HEALTH SERVICES & HEALTH INSURANCE

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HEALTH SERVICES & HEALTH INSURANCE

Psychological Health Concerns

Though studying abroad is personally and intellectually rewarding, it can also be a stressful experience. Existing mild physical or psychological disorders can escalate under the stresses of a new life on a UC campus. You are responsible for assessing (along with your physician) whether studying abroad will affect or trigger any mental health conditions.

Before you leave home, disclose any health concerns so arrangements can be made if your condition requires continued treatment or specific support. Disclosure is confidential and it will not have an impact on your participation.

Medications

Some medications commonly prescribed in your home country may be unavailable or have a different name and dosage in the U.S. and other countries. Find out if your medication is available so you have an adequate supply while at UC. If you must bring medication with you, keep it in the original, labeled container. Bring a copy of your prescription with the names of the active ingredients and a letter from your physician with your diagnosis and required dosage.

Where You Can Find Help

Do not wait to seek help if you feel overwhelmed, confused, or alone once you arrive at UC. Each UC campus has licensed counselors who can help you find services and resources. Counseling is a common practice in the United States, and an accepted (normal) option for young adults facing personal stress, difficulties, and new challenges and responsibilities. All services are confidential; information will not be shared without your permission.

Abuse of Alcohol & Other Drugs

Excessive alcohol use increases the chances of accidents and fatalities, and results in destructive behaviors such as damaging property, interpersonal conflicts (e.g., arguments or fights), and risky or unplanned sexual activity.

The legal drinking age in the U.S. is 21. Violations of alcohol policies are serious offenses on all UC campuses. Educate yourself about the policies and expectations of the University regarding alcohol use and consumption on the campus and/or at officially sponsored University events. In addition to UC policies, state laws governing the purchase age and use of alcohol in California and other states where you might travel can be very strict. If you break these laws, you may face severe penalties. Arrests and conviction for alcohol-related issues can impact whether you may remain at your host campus and your ability to return to the U.S.

Never feel pressured to drink more than you want (or engage in other potentially dangerous, illegal, or unhealthy behaviors) for fear of offending someone. Even if someone fills your glass, it does not mean you have to drink it. Drinking “games” are popular and can be very dangerous, resulting in permanent damage or death.
Alcohol Poisoning
Alcohol depresses nerves that control involuntary actions such as breathing and the gag reflex (which prevents choking). A fatal dose of alcohol will eventually stop these functions.

How to identify alcohol poisoning:
- Mental confusion, stupor, coma, or person cannot be roused
- Vomiting
- Seizures
- Slow breathing (fewer than eight breaths per minute)
- Irregular breathing (10 seconds or more between breaths)
- Low body temperature, bluish skin color, paleness

How to help:
- Call 911; this person needs emergency medical attention.
- Turn the person on their side to prevent choking while vomiting.
- Stay with the person. Do not leave them alone or let them “sleep it off”—it is dangerous to assume the person will be fine after sleeping.

Alcohol Myths & Facts:
Myth: I can drink and still be in control.
Fact: Drinking impairs your judgment. You may do something you will later regret (e.g., have unprotected sex, damage property, or be victimized by others).

Myth: I can sober up quickly if I have to.
Fact: On average, it takes approximately one hour to metabolize or process one standard drink of alcohol (usually defined as follows: 1.5 ounces of 80-proof hard liquor, 5 ounces of standard wine, or one 12-ounce/355 ml can of beer). Nothing can speed up this process—not even coffee or a cold shower.

Myth: Beer and wine do not have as much alcohol as hard liquor.
Fact: A 12-ounce bottle of beer in the U.S. has the same amount of alcohol as a standard shot of 80-proof liquor (either straight or in a mixed drink) or 5 ounces of wine. The alcohol content of beer varies by local practice and brewing style.

Health Risks
Alcohol and drugs are toxic to the body’s systems. Their misuse and abuse may result in serious health and behavioral problems. Alcohol goes directly into the bloodstream, physically affecting the whole body. Like many prescription drugs, “recreational” drugs can cause harmful side effects producing serious and long-term effects on your health. Combining drugs with each other or with alcohol is especially dangerous.

