



## 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 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 while on campus, read the following

The University requires that you have major medical insurance as a condition for enrollment at UC to protect your health and financial stability. Campuses provide the comprehensive major medical insurance student health insurance plan (SHIP) to meet this requirement. Some campuses will automatically waive you out of SHIP while abroad. Check with your campus student health insurance office.

While on UCEAP, you will have UCEAP travel insurance coverage, which is not the same as your campus coverage.

The UCEAP travel insurance is an accident and illness policy (it is not major medical insurance) that covers you abroad without copays or deductibles and includes medical evacuation and repatriation. You will need to pay upfront for covered medical services and submit a claim form.

Don't be uninsured. Talk to your UC campus student health insurance office. 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.

### UCEAP Insurance Policy

- ▶ 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.

As UCEAP is an official academic program of the University of California, you will be automatically covered by accident and illness insurance and emergency travel assistance to protect you, 24/7 anywhere in the world, while on UCEAP. You do not need to take any action to enroll and initiate coverage. There is no deductible and no co-pay but the insurance works on a reimbursement basis. Do not assume that if you seek medical care abroad for a covered illness or injury that the local hospital will bill your insurance. Generally, hospitals around the world, including the US, do not bill insurance companies. It is the patient's responsibility to inquire with the hospital at the time of service and make arrangements to pay any outstanding bills. Payment for medical services abroad is ultimately your responsibility. You can submit a claim for a refund of covered expenses to the UCEAP travel insurance carrier.

Access your [UCEAP Insurance brochure](#) for detailed benefit information.

The UCEAP Insurance Policy is underwritten by ACE American Insurance Company. UC pays the premium of University Of California Of California degree-seeking students.

In addition to the UCEAP Insurance Policy, 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.



## Important Information about the U.S. Affordable Care Act

**On January 1, 2014, the Affordable Care Act (ACA), a federal law, took full effect.**

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](http://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. For more information, access the [IRS Affordable Care Act Tax Provisions for Individuals and Families](#).

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.

Read more about your obligations under the new US Affordable Care Act, here, [The U.S. Health Care Insurance Law and You](#).



## Benefits At a Glance

### Know your Insurance Benefits, Insurance Terms, and Number

Worldwide **coverage begins** 14 days before the official start date of your UCEAP program term **and ends** 31 days after the official end of the UCEAP program term.

Your UCEAP illness and accident insurance includes medical and non-medical benefits, including but not limited to the following:

- Illness and accident coverage at 100% of usual and customary charges; no deductible; no copay.
- Emergency medical evacuation, when medically necessary as deemed by licensed physician ordering the medical evacuation
- Prescription medication
- Anti-malarials as prescribed by a licensed physician
- Emergency reunion, when a student is in a hospital for at least 24 hours due to a covered illness or injury
- Security evacuation
- Pre-existing condition coverage
- Security and natural disaster evacuation, when approved
- Lost baggage
- Personal property
- Mental & nervous/substance abuse
- Dental from injury to sound teeth
- Emergency dental care and treatment performed by licensed dental practitioner

For details, refer to your Insurance [Benefits At a Glance and the Policy Brochure](#).

### UCEAP Policy Number and Insurance Card

UCEAP Insurance Policy Number: ADDN 04834823

Print the [ACE Insurance Card](#) and carry it with you at all times. It contains the policy number and important contact information. 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.

### Before your UCEAP Coverage Starts and Before Departure from the U.S.

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

The UCEAP insurance begins 14 days before the official start of the program. If you are covered by a private insurance plan while in the U.S., you may want to consider keeping the plan while abroad, if you are able to, so you do not have a break in coverage. If you are covered by UC campus SHIP, talk to your campus student insurance office to find out whether you can keep SHIP while abroad. Some campuses will waive you out of SHIP automatically while abroad. If you are not familiar with your campus plan coverage, contact your campus Student Health Insurance Office.



If you do not choose to keep your domestic insurance plan and you have a break in coverage before the UCEAP policy starts, seriously consider purchasing minimum essential coverage. Visit [Covered California](#) to enroll in a plan or to talk to a counselor.

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.

**After the UCEAP Insurance Coverage End and After your Return to the U.S.**

Upon return to the U.S., if you do not have valid medical insurance coverage once your UCEAP insurance benefits end (31 days after the last official day of your program), and before your domestic policy starts coverage, visit [Covered California](#) to talk to a counselor about short-term coverage.

**Out-of-Country Coverage before or after UCEAP Optional extension of the UCEAP Insurance Policy**

If you are outside the U.S., before or after UCEAP, and foresee an insurance gap in coverage while abroad, either 14 days before and 31 days after the UCEAP insurance benefits expire, you may choose to purchase coverage that extends the UCEAP Insurance Policy 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 brochure](#).



## Medical, Travel Assistance and Other Benefits

### Assistance through Europ Assistance/USA

Europ Assistance USA (EA/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. Multilingual assistance coordinators will answer your collect call 24/7 at 36 assistance centers worldwide. You will need your UCEAP policy number: ADDN 04834823.

Contact Information:

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

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

**E-mail:** [OPS@europassistance@usa.com](mailto: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 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](#).

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



## Claims and Payments

### You will need to pay up-front for medical services

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

The UCEAP Insurance Policy 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, if possible, or cash for services and save all your receipts. If you cannot pay directly, contact the UCEAP assistance providers, Europ Assistance/USA, collect at 1+ (202) 828-5896 or e-mail: [ops@europassistance-usa.com](mailto: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](mailto:claims@visit-aci.com)

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

(This process will only work for accident and illness claims.)

The online claim process is a **two-step process**:

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

*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).

*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.





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

**Note:** If you completed a hard-copy claim form for illness/accident, 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](mailto: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