

Davis Student Health Insurance Plan Committee (SHIP)
Bylaws

Section I: Committee Charter

A. Composition

Voting Members (17)

Non-Voting Members (10)

1. Voting Members (17)

Graduate students (7)

- GSA (3)
 - One member is preferred from the GSA Executive Council
- Graduate School of Management (1)
- School of Law (1)
- School of Veterinary Medicine (1)
- School of Education (1)
- One of the seven voting graduate members will be a voluntary representative to the Health Fee Oversight Committee.

Undergraduate (8)

Eight undergraduate students, with at least one member preferred from each of the following:

- ASUCD Student Health and Wellness Committee
- College of Agricultural and Environmental Sciences
- College of Letters and Science
- College of Engineering
- College of Biological Sciences
- One undergraduate student should be a transfer or re-entry student.
- At least four of the eight undergraduate voting members must be enrolled in SHIP.
- One of the eight undergraduate voting members will be a voluntary representative to the Health Fee Oversight Committee.

Faculty/Administration (2)

- Representative, Graduate Studies
- Associate Vice Chancellor for Student Affairs or designee

1. Ex-Officio, non-voting members (10):

- Student Health and Counseling Services (7)
 - Program Director
 - Medical Director
 - Director of Counseling and Psychological Services

- Director of Clinic Support Services
- Student Health Insurance Plan Manager
- Insurance Services Manager
- Executive Assistant to the Director of Clinic Support Services (Davis SHIP Committee Secretary)
- Representative, Financial Aid Office
- Representative, Student Services Fee Advisory Committee (SSFAAC)
- International student or staff representative from Services for International Students (SISS)

B. Purpose

This SHIP Committee in conjunction with UC SHIP Executive Oversight Board (EOB) shall be committed to the maintenance and continual development of the University of California Student Health Insurance Plan (UC SHIP). The Davis SHIP Committee shall develop policy for consistent regulation of the insurance plan and facilitate among the Committee, student representative bodies, and the University administration.

C. Responsibilities

1. The Davis SHIP Committee, subjects to the approval of the Vice Chancellor of Student Affairs, is an advisory committee for changes in insurers, premiums, benefits, and deductibles related to UC Davis participation in the UC Student Health Insurance plan.
2. The Committee shall follow UC SHIP system wide criteria for waivers of UC SHIP. Wells Fargo Insurance Services, with the Student Health and Counseling Services, Insurance Services Office overseeing this process, shall administer the waivers. The Committee shall serve as an appeals board to review disputed waiver decisions outside of the benefit requirements for waiving made by the Insurance Services office.
3. Two Committee members selected by the present and voting members of the Committee, one graduate student and one undergraduate student, shall be Davis SHIP representatives to the Health Fee Oversight Committee.
4. Two Committee members one graduate and one undergraduate appointed by Davis SHIP will be representatives to the EOB. Davis SHIP will also appoint an alternate student representative who shall have the authority to attend, participate in, and vote at any meeting of the EOB when a student representative is absent. It is suggested that the EOB representative attend the UC SHIP Student Health Insurance Forum (SHIF) as well.

D. Selection of Committee Membership

Members are nominated as described below and appointed by the Vice Chancellor for Student Affairs or designee. Appointments will be made at the beginning of the academic year and members shall serve a one – year term.

1. Voting Members

- a. The Graduate Student Association (GSA) shall nominate three graduate students from a diverse selection of studies according to the by-laws of the GSA
- b. The Associated Students of Management (ASM) shall nominate one professional student from the School of Management according to the by-laws of the ASM.
- c. The Law Student Association (LSA) shall nominate one professional student from the School of Law according to the by-laws of the LSA.
- d. The Student Chapter of the American Veterinary Medicine Association (SCAVMA) shall nominate one professional student of the School of veterinary medicine according to the by-laws of the SCAVMA.
- e. The Education Graduate Students Association shall nominate the School of Education representative to the SHIP Committee according to the bylaws of the EdGSA.
- f. The Vice Chancellor for Student Affairs or designee shall appoint (8) of the undergraduate students interviewed to serve as voting members.
- g. Graduate Studies, Student Support, shall nominate one representative.
- h. The Associate Vice Chancellor for Student Affairs or designee shall serve on the Committee.