How to find help
The University of California provides confidential programs and services to students who are dependent on or are abusing alcohol and other legal or illegal substances. Counselors from Student Health’s Alcohol and other Drugs Program (ADP) and licensed psychologists from Counseling and Psychological Services offer confidential counseling and referrals. They can also provide information on how to assist others with substance abuse or dependency problems.
# Campus Counseling Resources

## UC Offices of Counseling and Psychological Services

(Contact information subject to change)

<table>
<thead>
<tr>
<th>University</th>
<th>Counseling Center</th>
<th>Building</th>
<th>Phone</th>
<th>Website</th>
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<tbody>
<tr>
<td><strong>UC Berkeley</strong></td>
<td>University Health Services – Tang Center</td>
<td>2222 Bancroft Way</td>
<td>(510) 642-2000</td>
<td><a href="http://www.uhs.berkeley.edu/Students/Counseling">www.uhs.berkeley.edu/Students/Counseling</a></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>TTY/TDD: (510) 643-1233</td>
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<tr>
<td><strong>UC Davis</strong></td>
<td>Counseling and Psychological Services (CAPS)</td>
<td>219 North Hall</td>
<td>(530) 752-0871</td>
<td>caps.ucdavis.edu</td>
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<tr>
<td><strong>UC Irvine</strong></td>
<td>Counseling Center</td>
<td>Room 203, Student Services 1</td>
<td>(949) 824-6457</td>
<td><a href="http://www.counseling.uci.edu">www.counseling.uci.edu</a></td>
</tr>
<tr>
<td><strong>UC Los Angeles</strong></td>
<td>Counseling and Psychological Services (CAPS)</td>
<td>John Wooden Center West</td>
<td>(310) 825-0768</td>
<td><a href="http://www.counseling.ucla.edu">www.counseling.ucla.edu</a></td>
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<tr>
<td></td>
<td></td>
<td>221 Westwood Plaza</td>
<td></td>
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<tr>
<td><strong>UC Merced</strong></td>
<td>Counseling and Psychological Services</td>
<td>H. Rajender Reddy Health Center</td>
<td>(209) 228-4266</td>
<td>counseling.ucmerced.edu</td>
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<tr>
<td></td>
<td></td>
<td>Joseph Edward Gallo Recreation &amp; Wellness Center, 2nd Floor</td>
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<tr>
<td><strong>UC Riverside</strong></td>
<td>Counseling Center</td>
<td>Veitch Student Center</td>
<td>(951) 827-5531</td>
<td><a href="http://www.counseling.ucr.edu">www.counseling.ucr.edu</a></td>
</tr>
<tr>
<td><strong>UC Santa Barbara</strong></td>
<td>Counseling Services</td>
<td>Building 599</td>
<td>(805) 893-4411</td>
<td><a href="http://www.counseling.ucsb.edu">www.counseling.ucsb.edu</a></td>
</tr>
<tr>
<td><strong>UC Santa Cruz</strong></td>
<td>Student Health Center</td>
<td>East Wing, 2nd Floor</td>
<td>(831) 459-2628</td>
<td>www2.ucsc.edu/counsel</td>
</tr>
<tr>
<td><strong>UC San Diego</strong></td>
<td>Counseling and Psychological Services (CAPS)</td>
<td>Galbraith Hall 190</td>
<td>(858) 534-3755</td>
<td>psychservices.ucsd.edu</td>
</tr>
</tbody>
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## Websites That Address Mental Health Topics

- American Psychiatric Association: [psych.org](https://psych.org)
- The Anxiety Disorders Association of America (ADAA): [www.adaa.org](https://www.adaa.org)
- Depression and Bipolar Support Alliance: [dbsaalliance.org](https://dbsaalliance.org)
- Eating Disorders Prevention and Awareness, Inc.: [edap.org](https://edap.org)
- Jed Foundation: [ulifeline.com](https://ulifeline.com)
- Mental Help Net: [mentalhelp.net](https://mentalhelp.net)
- Mental Health America: [nmha.org](https://nmha.org)
- Mobility International: [www.miusa.org](https://www.miusa.org)
**Students with Disabilities & Special Needs**

Students with disabilities and special needs (temporary or permanent) can and do study abroad. **An applicant’s disability or special need does not affect campus placement or acceptance.** Students with disabilities are covered by disability non-discrimination laws when in the United States, regardless of citizenship. Early disclosure is important.

