Dear Parent or Guardian:

When it comes to your student’s health, we’ve got them covered. The Student Health Insurance Plan (SHIP) that all UCR students are automatically enrolled in is one of the most comprehensive and affordable programs available. Coverage is nationwide and SHIP offers better coverage than many “Obamacare” plans or private insurance plans available.

- **SHIP provides nationwide coverage**– Exchange plans or private insurance plans may not provide national coverage.
- **SHIP offers the most convenience**–A student can see a doctor and nurse right here on campus with no out-of-pocket expense. X-rays, lab work, and even prescriptions are available here. With other health insurance plans, a student will pay out-of-pocket or will have to go off campus for covered care.
- **SHIP provides vision and dental coverage at no extra cost**–with many other health plans, vision, and dental coverage is EXTRA.
- **SHIP meets all the requirements of the Affordable Care Act.**
- **A student can be covered by SHIP even if the family may be participating in Covered CA or a home state exchange plan.**

For a comprehensive list of benefits provided by SHIP, visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com).

If your student mistakenly waived out of SHIP, but now realizes it is the best insurance plan for her or his needs, they can rejoin SHIP. Just call the Student Health Services (SHS) Insurance office at 951-827-5683.

Don’t forget: Students covered by SHIP pay nothing for services on campus at Student Health Services. Students who waive out of SHIP can still access medical services on campus, but will be responsible for payment. No private or exchange plans are billed by Student Health Services.

We’ve included a comparison chart so you can see for yourself that SHIP offers exceptional convenience and coverage. With SHIP, you get it all!

Sincerely,

UC Riverside Student Health Services
[studenthealth.ucr.edu](http://studenthealth.ucr.edu)