



Insurance

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Insurance

Student Insurance – Get Informed

Carefully review your insurance coverage before going on study abroad

The Patient Protection and Affordable Care Act, commonly called the **Affordable Care Act** (ACA), requires all individuals who are not covered by an employer sponsored health plan, Medicare, Medicaid or other public health insurance program like Tricare to obtain “minimum essential health coverage” (MEC) in the US. Without ACA approved health insurance coverage or a qualified exemption, you will face a tax payment penalty when you file your federal income tax return.

As a participant on UCEAP, you are covered by mandatory travel insurance if you are sick or injured while abroad. This policy does not constitute an MEC plan. The UCEAP travel insurance is a supplement to the coverage you must carry for every month of the year whether you are in the US or abroad to meet the ACA standards. The UCEAP travel insurance covers you while in the US for short periods (up to 45 days) but it has a limited benefit (only \$10,000 versus \$500,000 overseas).

We recommend you share all travel insurance information with your parent or guardian so you can assess whether it is adequate for your needs.

If you have UC student health insurance coverage on campus, read this section

To protect your personal health and financial liability, the University of California requires you have major medical insurance. Your campus provides comprehensive major medical student health insurance plans to meet this requirement. While participating in UCEAP, you are responsible for either 1) paying the required campus health insurance fee at your UC campus, or 2) obtaining a health insurance waiver through your campus if you have major medical coverage in the US. Check with your campus student insurance office if you have questions.

The UCEAP travel insurance covers you if you are sick or injured while in the US up to 31 days after the last official day of your UCEAP program; however this has a limited benefit (only \$10,000 versus \$500,000 overseas) and it does not constitute minimum essential coverage as required by the ACA.

Travel vaccinations and health insurance

Unless your program requires the UCEAP Online Travel Course, find out about vaccinations and health risks at your destination, attend a travel clinic on your campus or make an appointment with a travel health specialist. Visit a travel specialist 4 to 6 weeks before leaving the US, since many travel vaccines require multiple shots and take time to become fully effective.

If you are covered by campus health insurance, get vaccines while eligible as most travel vaccines may be covered. Contact your **campus health insurance office**. The UCEAP travel insurance policy does not cover vaccines.

UCEAP Travel Insurance Policy

UCEAP requires you to have the UCEAP travel insurance policy while abroad, regardless of any other coverage you may have through your parents, your UC campus or your host country's national insurance. You will automatically be covered by the UCEAP travel insurance that protects you, 24/7 anywhere in the world, while on UCEAP.



The cost of the mandatory travel insurance is paid by the university. It is a non-waivable requirement to participate in UCEAP.

In addition to the UCEAP travel insurance policy, some countries require national health coverage to issue a student visa. Additional information about national health coverage requirements will be provided in your UCEAP Program Guide or on the Participants program page.

The UCEAP travel insurance is not the same as your campus coverage. The UCEAP travel insurance is an accident and illness policy that covers you abroad without copays or deductibles. It includes medical evacuation and repatriation, and security extraction. Preventive care (including travel vaccinations) is not covered. Get your travel vaccinations while you are covered by your campus insurance before you go abroad.

UCEAP travel insurance coverage begins 14 days before the official start of the program and ends 31 days after the official last day of the program. You do not need to take any action to enroll and initiate coverage.

Accident, illness, medical and security evacuation and limited non-medical coverage

If you are sick or injured while on UCEAP, contact your local UCEAP representative (your liaison officer, study center staff, or partner university contact).

There is no provision for pre-determination of coverage for a medical expense through the UCEAP travel insurance. Do not assume that if you seek medical care abroad for a covered illness or injury that the local hospital will bill your insurance. In fact, most hospitals and medical facilities around the world will not. It is your 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.

There are no out-of-pocket or deductible expenses but you will pay upfront for treatment of a covered illness or injury. Keep all receipts for medical services. You can submit a claim for a refund of covered expenses to the UCEAP insurance carrier. See claim forms and detailed instructions. Access your UCEAP Travel Insurance brochure for benefits information. If you have questions about the policy or want a complete list of exclusions, email claims@acitpa.com.

