American Healthcare & Insurance
American Healthcare

In the United States healthcare consists of three areas.

Healthcare Facilities

Health Insurance

Healthcare Providers
  Doctors and Nurses
What is Health Insurance?

- A contract to pay for medical services covered by your health insurance plan
- American health insurance is not an automatic enrollment
- You must enroll in an American health insurance plan in order to be covered to see a doctor
“In Network” versus “Out of Network”

- **In Network** means providers that are contracted with our insurance plan, Aetna Student Health, you will maximize your benefits by going to an in network doctor.

- **Out of Network** means doctors that are NOT contracted with our insurance plan, if you choose an out of network doctor then you may have to pay more out of pocket.
Terminology & Payments

WHAT YOU PAY:

PREMIUM
Fee you pay to be enrolled in an insurance plan
For SHIP: Undergraduate Dependent, $2,130.71 /per semester
Graduate Dependent, $2,137.84 /per semester

DEDUCTIBLE
The amount you must pay for services out of pocket first, before the health insurance will pay for services, per policy period
For SHIP: $400 per academic year (August 15- August 14)
Does not apply for services at the Tang Center
Terminology & Payments

**WHAT YOU PAY (CONTINUED):**

**Co-Insurance** = % (Percentage)
Percentage share of cost for each service
*For SHIP In Network*: 20% dependent’s responsibility
*For SHIP Out of Network*: 40% of allowed rate is dependent’s responsibility

**Co-payment** = $ (Dollars)
Set dollar share of cost for each service
*For SHIP In Network*: $15 primary care/specialist, then co-insurance
*For SHIP Out of Network*: No copay only co-insurance applies

**WHAT THE INSURANCE COMPANY PAYS**: They pay the contracted balance after you meet the deductible and pay the co-insurance and/or co-payment for each service
Insurance Options
Berkeley SHIP for Dependents
Insurance Brokers
For Dependents

Who is eligible?

- Any dependent of an individual on Berkeley SHIP for the current semester

Important Information about using the Tang Center

- The Tang Center or University Health Services (UHS) is for registered students
- The Tang Center is considered OUT OF NETWORK with Berkeley SHIP for dependents
- To maximize your benefits please find an Aetna Student Health doctor in the community
• Medical plan administered by Aetna Student Health
• Dental plan through MetLife
• Vision plan through Vision Service Plan (VSP)
• Dental & vision plans cannot be purchased separately

Coverage Dates

Fall Semester: August 15th to January 14th
Spring Semester: January 15th to August 14th
Great Plan Benefits

- Acupuncture and Chiropractic Services
- Prescription Drug Coverage
- Mental Health Care
- Preventative Services
- Physical Therapy
- Maternity/Pre-Natal

Berkeley University of California
## Dependent SHIP

**Premiums for 2013 - 2014**

<table>
<thead>
<tr>
<th></th>
<th>Undergraduate</th>
<th>Graduate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult dependent</td>
<td>$2,130.71</td>
<td>$2,137.84</td>
</tr>
<tr>
<td>Child(ren) dependent</td>
<td>$1,846.69</td>
<td>$1,854.59</td>
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</tbody>
</table>

**Enrollment Periods to sign up**

- **Fall Semester**: July 15<sup>th</sup> – September 15<sup>th</sup>
- **Spring Semester**: December 15<sup>th</sup> – February 15<sup>th</sup>

Questions? Call 1-866-639-3703
Qualifying Events
To Enroll Outside of the Enrollment Period

Dependent must be enrolled within 30 days of the event

- Birth of a child
- Adoption
- Marriage
- Domestic Partnership
- Loss of other coverage requires a certificate of credible coverage

Questions?
Call 1-866-639-3703
Other Insurance Options

Website: www.barneyandbarney.com
International Medical Plans Call: Stacy Wheeler 415-599-2475
Individual, Family and Student Plans Call: Janie Williams 888-334-7259

Website: http://www.ehealthinsurance.com/individual-family-health-insurance
Call: 1-800-977-8860
We are here to help!

**Student Health Insurance Office**

**Website:** http://uhs.berkeley.edu/students/insurance/families.shtml

**Email us:** ship@uhs.berkeley.edu

**Call us:** (510) 642-5700

**Visit us:** 3rd Floor of the Tang Center
2222 Bancroft Way Room 3200
Berkeley, CA 94720-4300