



Student Health Services
900 University Ave.
Riverside, CA 92521-308
Tel: 951-827-3031
Fax: 951-827-3133

Dear Student,

As a UCR student, you are automatically enrolled in the [Student Health Insurance \(SHIP\)](#), **one of the most comprehensive and affordable health insurance plans available.**

If you are currently enrolled in a private insurance plan and would like to waive the SHIP insurance, know that the waiver criteria was established by UC officials in collaboration system-wide and the criteria are re-evaluated each year.

To waive out of SHIP successfully your insurance:

- Must provide primary care within 30 miles of the UCR campus or 30 miles from you address while attending UCR.
- Cannot limit the amount it will pay for any injury or illness you may have during your lifetime.
- Cannot have a pharmacy deductible greater than \$250 per year.
- Cannot require you to pay “out-of pocket” more than \$6,350 per person, per year.
- Cannot have a clause excluding a pre-existing condition. (Cannot refuse to cover any condition you had before enrolling in the plan).

The goal is to choose a health insurance plan that has the lowest total cost (lowest total costs = Your out-of-pocket expense PLUS your total premium cost). It is important that you are fully covered, receive excellent care, and that your out-of pocket expense is minimal – **SHIP provides that coverage.**

It is important to know your coverage prior to submitting the [waiver](#) request. If you do not agree with the waiver determination, a formal appeals process is available to you through Student Health Services where your waiver request will be reviewed. Student Health Services make the final decision on appeals.

To appeal your denied waiver, please fax or email a copy of your Insurance ID card (front and Back) to health@ucr.edu or fax to (951) 827-7171. Include your first and last name and your student ID number.

Sincerely,

UC Riverside Student Health Services
studenthealth.ucr.edu