



INSURANCE

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Accident, Illness and Non-Medical Coverage

Carefully verify you have adequate insurance coverage

Make sure you have adequate health insurance before and after UCEAP, and that the required UCEAP insurance coverage while abroad is adequate depending on your medical history. Do not be uninsured. Medical bills can be a financial burden, especially if you are uninsured or underinsured. Share all insurance information with your parents or guardian so you can assess whether it is adequate.

If you have UC student health insurance coverage, read the following

The University requires that you have major medical insurance as a condition for enrollment at UC. Campuses provide the Student Health Insurance Plan (SHIP) to meet this requirement. While on UCEAP, you will be covered by the mandatory UCEAP Insurance Plan, which is not the same as your campus coverage. It is a comprehensive plan that covers you abroad without copays or deductibles and includes medical evacuation and repatriation. The plan is not required to be compliant with the new Federal health law (Affordable Care Act, ACA) for all U.S. citizens, which was passed in 2010. The University strongly encourages students to share this important information with parents and consult with their legal counsel or tax adviser for information on their obligations under the Federal ACA requirements.

UCEAP insurance coverage begins 14 days before the official start of the program and ends 31 days after the official last day of the program.

- ▶ **Don't be uninsured.** Depending on your campus, consider keeping your campus SHIP and/or visit [Covered California](#) to find an affordable ACA-compliant plan so you have continuous coverage.

Mandatory UCEAP Insurance Plan

UCEAP provides you with required accident and illness insurance and emergency assistance to protect you, 24/7 anywhere in the world, while on UCEAP. There is no deductible and no co-pay but the insurance works on a reimbursement basis. You do not need to take any action to enroll in the plan and initiate coverage; as a UC student, you are automatically covered. The UCEAP Insurance Plan is underwritten by ACE American Insurance. UC pays the premium of University Of California degree-seeking students.

Coverage begins 14 days before the official start of your program and ends 31 days after the last day of your program. If you are dismissed or withdraw from UCEAP, coverage will end 31 days after the official withdrawal date. Refer to the [UCEAP Insurance Plan brochure](#) for detailed benefit information.

Important information about the Affordable Care Act (ACA)

The UCEAP policy provides travel insurance benefits for UC students while on UCEAP. This policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and does not satisfy a person’s individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to [Healthcare.gov](#) and [Covered California](#). The University strongly encourages students to share this important information with parents and consult with their legal counsel or tax adviser for information on their obligations under the ACA. You can easily compare specific plans and premiums available to you—according to where you live, your age and the number of people in your family—by using Covered California’s [online calculator](#).

Covered California has certified thousands of people across the state to provide in-person assistance to help consumers enroll. There is help available in both English and Spanish—and some certified counselors speak other languages as well. [This page](#) of the Covered California website provides links to [certified counselors, insurance brokers](#) trained in Covered California insurance plans and county offices where you can go for help.

In addition to the UCEAP Insurance Plan, some countries require national health coverage. Additional information about national health coverage requirements will be provided in your UCEAP Program Guide or [Participants](#) program page.



Benefits At a Glance

Know your Insurance Benefits, Policy, and Number

Read your Insurance [Benefits At a Glance](#).

1. UCEAP Policy Number and Insurance Card

UCEAP Insurance Plan policy number: ADDN04834823

Print the [ACE Insurance Card](#) as it contains the policy number and carry it with you at all times. It is not an ID card.

Insurance for students traveling with dependents

It is your responsibility to determine whether dependents traveling with you have adequate insurance, including medical evacuation and repatriation.

Gap in health insurance coverage before or after UCEAP

- You should not be uninsured or underinsured at any time before or after UCEAP.

2. Insurance Coverage Before Departure from the U.S.

Carefully assess your UCEAP and U.S. health insurance plans and discuss this with your parents/guardians to ensure that you will not experience any gaps in coverage.

The UCEAP insurance coverage begins 14 days before the official start of the program. If you are covered by a private insurance plan or SHIP while in the U.S., you may want to choose to keep the plans so you do not have a break in coverage. Check with your campus SHIP Office if it allows you to keep coverage while abroad. If you do not choose to keep your domestic insurance plan and you have a break in coverage before the UCEAP coverage starts, seriously consider purchasing minimum essential coverage. Visit [Covered California](#) to enroll in a plan. If you are not familiar with your campus plan coverage, contact your campus Student Health Services.

You will be affected if you are:

- A UCEAP winter program participant waiting to depart after the end of the UC fall term or first semester.
- A spring or year program participant who has a time gap before departure for UCEAP.

3. Insurance Coverage Upon Return to the U.S. and After UCEAP Coverage Ends

Upon return to the U.S., if you do not have valid minimum essential insurance coverage once your UCEAP insurance benefits end (31 days after the last official day of your program), visit [Covered California](#) to enroll in a plan.

Traveling Before/After UCEAP—Optional extension of the UCEAP Insurance Plan

If you are traveling outside the U.S. before or after UCEAP and foresee an insurance gap in coverage while abroad, either 14 days before or 31 days after the UCEAP insurance benefits expire, you may choose to purchase coverage that extends the UCEAP Insurance Plan in 30-day increments.

Important Note: The UCEAP policy provides travel insurance benefits for UC students while on UCEAP. This policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and does not satisfy a person’s individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to [Healthcare.gov](#) and [Covered California](#) .

- Applying and paying for extension insurance is an easy online process through <https://secure.visit-aci.com/insurance/UOC>. For benefit information refer to the [UCEAP Insurance Plan brochure](#).



