus Student Health Services and Counseling Centers, and diabetes education program covered as medical office visits.

Obesity/Weight Reduction: Services primarily for weight reduction or treatment of obesity. Treatment of morbid obesity may be a covered benefit, subject to verification of diagnosis and utilization review for medical appropriateness and necessity following Anthem Blue Cross Medical Review criteria.

Optometric Services or Supplies. Optometric services, eye exercises including orthoptics. Routine eye exams and routine eye refractions, eyeglasses or contact lenses, except as specified as covered in the Benefit Booklet. Vision coverage is a separate rider to the medical plan.

Orthopedic Supplies. Orthopedic supplies, orthopedic shoes (other than shoes joined to braces), or non-custom molded and cast shoe inserts, except for therapeutic shoes and inserts for the prevention and treatment of diabetes-related foot complications, except as specified as covered in the Benefit Booklet.

Outpatient Occupational Therapy. Outpatient occupational therapy, except by a home health agency, hospice, or infusion therapy provider, except as specified as covered in the Benefit Booklet.

Outpatient Prescription Drugs and Medications. Outpatient prescription drugs or medications and insulin, except as specified as covered in the Benefit Booklet. Any non-prescription, over-the-counter patent or proprietary drugs or medicines. Cosmetics, health or beauty aids.

Personal Items: Any supplies for comfort, hygiene or beautification.

Physical Therapy or Physical Medicine. Services of a physician for physical therapy or physical medicine, except when provided during a covered inpatient confinement or as specified as covered in the Benefit Booklet.

Private Contracts. Services or supplies provided pursuant to a private contract between the insured person and a provider, for which reimbursement under Medicare program is prohibited, as specified in Section 1802 (42 U.S.C. 1395a) of Title XVIII of the Social Security Act.

Private Duty Nursing. Inpatient or outpatient services of a private duty nurse.

Routine Exams or Tests: Except as specifically defined as a covered benefit of the plan, any physical exams or tests which do not directly treat an actual illness, injury or condition, including those required by employment, government authority and travel.

Preventive/Elective Services. Testing, treatment, or services for any condition in the absence of Sickness or Injury except those specifically defined as covered benefits.

Scalp hair prostheses. Scalp hair prostheses, including wigs or any form of hair replacement.

Services Performed by a Family Member: All medical and psychological treatment, or services performed by any member of your immediate family.

Sex Transformation. Procedures or treatments to change characteristics of the body to those of the opposite sex, except as described in the Benefit Booklet.

Speech Disorders: Services primarily for correction of speech disorders, including, but not limited to stuttering or stammering.

Sterilization Reversal: Reversal of sterilization.

Surrogate Mother Services. For any services or supplies provided to a person not covered under the plan in connection with a surrogate pregnancy (including, but not limited to, the bearing of a child by another woman for an infertile couple).

Telephone and Facsimile Machine Consultations. Consultations provided by telephone or facsimile machine.

Third Party Liability – Anthem Blue Cross Life and Health Insurance Company is entitled to reimbursement of benefits paid if the insured person recovers damages from a legally liable third party.

Unauthorized Services. Services not approved by the Student Health Services, except urgent or emergent care.

Unstated Treatment, Services and Supplies: SHIP will not pay benefits for any treatment, service, or supply that has not been listed herein as a covered service or item, even if it has not been specifically identified as an "excluded" item.

Voluntary Payment. Services for which the insured person has no legal obligation to pay, or for which no charge would be made in the absence of insurance coverage or other health plan coverage, except services received at a non-governmental charitable research hospital. Such a hospital must meet the following guidelines:

1. it must be internationally known as being devoted mainly to medical research;
2. at least 10% of its yearly budget must be spent on research not directly related to patient care;
3. at least one-third of its gross income must come from donations or grants other than gifts or payments for patient care;
4. it must accept patients who are unable to pay; and
5. two-thirds of its patients must have conditions directly related to the hospital's research.

Workers' Compensation Services: Treatment of any Sickness or Injury eligible for compensation under any Workers' Compensation or Occupational Disease Law.

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