

# Before You Need It...

KNOW WHICH HEALTH INSURANCE YOU HAVE AND HOW TO USE IT

## ▶ I Have UC SHIP

All of your non-emergency medical care must be started at Student Health Services (SHS).

Choose a primary care provider and call (858) 534-8089 to schedule an appointment.

Need to be seen the same day? Walk-in for Urgent Care Services (fee applies).

You don't need a medical card to be seen at SHS, only your student ID.

Except in emergency situations, a written referral must be obtained from SHS, BEFORE receiving care outside of SHS. If you don't obtain a referral prior to getting nonemergency medical care outside of SHS, you'll be responsible for all charges.

## ▶ I Have Other Insurance and RAFT

RAFT is not insurance. It is a reduced access fee which provides scheduled visits, in-house laboratory services and x-ray services at no additional cost when rendered at UCSD SHS.

You can get other services at SHS, such as prescriptions and lab tests that must be sent to an outside lab, just keep in mind that you will be charged for these additional services.

## ▶ I Have Other Insurance Only (No RAFT)

All registered students have access to SHS whether they have UC SHIP or not. SHS does not accept or bill outside insurance plans. Any charges incurred at SHS can be paid at the time of service or be billed to your campus billing account.

You can request an itemized statement from Insurance to file a claim with your own insurance for possible reimbursement.

## ▶ I Am Not Sure...

To find out what insurance you have look up your info on Triton Portal to see if you have UC SHIP.

If you do not have UC SHIP ask your parent or guardian what insurance you have and then find out:

- Where you go for care
- How to get to the doctor's office
- What is covered by your plan
- Whether you will be reimbursed for services received at Student Health
- Follow-up on all claims

▶ Learn More At: [shwadmin.ucsd.edu/uc-ship](http://shwadmin.ucsd.edu/uc-ship)

# UC SHIP Frequently Asked Questions

## ▶ **What's the difference between UC SHIP and RAFT?**

UC SHIP: The plan provides comprehensive medical and dental coverage for registered students who do not waive UC SHIP. The UC SHIP for graduate and professional students includes vision coverage. A voluntary vision plan is available for undergraduates. Students who are enrolled in UC SHIP may enroll their dependents in the voluntary coverage for dependents, which includes medical, dental and vision.

RAFT: This is not an insurance plan. RAFT is a program that provides prepaid access to certain services at SHS, such as scheduled visits, in-house laboratory services, and x-ray. RAFT is only available to students who have their own insurance and waived UC SHIP.

## ▶ **Do I have to waive UC SHIP every year or just once?**

If you plan to waive SHIP, you must first make sure that you have coverage for non-emergency medical care within 40 miles of UCSD. This is one of the waiver criterion and will ensure that you have coverage for necessary medical care when you need it.

A new waiver must be submitted each new academic year. Your waiver is valid for the remainder of that academic year, unless your approval notification indicates otherwise. Refer to the [UC SHIP website](#) for important waiver information, including waiver deadlines and how to waive.

## ▶ **Where do I get my UC SHIP insurance card?**

You do not need an insurance card to access care at SHS (just be sure to bring your student ID when you go to SHS). You will need your insurance card to access emergency services or care for outside referrals.

Paper insurance cards will not be issued. To obtain an electronic copy of your insurance card, download the [UC SHIP mobile app](#) to your smartphone, or tablet.

## ▶ **Am I still covered over the summer?**

Yes, UC SHIP coverage for spring quarter includes summer. Coverage continues up to the start of fall quarter. RAFT, however, will end on the last day of spring quarter.

UC SHIP requires that you obtain a written referral from SHS prior to ALL non-emergency medical care, regardless of the distance from campus. If you will not be in San Diego over the summer, you're still required to have a referral first. Call SHS at (858) 534-8089 to make an appointment at SHS to discuss obtaining a referral for your care.

Emergency care does not require a referral. If you need emergency care, seek care first but make sure you follow-up with the SHS Insurance Office immediately afterwards.

## ▶ **How do I access dental care?**

UC SHIP provides coverage under the Delta Dental PPO network. The plan pays the highest benefits when you receive services from Delta Dental PPO dentists.

There are no dentists at SHS, so you will need to select a dentist from the [Delta Dental website](#) or by phone through Delta Dental Customer Service at (800) 765-6003.

Referrals from SHS are not required for dental care.

## ▶ **Does UC SHIP include vision services?**

UC SHIP automatically includes vision coverage through Anthem Blue View Vision. You may use your vision benefits at the SHS Optometry Center, [UC SHIP Vision Plan website](#), or by calling Anthem Blue Cross at (866) 940-8306.