Medical, Travel Assistance and Other Benefits

Travel assistance through Europ Assistance

Europ Assistance USA is based in Washington, DC and offers services in 208 countries and territories around the world. While participating in UCEAP, they will help you wherever you are to respond to unexpected situations. Twenty-four hours a day at 36 assistance centers worldwide, multilingual assistance coordinators will answer your collect call. You will need your UCEAP policy number: ADDN04834823.

Contact Information:

Phone: (866) 451-7606 (inside the U.S.)

Call collect: 1+ (202) 828-5896 (from outside the U.S.)

E-mail: OPS@europassistance@usa.com

Services include:

- Emergency Medical Assistance
- Medical evacuation and/or repatriation
- Repatriation of remains
- Medical case management and review
- Bedside visit of a family member if you are in a hospital
- Return of dependent children
- Return of traveling companion
- Prescription replacement or refill assistance
- Pre-trip informational assistance
- Legal, Communication Assistance
- Lost passport assistance
- Referral to attorneys
- Emergency message relays
- Emergency translation/interpretation assistance by phone
- Security Assistance
- Access to 24/7 security assistance center

Non-Medical Benefits

Non-medical benefits include but are not limited to:

- Emergency Hotel Convalescence
- Lost Baggage
- Personal Property
- Trip Cancellation
- Trip Delay
- Security Evacuation

For detailed information about these benefits, and their limits, refer to the [UCEAP Insurance Plan brochure](#).

- Carefully verify whether this will be adequate coverage based on the cost of your trip and personal property, and consider purchasing an additional policy if it is not. For example, the UCEAP trip cancellation benefit will refund you up to \$2,000 if your trip is interrupted solely due to illness, injury, and/or death. If this is not sufficient, you can purchase an additional policy that will allow you to cancel for any reason not otherwise covered by the policy.



Optional Renters and Tuition Insurance

Consider purchasing renters and/or tuition insurance while you are studying on your UC campus as it will cover your period of study abroad. Tuition insurance will protect a family financially if you need to withdraw for medical reasons.

In addition to some liability protection, renters insurance covers personal property lost or damaged due to theft, vandalism, fire, and certain natural disasters (including earthquakes) up to the chosen policy limits.

You may have purchased annual coverage while on campus, which will include the UCEAP term. If not, you may be able to purchase the monthly plan during UCEAP.

These plans are optional, and may be purchased from any source. As a service, the University has arranged for you to shop for coverage directly through [Sallie Mae](#), [GradGuard.com](#) or [Progressive.com](#).

If you and/or your parents have questions or want details, refer to the above websites directly.

- ▶ Before purchasing a policy while participating in UCEAP, speak with an agent to ensure the terms of coverage and whether the policy will apply while abroad.



Claims and Payments

You will need to pay up-front for medical services

There is no deductible and no co-pays. The plan pays 100% of usual and customary charges up to \$500,000.

The UCEAP Insurance Plan works on a reimbursement basis. There is no provision for pre-determination of coverage.

Many medical facilities abroad require a cash deposit upon admission and all require full payment of all bills upon the patient's release. Unless other arrangements have been made, you are responsible for paying up-front for all medical treatment abroad and for submitting a claim to the UCEAP insurance claims administrator. The same holds true for any outpatient diagnostic tests and for physicians' services.

Insurance claims and reimbursement of medical expenses

If you are hospitalized or require outpatient medical care, pay by credit card or cash for services and save all your receipts. If you cannot pay directly, contact the UCEAP travel assistance provider, Europ Assistance, collect at 1+ (202) 828-5896 or e-mail: ops@europassistance-usa.com

Submitting a Claim Form

There are four ways to submit a claim form to ACI, claims adjustors: mail, fax, e-mail, or online.

1. By Mail

Administrative Concepts Inc.
994 Old Eagle School Rd, Suite 1005
Wayne, PA 19087-1802

2. By Fax: 1- 610-293-9299

3. By E-mail: claims@visit-aci.com

4. Online: <https://secure.visit-aci.com/insuredlogin.asp>

The online claim process is a two-step process:

A. Create an online account with ACI and submit a claim.

1. If a new ACI online user

On the right side of the page: Enter Member ID Number (your UCID number) and Policy Number as shown on the insurance card. Enter all required information to set up a username and password. (Refer to 'Tips When Signing In' below). The insurance card is a card that you are instructed to print before departure and carry with you at all times. It can be found in the Participants portal, here: eap.ucop.edu/Documents/Insurance/Insurance_Card.pdf

2. If a returning ACI online user

On the left side of the page: Enter username and password for an existing account.

TIPS WHEN SIGNING IN:

- Member ID is your UCID number.
- The UCEAP policy number is ADDN04834823 (the only letters are ADDN, followed by a zero and the rest of the numbers).
- The complete policy number should be entered, letters included, all capitals no dashes or spaces.

Once logged in, there is the option to submit a Claim Form on the left-hand side of the page.

B. Submit your supporting documentation using one of the processes below.

If you completed a hard-copy claim form, make sure that you use the correct form.

- [Illness/accident](#)
- [Personal property](#)
- [Trip cancellation/interruption](#)



Submitting Supporting Documentation

All claim information including receipts, bills, and other claim supporting documentation can be submitted to ACI via one of three ways: e-mail, fax, or mail.

1. By Mail:

Administrative Concepts Inc.
994 Old Eagle School Rd, Suite 1005
Wayne, PA 19087-1802

2. By Fax: 1- 610-293-9299

3. By E-mail:

Scan paid receipts/invoices and any other supporting documentation that clearly indicate that you have paid for services and e-mail them as an attachment to ACI: claims@visit-aci.com. Put your name in the subject line and mention that you are sending supporting documentation.

Example: FIRST AND LAST NAME - SUPPORTING CLAIM DOCUMENTATION