



UC Irvine Student Health Insurance Plan (SHIP) 2026-27 Plan Year Waiver Criteria Effective: 7/1/2026

I. Alternate coverage must be currently active and the student agrees to maintain health coverage throughout the entire academic year. If your current insurance coverage is terminated, contact the Student Health Center Insurance Department as quickly as possible to discuss your health insurance options.

II. To satisfy UC Irvine's health insurance requirement for enrolled students, the plan held by the student must demonstrate Minimum Essential Coverage (MEC), including but not limited to:

- Medi-Cal
- Medicare
- TRICARE
- Veterans Affairs coverage
- Covered California or other ACA-compliant individual market plans
- Employer-sponsored group health plans
- Parent or guardian coverage (including coverage for individuals under age 26).

This requirement is mandatory and applies regardless of whether the coverage meets additional institutional criteria, such as network adequacy.

III. For international students residing in the U.S., the following *additional* criteria apply. The plan must:

- Pay at least \$50,000 annually for medical evacuation
- Pay at least \$25,000 for repatriation of remains

IV. Compliance Notice

"California requires residents and their dependents to obtain, and maintain, health coverage or pay a penalty, unless they qualify for an exemption. Enrolling in student health insurance offered by the college or university you are attending is one way to meet this requirement.

You may be eligible to get free or low-cost health coverage through Medi-Cal regardless of immigration status. In addition, you may be eligible for free or low-cost health coverage through Covered California. Visit Covered California at www.coveredca.com to learn about health coverage options that are available for you and your dependents, and how you might qualify to get financial assistance with the cost of coverage.

If you are under 26 years of age, you may be eligible for coverage as a dependent in a group health plan of your parent's employer or under your parents' individual market coverage. In addition, you may be eligible to buy individual health insurance directly from a health insurer or health plan, regardless of immigration status.

Please examine your options carefully to see if other options are more affordable and whether you are currently eligible to enroll in these other forms of coverage pursuant to an open or special enrollment period."

IMPORTANT: Students waiving out of UC Irvine SHIP are strongly encouraged to have access to services like primary care, hospital and behavioral health services within 50 miles of campus with their alternative plan. While all registered students are eligible for services at UC Irvine Student Health Center, local access to a full range of health care is critical for students to maximize their academic experience by maintaining their best possible physical and mental health.