2. Ex-Officio, Non-voting members

- a. The following representatives from Student Health and Counseling Services shall serve as members:
 - Program Director
 - Medical Director
 - Director of Counseling Services
 - Director of Clinic Support Services
 - SHIP Contracting Facility Manager
 - Insurance Services Manager
 - Executive Assistant to the Director of Clinic Support Services (Davis SHIP Committee Secretary)
- b. The Financial Aid Office will have one representative if available.
- c. The Council of Student Affairs and Fees (COSAF) will have one representative if available.
- d. Services for International Students (SISS) will have one representative if available.

E. Reporting

The Davis SHIP Committee shall report directly to the Vice Chancellor for Student Affairs or designee.

F. Operational Criteria

1. Parliamentary authority for the Davis SHIP Committee shall be Robert's Rules of Newly Revised 11th edition, in all cases to which they are applicable and in which they are not inconsistent with

these bylaws and any special rules of order the Committee may adopt. In the absence of objection by a Committee member, the Chair shall have the authority to suspend these rules. With the objection by a Committee member, these rules may be suspended with a 2/3-majority vote of the present and voting members.

2. Davis SHIP Committee meetings will be announced on an adhoc basis and shall be made public the notification of the meeting shall be made five business days in advance on the SHCS website. The Committee Chair shall have the discretion to call special meetings with one business day notice.
3. A quorum shall consist of eight voting members, including at least three undergraduate students and at least three graduate students. Amendments must be in writing and presented in advance of a scheduled meeting.
4. The bylaws may be amended or suspended by nine “yes” votes, including at least four undergraduate students and at least four graduate students. Amendments must be in writing and presented in advance of a scheduled meeting.
5. Except where specified in these by-laws (e.g. Suspending Robert’s Rules and Amending/Suspending by-laws), all actions of the committee shall be by simple majority of present and voting members subject to approval by the Vice Chancellor for Student Affairs or designee.
6. The Davis SHIP Committee Chair and Vice-Chair shall be a student elected from among the present and voting members by a simple majority and shall serve as a Committee Chair for a pre-year term under the provision of Robert’s Rules of Order Recently Revised 11th edition. Preference shall be given to a member who has served on the Committee previously and will represent one undergrad member and one grad.
7. Any voting member who resigns or is disqualified by missing three regularly scheduled meetings shall be replaced. The replacement shall be appointed by the Vice Chancellor for Student Affairs or designee, and shall serve on the Committee until the next regularly scheduled nomination period.
8. All Davis SHIP Committee members shall annually sign a confidentiality statement; satisfying federal HIPAA privacy requirements regarding the handling of protected health information (PHI).

9. The roles of the Davis SHIP Committee members are as follows:

Chair - Call meetings of the Davis SHIP Committee, lead all meetings, adhere to Robert's Rules of Order, Newly revised, 11th edition or to suspend these rules in absence of objection from the committee. Serve as campus student representative regarding SHIP matters as necessary.

Vice-Chair - Assist the chair as needed and serves as acting chair in the absence of the Davis SHIP Committee chair.

Secretary - Recruit committee members, draft committee meeting agendas, take minutes and do all correspondence related to Davis SHIP Committee.

Members - Attend all committee meetings and serve as a liaison between committee and represented student population and vote on motions presented to committee.

Section II: Waiver Application and Appeal Process

A. Waiver Application

1. The student who wants to waive participation in UC SHIP must complete and submit a "Waiver Application" to Wells Fargo Insurance Services (WFIS) by the published fee payment deadline. Waiver applications are to be submitted online via the WFIS website. If unable to submit an online waiver application, the student may submit a paper waiver application to the SHCS Insurance Services Office, to be received or postmarked after the deadline may not be considered for the current term. Approval of the application is to be based on the waiver criteria published by UC SHIP policy.
2. UC SHIP waiver guidelines have been adopted in accordance with the UC SHIP system wide guidelines outlined in Section III. All changes to the guidelines will be in effect beginning fall quarter/semester of the next academic year.
3. If the waiver application is approved, the student is notified and the waiver is posted to the student's account.
4. If the waiver application is denied, the student is notified and given information about the opportunity to appeal the denial.

