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Insurance

STUDENT INSURANCE – GET INFORMED

Carefully review your insurance coverage before going on study abroad

As a UCEAP participant, you are covered by mandatory travel insurance if you are sick or injured while abroad. This policy does not constitute a Minimum Essential Coverage (MEC) plan. The University of California requires you have an MEC plan (campus student health insurance or a private plan) while studying abroad through UCEAP. As a registered UC student, you are responsible for either 1) paying the required campus health insurance fee at your UC campus, or 2) obtaining a health insurance waiver at your UC campus. 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.

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, with a limited benefit (only \$10,000 in the US versus \$500,000 overseas).

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 4-6 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

You do not need to take any action to enroll or initiate coverage. You will automatically be enrolled in the UCEAP travel insurance that protects you, 24/7 anywhere in the world, while on UCEAP. Benefits start 14 days before the official start of the program and end 31 days after the official last day of the program.

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

The UCEAP travel insurance is not the same as your campus coverage. It 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.

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. 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 up front 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.

For policy questions or to request a complete list of exclusions, email claims@acitpa.com

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](#). To review an overview of your benefits, refer to Benefits at a Glance.

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

UnitedHealthcare Global Assistance
 e-mail: assistance@uhcglobal.com
www.uhcglobal.com

For **EMERGENCIES**, please call:
 U.S. & Canada 1-800-527-0218
 Outside the U.S. Call Collect 1-410-453-6330

UHCG GROUP ID: 362881

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.)

Member ID: Your UC Campus ID Number
Policy Number: ADDN04834823

ACI, 994 Old Eagle School Road, Ste. 1005, Wayne, PA 19087
www.visit-ac.com claims@acitpa.com

You can print the travel insurance card at eap.ucop.edu/Documents/Insurance/Insurance_Card.jpg

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



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 the UCEAP assistance provider, 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, purchase coverage [online](#) through a secure website. 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 when coverage starts (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 from any source while you are enrolled on your UC campus. As a service, the University has arranged for students to obtain voluntary coverage for Tuition and Renters Insurance through **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 or personal liability insurance coverage. Personal liability insurance is not mandatory but strongly recommended. It insures you against costs you are liable for if you cause damage to someone else or their possessions (for example: if you cause a traffic accident with your bicycle or as a pedestrian).

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 in 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 must pay for medical services at the time of treatment. Depending on the country, be prepared to cover those charges with cash or a credit card for outpatient care if sick or injured and then submit claim for refund consideration to the UCEAP insurance claims administrator, ACI.

Insurance claims and reimbursement

After you receive **eligible 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.

For instructions refer to **Medical Claims Process**.

For a non-medical claim, follow claims **instructions**.

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.