How the Affordable Care Act (ACA) Applies to You While on UCEAP

The UCEAP travel insurance policy is not considered comprehensive medical insurance. It is travel insurance if you are sick or injured.

Information about the ACA can be obtained at Healthcare.gov and through Covered California. Discuss this important topic with your parents or guardians and your tax adviser to understand your obligations under the act. See the [IRS website](#) for more information about the ACA and tax provisions for individuals and families.

Other resources:

- See Covered California (<http://www.coveredca.com/>) for in-person assistance to enroll in health insurance coverage that meets your ACA obligations.
- Read more about the ACA in the US Health Care Insurance Law and You here: http://eap.ucop.edu/Documents/Insurance/16_17_UCEAP_ACA_INFORMATION.pdf



- Visit <https://localhelp.healthcare.gov> and enter your city, state or ZIP code to find local organizations that offer assistance.
- Call HealthCare.gov at 1-800-318-2596 to get personal assistance or voice any concerns. Help is available 24 hours a day, 7 days a week in English and many other languages.

UCEAP Travel Insurance Benefits at a Glance

Knowing your travel insurance benefits and terms of coverage is critical

Your worldwide travel insurance coverage begins 14 days before the official start of your UCEAP program and ends 31 days after the official end of your UCEAP program. Your UCEAP travel insurance does not include coverage for preventative care, checkups and vaccinations. This policy, like all travel insurance policies, also comes with a list of exclusions which you should carefully review. Understanding what is not covered by your policy is even more important than knowing what is covered.

To review the list of exclusions, refer to your [UCEAP Travel Insurance brochure](#).

If you have questions about the policy or want a complete list of exclusions, email claims@acitpa.com.

Policy number and insurance cards

The UCEAP travel insurance policy number is: ADDN04834823

United Healthcare Global Assistance – Group ID 362881

 <p>EMERGENCY ASSISTANCE</p> <p>UnitedHealthcare Global Assistance e-mail: assistance@uhcglobal.com www.uhcglobal.com</p>  <p>For EMERGENCIES, please call: U.S. & Canada 1-800-527-0218 Outside the U.S. Call Collect 1-410-453-6330</p> <p>UHCG GROUP ID: 362881</p>	<p>UCEAP UNIVERSITY OF CALIFORNIA EDUCATION ABROAD PROGRAM</p> <p>For clarification of travel insurance benefits or to verify eligibility contact Administrative Concepts, Inc. (ACI): By e-mail - claims@acitpa.com By phone - 1 + (888)293-9229 (if in the U.S.), or 1 + (610)293-9229 (outside the U.S.)</p> <p>Member ID: Your UC Campus ID Number Policy Number: ADDN04834823</p> <p>ACI, 994 Old Eagle School Road, Ste. 1005, Wayne, PA 19087 www.visit-acitpa.com claims@acitpa.com</p>
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You can also print the travel insurance card here:

http://www.eap.ucop.edu/Documents/Insurance/1617/insurance_card.jpg

The card contains the policy number, the United Healthcare Global Assistance group number (for 24/7 emergency assistance and evacuations), and contact information in case of an emergency. This card is not an insurance ID card. It cannot be handed over in lieu of payment like insurance cards in the US. It is a contact card that includes your policy and assistance company ID numbers only and you should keep it with you at all times while you are on UCEAP study abroad.

Insurance for students traveling with dependents

While UC pays the travel insurance premiums for UC students; students traveling with dependents must ensure that their dependents have adequate insurance, including coverage for medical costs abroad, evacuations and repatriation. Those risks are covered for UC students with UCEAP travel insurance, but the coverage does not extend to dependents traveling with the student. It is your



responsibility to ensure that any dependents traveling with you are covered with adequate travel insurance coverage.