B. Written Appeal of Waiver Denial

1. A student whose waiver application has been denied and who desires to appeal the denial may make a written appeal to the Davis SHIP Committee. The SHIP Committee will consider appeals for

denied waiver applications for the current term only. Appeals for leniency in regard to the deadline for submitting a waiver application will not be considered. Under no circumstances will an appeal be approved if the appellant does not have comparable alternative health care coverage. The written appeal is to consist of the following items:

- “Waiver Denial” (provided by SHCS). This form explains why the waiver was denied and is of use to the Committee in evaluating an appeal.
 - “Appeal of Waiver Denial” form, completed by the appellant. The argument for the appeal is to be limited to the front and back of the “Appeal of Waiver Denial” form and is to be typed, or clearly hand written in order to be considered.
 - Any supporting documentation that will enable the student to make a sound case for appeal and that will help the Committee to evaluate the appeal.
2. The appeal is to be turned into the Insurance Services office and must be received within 15 business days of the date of notice of denial. Appeals for denied waiver applications for terms previous to the current term would not be considered.
 3. The Committee will appoint a subcommittee consisting of the Chair and no fewer than two voting members and one ex-officio member of the SHIP Committee to evaluate a written appeal.
 4. Copies of the written appeal will be made available to all committee members for review at the subcommittee meeting.
 5. The evaluation of the appeal is to be based on the comparability guidelines in effect at the time of the original waiver application, as outlined in Section III.
 6. A simple majority vote of the Committee or subcommittee is required to render to binding decision. Only voting members of the SHIP Committee or subcommittee may vote on the written appeal.
 7. If the appeal is approved, a “Waiver Approval” will be completed by the SHIP Committee Secretary and mailed to the student. The Committee Secretary will also prepare a report and sent it to Student Accounting to ensure that the student’s account is properly credited.
 8. If the appeal is denied the SHIP Committee Secretary will draft a letter informing the appellant that:

- a) The appeal was denied
 - b) Further appeal to the SHIP Committee is possible
 - c) Further appeal will require an oral hearing with the SHIP Committee. This letter is to be typed and mailed to the student by the SHIP Committee Secretary and signed by the Committee Chair. The letter will provide information about how to proceed with an oral appeal.
9. All written appeal decisions of a subcommittee are to be discussed at the next scheduled SHIP Committee meeting so that future subcommittees can render consistent decisions.

C. Oral Appeal of Waiver Denial

1. A student whose written appeal has been denied and who desires to make an oral appeal should notify the SHIP Committee Secretary within 10 business days, who will then include the oral appeal on the agenda of the next regularly scheduled SHIP meeting. Should the appellant not be available at the time of the next meeting, the Committee Secretary will make a reasonable attempt to find a time that is convenient for the Committee as well as the appellant.
2. A quorum of the SHIP Committee is required to hear an oral appeal.
3. Copies of the written appeal and the written appeal denial letter shall be made available to the entire Committee for review at the oral appeal.
4. At the discretion of the Committee the proceedings of the oral appeal may be tape recorded if the appellant has no objections.
5. The appellant is to confine his/her oral appeal to a statement/argument of less than 20 minutes. Subsequent to the oral presentation, the Committee will have the opportunity to question the appellant regarding his/her appeal. The Committee may also request further documentation or information from the appellant. Finally, the appellant will have the opportunity to make a closing statement. The Committee may render a decision at this time or may defer the decision to the next regular meeting.
6. If the oral appeal is approved, the committee secretary will make a "Waiver Approval" to the student and the waiver will be posted to the student's account.
7. If the oral appeal is denied, the SHIP Committee Secretary will draft a letter to the appellant detailing why the appeal was denied. This letter is to be signed by the SHIP Committee Chair. Following the

procedures outlined in this section, the decision of the Committee is final.

Section III: Waiver Guidelines

In order to qualify for a waiver of UC SHIP enrollment, your insurance plan must meet the following criteria:

- Your plan must not have an overall annual limit on what the plan pays.
- Your plan must cover the following:
 - I. Preventative 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 and mental health conditions 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.
- An annual out of pocket maximum no more than \$6,600 for an individual or no more than \$13,200 for a family plan. The annual out of pocket maximum can exceed these dollar amounts if your plan has a Health Savings Account or a Health Reimbursement Account.
- You must have unrestricted access to an in-network hospital or doctor providing full, non-emergency medical and behavioral health care within 175 miles of the UC Davis campus or the student's place of residence while attending school.

For International Students:

- Your plan must have a policy written in English and expressed in US dollars.

- Your plan must pay at least \$50,000 for Medical Evacuation each year.
- Your plan must pay at least \$25,000 for Repatriation of Remains.
- Your plan must have a claims payment office with a physical address in the United States.
- Your plan must cover medical services related to injuries from participation in all types of recreational activities or amateur sports.
- Your plan must cover medical services related to injuries from participation in all types of recreational activities or amateur sports.
- Your plan must not have pre-existing condition limitations or exclusions
- Your plan must have an unlimited benefit maximum per injury/per illness.
- Your plan cannot be a health care reimbursement arrangement with your home country or another party.