



2009-2010

Gap Insurance Information and Instructions

Please review all forms and documents about health insurance that applies during and after EAP. **Share all information with your parents/guardian so they can help you make an informed decision about insurance.** You should also read the [Insurance](#) section of the EAP *General Information Guide*.

ALL STUDENTS – GAP HEALTH INSURANCE (for U.S. coverage **AFTER** EAP)

Q. What is gap health insurance for coverage in the U.S. AFTER EAP?

- If you are not covered by a U.S. health insurance plan (UC campus SHIP or comparable private insurance) after you return to the U.S. from participating in EAP, and before SHIP or a private insurance plan date of coverage starts you will have a gap in coverage. The mandatory EAP insurance policy will only cover you 31 days after the official end date of your program.
- Some UC students who returned from EAP faced medical emergencies and discovered that they were not covered by medical insurance, which resulted in high medical bills.
- Graduating seniors, who will not be returning to a UC campus, will be eligible for coverage for a period of one month.
- If you do not have private health insurance or SHIP to cover any gap in health insurance coverage after returning to the U.S. from EAP, you are strongly encouraged to enroll in the EAP gap Insurance.
- If you are certain that you have insurance coverage (talk to your campus or private insurance carrier to verify dates of coverage) in the U.S. after your return, you do not need to enroll.

Q. Is the EAP gap health insurance mandatory?

If Mercer, the broker, does not receive an enrollment form, it will be assumed that you have declined.

Q. Can I enroll in gap insurance for the period before the EAP coverage starts?

The EAP Insurance Plan policy will cover you 14 days before the start of the program. If you foresee a gap in insurance coverage **before EAP** because you do not have private insurance or have opted out of SHIP, we strongly encourage you to purchase short-term insurance to cover you during this pre-EAP gap in insurance. You may want to consider [Individual Short Term PPO Medical Plans](#) offered through Blue Cross of California.

Q. What form am I required to complete?

Students log on to their MyEAP account and select menu option "Gap Insurance."

Q. Is there a deadline to return the completed form?

Yes. The broker must receive the completed gap enrollment form by the EAP pre-departure [withdrawal deadline](#). Follow instructions on the form.

Q. What happens if I cannot make the deadline?

EAP will assume that you have made the determination that you have insurance coverage in the U.S. after your term with EAP has ended and have chosen to decline gap insurance.

Q. Where do I mail the form once it is completed?

Mail the completed form to:

Mercer Health & Benefits - Attention: Alex Zeron
1166 Avenue of the Americas, New York, NY 10036

Telephone: (212) 345-8910

Fax: (212) 345-3594

Email: alex.zeron@mercer.com

Q. Can I sign up for less than one month of Gap health insurance?

No, the minimum term is one month. Even if you need it for less than one month, you must enroll for the minimum term.

Q. What procedure do I follow if I need gap insurance coverage for more than 3 months?

If you need a longer period before your SHIP or other private insurance plans starts, please contact the EAP insurance broker, Mercer, attention Alex Zeron at Alex.Zeron@mercer.com or +1 212 345 8910.

Q. How do I find out when my campus SHIP starts?

You can easily access the USHIP/GSHIP brochure through your campus Student Health Center/Services web page.

Q. I am a graduating senior; should I still enroll in the gap health insurance?

If you foresee a gap in insurance coverage after returning from EAP, we strongly encourage you to enroll. However, graduating seniors may only purchase gap Insurance for a maximum of four weeks.

Q. How do I determine how many weeks of gap health insurance I should buy?

First, talk to your parents.

Second, verify when your U.S. insurance coverage (campus SHIP or private insurance plan) will start after you return from EAP. For SHIP, contact your campus insurance office or refer to the online brochure, for more information. If you have a private plan, contact the insurance carrier.

Third, estimate when you will be returning to the U.S.

Q. Whom do I contact if I have any questions?

Mercer Health & Benefits
Attention: Alex Zeron
1166 Avenue of the Americas
New York, NY 10036
Telephone: (212) 345-8910
Fax: (212) 345-3594
Email: Alex.Zeron@mercer.com