In a Medical Emergency

During a medical emergency, contact your local UCEAP representative (liaison officer, study center employee, or partner university contact) and/or United Healthcare Global Assistance international collect 1+410-453-6330 or 1-800527-0218 in the US. You can also send an email to assistance@uhcglobal.com.

You will need your United Healthcare Global Assistance Group ID: 362881 and UCEAP policy number: ADDN04834823.

Out-of-Country Coverage Before or After UCEAP

Optional extension of your UCEAP travel insurance policy

Many UCEAP participants extend their study abroad with additional travel either before or after their UCEAP program. You can purchase extensions of your UCEAP travel insurance in 30-day increments. The cost of extending your travel insurance is your responsibility. To extend insurance, fill out this [online application](#). The coverage is the same as the UCEAP travel insurance.

Non-medical, Travel Assistance and other Benefits

Non-medical benefits are provided by your UCEAP travel insurance policy.

Detailed information about non-medical and travel assistance benefits can be found in the UCEAP [Travel Insurance brochure](#).

UCEAP Travel Insurance and Prescription Medication

You can fill and pay for medication prescribed by a licensed physician as soon as coverage is effective (14 days before the official start of the program).

To submit a claim form for a refund:

1. Download and Print the [Claim Form](#)
2. In the 'COMPLETE THIS SECTION FOR SICKNESS CLAIM' cross out 'Date of sickness' and write in "prescription medication"
3. Scan and attach the completed claim form and the pharmacy receipt to an email addressed to claims@acitpa.com. The pharmacy receipt must include the fill date, Rx number, medication name, strength, dosage, quantity, days' supply, amount paid, prescriber name and patient name. Keep copies of everything you submit.

Optional Renters, Tuition and Liability Insurance

The UCEAP travel insurance policy provides limited coverage for your personal valuables. It is your responsibility to protect your personal property. The UCEAP travel insurance plan does not cover tuition losses if you have to cancel or suddenly end your study abroad.

Optional renters, tuition and liability insurance plans need to be purchased separately. Tuition and renters insurance is not a requirement but can be purchased from any source while you are enrolled on your UC campus. As a service, the University has arranged for students to obtain tuition refund and renters coverage from [GradGuard](#). Tuition coverage protects you and your family



from financial liability should you withdraw from UCEAP for medical reasons. The policy provides worldwide coverage as long as you are registered at UC campus for that semester.

Ask your UC campus about renters or tuition insurance coverage. The UCEAP travel insurance policy does not provide legal, personal, property or civil liability insurance coverage. These types of insurance are primarily about financial protection and provide coverage for bodily injury and property damage, among other things, if you are held legally responsible. You are strongly encouraged to explore your family insurance coverage for personal liability coverage for unforeseen incidents that could occur while abroad and discuss your coverage needs with your parents and guardians.

Claims and Payments

Medical providers overseas will require you to pay your bills at the time of treatment

The UCEAP policy reimburses 100% of usual and customary charges up to \$500,000 outside the US and up to \$10,000 inside the US while you are covered by the policy. There is no deductible and no copay. Because medical providers abroad cannot pre-determine your coverage or bill the insurance company, you will have to pay for your medical care at the time of treatment. You should be prepared to cover those charges with cash or a credit card and then submit the receipts to the UCEAP travel insurance claims administrator for reimbursement. This practice holds true for outpatient care, in-hospital care, and physician's services for minor accidents and illnesses.

Insurance claims and reimbursement of medical expenses

After you receive medical treatment abroad, scan and send your completed claim form for covered services and attach all paid receipts and other supporting documentation. Keep all receipts for medical services.

You can submit a claim for a refund of covered expenses to the UCEAP insurance carrier. Claim forms and detailed instructions are available online: http://eap.ucop.edu/Documents/Insurance/UCEAP_INSURANCE_CLAIMS_PROCESS.pdf

You should expect a 3-4 week turnaround time. Once ACI receives your complete documentation, they will review your claim and mail a reimbursement check in US dollars to your US address.