

There is an important health care decision you need to make before you arrive on campus



UNIVERSITY HEALTH SERVICES Tang Center
People. Campus. Community.

Twenty-four thousand students are enrolled in SHIP. We recommend that students buy SHIP to supplement UHS services. The combination of UHS and SHIP provides the best health coverage for students' needs.

—Steve Lustig, Associate Vice Chancellor, Health & Human Services, UCB

As a registered student at Mills, you have an outstanding health plan available...

Welcome to University Health Services and SHIP.

Your plan consists of two parts:

1. Basic Medical at University Health Services (UHS)

Basic Medical at UHS is a comprehensive health care program provided to all Mills students through UC Berkeley's University Health Services, located in the Tang Center at 2222 Bancroft Way in Berkeley. The cost of the program is covered in your campus comprehensive fees. Basic Medical covers most student visits to a UHS physician, nurse practitioner, social worker or health educator. UHS charges additional fees for some services, such as lab work or x-rays, covered at 80% for students with SHIP. The basic care at UHS, when combined with a major medical insurance plan, provides a complete health care package for Mills students.



No decision needed

2. Major Medical/Dental Insurance (SHIP)

Mills College requires all students to have major medical insurance, and provides the Student Health Insurance Plan (SHIP), in which many students are enrolled. While UHS (see above) provides basic care to students, SHIP covers hospitalization, off-campus care and some specialty services not provided within UHS. SHIP includes dental coverage as well. All students (except "Network") automatically are enrolled in SHIP, and there is a charge for SHIP on your billing statement. Students can choose to waive SHIP enrollment and have this fee removed by providing proof of comparable insurance by a specified deadline; see reverse for details.



You must decide to pay for or waive SHIP

See reverse for more information and health insurance fee waiver procedure.

More About...

UHS Basic Medical at University Health Services

Students can use the UHS medical services just as they would their regular doctor's office; in fact, you are encouraged to choose a clinician who will serve as your primary care provider for the duration of your time at Mills. The facility is fully accredited, staffed by board-certified physicians, nurse practitioners, physician assistants and nurses.

UHS features include:

- State-of-the-art facility
- Telephone advice nurse
- Walk-in urgent care
- Professionals experienced in college health
- Multi-disciplinary approach to care
- Women's health/gynecological care
- Specialty medical care, including dermatology, orthopedics, ear/nose/throat, many others
- In-house pharmacy/x-ray/lab/physical therapy

Some services at UHS are provided without additional charge, while others carry a moderate fee. Fees are covered at 80% for students with SHIP.

See www.mills.edu/student_services/health_and_counseling/index.php for complete information about UHS. Remember, you can use all services provided by UHS whether or not you waive SHIP enrollment.

Health Insurance Fee Waiver Process

- If you are considering waiving SHIP enrollment, please compare benefits carefully. (See enclosed benefits summary.) Many students choose SHIP over other plans or in addition to their plans to ensure seamless coverage.
- If you choose to waive, you must complete and submit a waiver form. Instructions, deadlines, mailing instructions and a waiver form to download are available at: www.mills.edu/MCTR/SBA/06-07mmwaiver.pdf
- Send your completed waiver form by August 1, 2006, to Mills College, M Center, 5000 MacArthur Blvd., Oakland CA 94613.
- Approved waivers received by August 1 will be credited on your September billing statement. Approved waivers received after August 1 may be subject to a \$150.00 late processing fee. No SHIP waiver forms will be accepted after September 6, 2006.
- Note that if you do not fulfill all the requirements outlined in the instructions or if you miss the submission deadline, the fee will not be waived and you will be enrolled in SHIP.
- This waiver applies to the 2006-07 academic year. A new waiver must be filed prior to year 2007-08
- Call the M Center at (510) 430-2000 with any questions.

SHIP Student Health Insurance Plan

Major medical insurance is required for all undergraduate, graduate, and international students.* For most students, SHIP is considered the best choice, especially for those with chronic medical needs. As major medical insurance plus dental coverage, SHIP stands very well on its own, or it can be used to supplement insurance you already have.

*Network students may buy into the plan. Contact the M Center.

SHIP Medical is:

Affordable and convenient: At \$917 a semester for undergraduates and \$994 for graduate and international students, SHIP provides coverage at about half the cost of comparable insurance. For services with fees at UHS, students with SHIP pay only 20%, and UHS bills SHIP for the rest.

Dependable: SHIP medical is a Blue Cross Prudent Buyer Plan with worldwide coverage. With SHIP, there are no gaps or surprises: Period of coverage is 12 consecutive months, August 15-August 14.

Comprehensive: SHIP provides 100% emergency room and 90% inpatient hospital coverage; and 80% coverage for outpatient services such as medical and mental health office visits, lab and x-ray. A \$200 annual deductible applies to services outside UHS. Prescriptions at UHS have a \$15 generic/\$25 brand co-pay, up to \$2,000 coverage per year with no deductible.

Portable: SHIP members are backed by the Blue Cross network and are covered for authorized non-emergency care anywhere at any time. (Look at this area carefully when comparing policies. Many carriers do not cover non-emergency care when a student is away from home.)

Seamless: SHIP works in conjunction with UHS. All services begin at UHS. The primary care providers at UHS coordinate the care of students who need services outside University Health Services.

See www.mills.edu/MCTR/SBA/06-07SHIPinfo.pdf for a summary of SHIP benefits.

SHIP Dental Coverage:

- Administered by Metropolitan Life
- 100% coverage of preventive services, such as exams, cleanings & x-rays, with no deductible.
- 80% coverage of general dental care provided by MetLife Preferred Dental Providers, including fillings, oral surgery, endodontics and periodontics, with a \$25 annual deductible.
- \$1,000 annual plan maximum.
- Over 100 participating dentists nearby. (Dental services are not provided at UHS.)
- Nationwide coverage with over 50,000 dentists.

If you are enrolled in SHIP, you automatically have dental coverage. You cannot enroll in or waive dental coverage separately. For more information see www.uhs.berkeley.edu (Choose "Dental Insurance" in A-Z Directory)