

Insurance

STUDENT HEALTH INSURANCE REQUIREMENT	1
Coverage for Travel Vaccinations	1
UCEAP TRAVEL INSURANCE	1
Highlights	1
Medical Benefits	1
Non-medical Benefits	2
Contact Card	2
Extending Coverage	2
Coverage for Dependents	3
Insurance Claims and Reimbursement	3
OPTIONAL INSURANCE	4
Renters Insurance	4
Tuition Insurance	4
Liability Insurance	4
NATIONAL OR HOST UNIVERSITY INSURANCE	4

Insurance Abroad

STUDENT HEALTH INSURANCE REQUIREMENT

The University of California requires all registered UC students to have a qualified US health insurance policy (campus student health insurance or a private plan) regardless where they are studying. As a UC student, you are responsible for either 1) paying the required campus health insurance fee to your UC campus, or 2) obtaining a health insurance waiver from your UC campus within the published waiver deadlines. Consult your campus Insurance Office or Registration Office if you have questions.

Coverage for Travel Vaccinations

Attend a travel clinic appointment six to eight weeks before departure, or as required by your campus, to get professional advice on vaccine-preventable diseases and health risks at your destination. Many travel vaccines require multiple shots and take time to become fully effective.

The UCEAP travel insurance policy does not cover vaccinations or most other preventative care. If you are covered by a campus student health insurance plan, get vaccines while eligible, as many travel vaccines are covered. Contact your campus student health insurance office.

UCEAP TRAVEL INSURANCE

Information about the UCEAP travel insurance policy provided in this section is a brief description of the coverage available and is not an insurance contract. The terms and conditions of coverage are detailed in Master Policy #ADDN04834823, underwritten by ACE American Insurance Company, a member of the Chubb group, under Form #AH-15090, and issued on behalf of the University of California. If there are any differences between this section and the policy, the policy will govern.

Highlights

- All UCEAP participants are covered by the UCEAP travel insurance policy. This is supplemental to US health insurance and cannot be waived.
- The policy includes both medical and limited non-medical benefits, including AD&D, personal property, and security evacuation. Review the policy documents linked below for coverage and benefit information.
- The policy provides primary medical coverage for accidents and illnesses when traveling outside the US.
- Covered medical expenses will be 100% reimbursed (\$0 deductible/\$0 copay) subject to policy limitations and exclusions.
- Preventive care (including vaccinations) is not a benefit included in the UCEAP travel insurance policy.
- Most foreign health care providers will not bill US insurance companies directly for services rendered.
- Be prepared to pay for medical treatment at the time of service, and then file a claim for reimbursement consideration.

Medical Benefits

The UCEAP travel insurance does not include coverage for preventive 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 the policy is even more important than knowing what *is* covered.

To review the list of exclusions, refer to the [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 intlassist@citpa.com.

EMERGENCY MEDICAL ASSISTANCE

During a medical emergency, call emergency services or go immediately to the closest emergency room. If you don't know where to go, call the local UCEAP or host institution 24/7 emergency number or call the United Healthcare Global (UHCG) Emergency Response Center (1+410-453-6330). UHCG will make every effort to direct you to facilities with which they have a direct financial relationship so that you can avoid out-of-pocket expenses and the claims process. However, this is not always possible and it may be necessary for you to pay up-front and file a claim for reimbursement.

Non-medical Benefits

Limited non-medical benefits are provided by the UCEAP travel insurance policy. Following are categories of non-medical benefits, but the policy must be consulted to understand benefits, limitations, and exclusions. If there are any differences between this brochure and the policy, the policy will govern.

- Limited personal property insurance (\$25 deductible/\$2,500 per item max/\$5,000 policy max). You must file a police report *within 24 hours* of the loss. Other limitations apply.
- Emergency Family Reunion Benefit
- Emergency Medical/Security Evacuation
- Repatriation of Remains
- Accidental Death & Dismemberment (AD&D)
- Trip Cancellation, Interruption, and Delay. Applies only to travel to/from the US to your program country at the beginning and end of your program period. Other limitations apply.

Contact Card

Print the [UCEAP travel insurance contact card](#) before you leave the US and keep a copy with you at all times while you are abroad on UCEAP. The card includes information to file a claim or receive emergency assistance from UHCG. It cannot be handed over in lieu of payment like insurance cards in the US. It is a contact card only.



Extending Coverage

If you plan on traveling before or after your program, you can purchase an extension of your UCEAP travel insurance in 30-day increments for a maximum of 3 months. The cost of extending the travel insurance is your responsibility and is currently \$32.13 per month. The coverage is the same as the UCEAP travel insurance. To purchase an extension of coverage go to [the ACI website](#). You must purchase the extension at least seven days before departure from the US (for pre-program coverage) or seven days before your UCEAP program ends (for post-program coverage).

Coverage for Dependents

dependents, ensure that your dependents have adequate insurance while abroad, including coverage for accidents and illnesses, evacuations, and repatriation. You can purchase coverage online for eligible dependents through the [ACI secure website](#).

Questions about extending coverage and coverage for dependents should be directed to the insurance broker. Alex Zeron, Mercer Health & Benefits, 1166 Avenue of the Americas, New York, NY 10036

Phone: +1 (212) 345-8910

E-mail: alex.zeron@mercer.com

Insurance Claims and Reimbursement

In most locations, foreign medical providers cannot predetermine coverage or bill a US insurance company. You must be prepared to pay for medical services at the time of treatment. Some locations will require cash payments, while others may accept a credit card.

MEDICAL CLAIMS

After you receive and pay for eligible medical treatment, submit a claim for reimbursement consideration to the UCEAP insurance claims administrator, ACI, using one of several methods described in the [guide for students](#).

Whether you submit a medical claim through the secure, online portal or through email, you must include scanned copies of paid invoices and receipts for medications and services. Copies of medical records may also be required in some cases. Pharmacy receipts must include the fill date, prescription number, medication name, dosage, quantity, prescriber name, patient name, and amount paid.

NON-MEDICAL CLAIMS

If you want to file a claim for personal property loss or trip interruption, cancelation, or delay you must fill out a paper claim form and submit it through email following the [non-medical claim process](#).

REIMBURSEMENT

ACI may take up to 20 business days to evaluate a claim. Missing documentation may further delay a reimbursement.

ACI does not currently have the capability to issue reimbursements electronically. They will mail a check in US dollars to the home address included on the claim form (or through the online portal). The return address will read *Administrative Concepts, Inc.*, and it may be mistaken for junk mail. If the letter is going to a US address (your parents or a friend who will deposit the check on your behalf), tell them to watch for it three weeks following claim submission.

To check claim status, or for additional questions about claims, contact ACI directly at intlassist@acitpa.com.

OPTIONAL INSURANCE

Renters Insurance

The UCEAP travel insurance policy provides limited coverage for your personal valuables. It is your responsibility to protect your personal property.

While not mandatory, the University of California recommends you consider purchasing renters insurance. You may purchase renters insurance from any source.

Tuition Insurance

The UCEAP travel insurance plan does not cover tuition losses if you have to cancel or withdraw from your program. While not mandatory, the University of California recommends you consider purchasing tuition insurance to protect yourself financially in the event of a medical withdrawal or other covered reason. You may purchase tuition insurance from any source.

Liability Insurance

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, in your homestay or apartment).

NATIONAL OR HOST UNIVERSITY INSURANCE

Some programs may require you carry health or other insurance to be eligible for a student visa or to comply with host university requirements. Find out more in the *Insurance* section of your Program Guide.