



INSURANCE

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Health Coverage

Carefully verify you have adequate insurance coverage

Make sure you are fully covered and carefully review your health insurance coverage before, during, and after UCEAP. 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 and how to process insurance claim refunds for services abroad.

If you have USHIP/GSHIP coverage, read the following

The University requires that you have major medical insurance as a condition for enrollment at UC and provides the UC Student Health Insurance Plan (UC-SHIP/UC-GSHIP) to meet this requirement. While on UC-SHIP, call Student Health to find out about coverage for international travel vaccines that you may need when you participate in the program abroad.

While on UCEAP, you will be covered by the mandatory UCEAP Insurance Plan, which is not the same as UC-SHIP. Coverage begins 14 days before the official start of the program and ends 31 days after the official last day of the program. **Important:** Depending on your campus, you will either be automatically dropped from UC-SHIP while on UCEAP or you will need to waive out of the UC-SHIP to avoid being billed for the premium. Follow your UC campus SHIP procedures to prevent billing or insurance coverage problems.

Mandatory UCEAP Insurance Plan

UCEAP provides you with required accident and illness insurance and emergency assistance to protect you while on UCEAP. Coverage begins 14 days before the official start of your program and ends 31 days after the last day of your program. Refer to the [UCEAP Insurance Plan brochure](#) for detailed benefit information.

The UCEAP Insurance Plan is underwritten by ACE American Insurance. You do not need to take any action to enroll in the plan and initiate coverage; you are automatically covered.

UC pays the premium of University Of California degree-seeking students.

If you are dismissed or withdraw from UCEAP, coverage will end 31 days after the official withdrawal date.

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 [Insurance Benefits At a Glance](#).

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. You can purchase the UCEAP insurance policy for your dependents. Applying for dependent coverage is an easy online process through <https://secure.visit-aci.com/insurance/UOC>



Gap Coverage

Gap in health insurance coverage before or after UCEAP

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

Before your UCEAP Coverage Starts and 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 coverage gaps. The UCEAP coverage begins 14 days before the official start of the program. If you are covered by UC-SHIP or a private insurance plan while in the U.S., find out when your coverage ends; if you determine a break in coverage, seriously consider purchasing pre-program gap insurance. 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.

You can purchase pre-program gap insurance if you do not have a valid or acceptable U.S. medical insurance coverage before departure from the U.S. Applying and paying for pre-program gap is an easy online process through <https://secure.visit-aci.com/insurance/UOC>. For benefit information refer to the [UCEAP Insurance Plan brochure](#).

After UCEAP Coverage Ends Upon Return to the U.S.

You can purchase gap insurance if you do not have valid or acceptable U.S. medical insurance coverage upon return to the U.S. after the expiration of your UCEAP insurance benefits.

For this coverage to apply, you must be returning for the next term as a full-time student to a UC campus.

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



Extension Coverage

Optional extension of the UCEAP Insurance Plan while abroad

If you are traveling outside the U.S. before or after UCEAP and foresee an insurance gap in coverage while abroad, you may choose to purchase up to three months of coverage that extends the UCEAP Insurance Plan in 30-day increments.

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](#).



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
- 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

University of California recommends that you 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 GradGuard.

If you and/or your parents have questions or want details, refer to the GradGuard website:

Tuition Insurance: www.gradguard.com/tuition

Renters Insurance: www.gradguard.com/renters

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



UCEAP Insurance: Claims & Payments

Be prepared to pay up-front for medical services

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

Many medical facilities abroad require a deposit upon admission and all require full payment of all bills upon the patient's release. 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.

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

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

To Submit a Claim Form

There are four ways to submit a claim form to ACI, claims adjustors: online, 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: claims@visit-aci.com

4. Online: www.visit-aci.com*

The online claim process is a two-step process:

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

A. Click on "Claim Status"

B. Click on "Insured "

a. *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

b. *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, on the left-hand side of the page there is the option to submit a Claim Form.

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



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

- **Illness/accident**
- **Personal property**
- **Trip cancellation/interruption**

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.