

Vision coverage, \$400,000 lifetime maximum,  
and \$5,000 annual pharmacy benefit

**New for  
2008-09**

As a registered student at **MILLS**, you have an outstanding health plan available...  
**Welcome to University Health Services [UHS] and SHIP!**

## 4 important things to know:

- All Mills students are required to have medical insurance.
- All students will be automatically enrolled in SHIP.
- If you have comparable insurance and don't want to keep SHIP as dual coverage, you may waive enrollment.
- All Mills students can use University Health Services at University of California, Berkeley, whether they have SHIP or not.

## TOP 10 SHIP BENEFITS

- 1 Medical, counseling, dental and vision coverage
- 2 Affordable at \$1,012 semester undergraduate students/  
\$1,100 semester graduate and international undergrad students
- 3 Coverage 365 days a year that goes with you when you travel
- 4 Convenient Mills Shuttle to the Tang Center
- 5 No claims to file - we'll do it for you
- 6 Services always private and confidential
- 7 On campus care open 6 days week with 24/7 phone assistance
- 8 We help students access and navigate their health care
- 9 Expert providers understand Mills student health care needs
- 10 Excellent stand alone or dual coverage option

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

## **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](http://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 Waiver Process**

- If you are considering waiving SHIP enrollment, please compare benefits carefully. 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 a waiver form. Instructions and deadlines for the waiver form are available at: [www.mills.edu/student\\_services/student\\_accounts/major\\_medical\\_waiver\\_form.pdf](http://www.mills.edu/student_services/student_accounts/major_medical_waiver_form.pdf)
- Your waiver form must be completed by August 1, 2008
- 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, 2008.
- 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 2008-09 academic year. A new waiver must be filed prior to year 2009-10.
- Call the M Center at (510) 430-2000 with any questions.

See [www.uhs.berkeley.edu/students/insurance/BenefitsMills.shtml](http://www.uhs.berkeley.edu/students/insurance/BenefitsMills.shtml) for a summary of SHIP benefits.

## **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 and vision 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 \$1,012 a semester for undergraduates and \$1,100 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 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 \$5,000 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.

### **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 90,000 dentists.

If you are enrolled in SHIP, you automatically have dental and vision coverage. You cannot enroll in or waive dental or vision coverage separately. For more information see [www.uhs.berkeley.edu/students](http://www.uhs.berkeley.edu/students).

### **SHIP Vision Coverage:**

- Offered by UC Berkeley School of Optometry
- Annual eye exam with \$5 co-pay
- Annual frames and lenses or contact lenses \$15 co-pay
- 50% off Lasik or other refractive surgeries
- 24 hour access to emergency care

To see a summary of current benefits, see [www.mills.edu/MCTR/SBA/07-08SHIPinfo.pdf](http://www.mills.edu/MCTR/SBA/07-08SHIPinfo.pdf). 2008-09 info will be available by summer.