UCOP Student Health Insurance Forum (SHIF): Final Waiver Criteria
2015-2016

To satisfy the UC health insurance requirement for students, the plan held by the student must:

1) Be a Medi-Cal, Medicare or Tricare/military insurance policy

OR

2) Be an employer-sponsored group health plan or individual plan (including plans purchased through Covered California) that meets the following criteria:

   a. Has no maximum lifetime benefit limit
   b. Has an annual out-of-pocket maximum of up to $6,600 for an individual but no more than $13,200 for a family. Deductibles, copayments and coinsurance paid by the member accrue toward meeting the out-of-pocket maximum. A higher out-of-pocket maximum is allowed if the subscriber has a Health Savings Account (HSA) or a Health Reimbursement Account (HRA)
   c. Covers the following services (ACA Essential Health Benefits):

      i. Preventive health care services, including an annual physical exam, preventative immunizations and laboratory/diagnostic tests to help determine your state of health

      ii. Chronic disease management for such conditions as asthma, diabetes or other chronic medical conditions

      iii. Hospital stays for medical and surgical care

      iv. Hospital stays for mental health and alcohol/drug abuse conditions, covered the same as any other medical condition

      v. Doctor office visits for medical, mental health, and alcohol/drug abuse conditions

      vi. Emergency room services

      vii. Diagnostic services including laboratory tests

      viii. Medications prescribed by a doctor (including contraceptives)

      ix. Pre-natal and maternity care, with no pre-existing condition limitation

3) Provide unrestricted access to an in-network hospital or doctor providing full, non-emergency medical and behavioral health care within reasonable distance of campus or the student’s place of residence while attending school. For UCSB the recommended maximum commuting distance is 50 miles. This generally works out to a 2 hour round trip commute by private auto, 3 hours if using public transportation.

4) For international students, the following criteria also apply. The plan must:
i) have no pre-existing condition exclusion; if the plan has a pre-existing condition waiting period, that period has expired

ii) have no per-injury or per-illness maximum benefit limits

iii) cover medical services for injury from participation in all types of recreational activities or amateur sports

iv) not be a health care reimbursement arrangement with the student’s home country or another party.

v) have policy written in standard English with benefits expressed in U.S. dollars

vi) have a claims payment office with an address in the United States

vii) pay at least $10,000 annually for medical evacuation

viii) pay at least $7,500 for repatriation of remains

NOTE: Foreign government health care reimbursement that is not insurance will not be accepted to waive enrollment in UCSB Gaucho Health Insurance Plan.