Students who may not have been diagnosed with a disability in their home countries, or have learned to downplay their disability due to cultural pressures, may arrive in the United States and find that they cannot succeed without disability services or adaptations. If you have a disability or require services, let UCEAP know when possible by contacting your home university and UC Liaison. If you do not feel comfortable discussing your disability or special need with your home university, you may contact the UCEAP Systemwide Office directly. The UCEAP Systemwide Office will put you in contact with the UC campus disabled students office as soon as possible. **UCEAP cannot refer you without your permission.**

Students with disabilities must perform at the level that their academic and professional programs expect of all students. This includes achieving the same academic standards, attending classes, maintaining appropriate behavior, and providing timely notification of individual needs.

A disability may impair cognitive ability, hearing, learning, mental health, physical mobility or strength, systemic functions, and vision, among other things.

The University of California is committed to ensuring equal educational opportunities for students with disabilities. An integral part of that commitment is the coordination of specialized academic support services through the individual UC campus Student Disability Centers.

**Note:**

- **Early Disclosure:** If you have been diagnosed as having a disability, or believe that you may have a disability, consult promptly with the UCEAP Systemwide Office about your disability and possible accommodation needs. If you are not sure you will use accommodations abroad, it is still important to notify UCEAP of your potential needs so that a plan is in place for unexpected problems. Early disclosure will also help you plan for any funding that you must secure.

- **Plan Ahead:** It is not possible to anticipate all concerns, but predeparture planning will help. UCEAP cannot guarantee that facilities or support services to which you are accustomed will be available.

- **Be Flexible:** Living in a new culture will bring new challenges, including disability services that might differ from what you are used to.

- **Documentation:** Your host UC campus will require specific disability documentation, including written verification from your treating health care provider. Only students certified as disabled by the UC campus office for students with disabilities are entitled to accommodation in classes.

**Personal Attendants**

Begin planning several months before departure. If you are traveling with a personal attendant, you will be responsible for the attendant’s passport, visa, documentation, and insurance for traveling and living abroad. Notify the UCEAP Systemwide Office when possible if you plan to travel with an attendant. The attendant must participate in orientations. Consider living (some housing can only accommodate students) and funding arrangements. If it is necessary to hire an attendant locally, before departure, find out the steps to follow and determine what funding will support this expense.

For more information, see the University of California Guidelines Applying to Nondiscrimination on the Basis of Disability.
UC Offices of Disabled Students’ Services

(Contact information is subject to change.)

Each UC campus has an office that can advise you before arrival and if you encounter difficulties after arrival. All services are confidential.

**UC Berkeley**
Disabled Students’ Program
260 Cesar Chavez Student Center, #4250
Voice: (510) 642-0518
TTY: (510) 642-6376
dsp.berkeley.edu

**UC Davis**
Student Disability Center
160 South Silo
One Shields Ave.
Voice: (530) 752-3184
TTY: (530) 752-6833
sdc.ucdavis.edu

**UC Irvine**
Disability Services Center
100 Disabilities Services Center, Bldg. 313
Voice: (949) 824-7494
TDD: (949) 824-6272
www.disability.uci.edu

**UCM**
Disability Services
5200 N. Lake Road - KL 107
Phone: (209) 228-6996
TDD: (209) 228-TTY0
E-mail: disabilityservices@ucmerced.edu
disability.ucmerced.edu

**UC Los Angeles**
Office for Students with Disabilities
A255 Murphy Hall
Voice: (310) 825-1501
TTY: (310) 206-6083
www.osd.ucla.edu

**UC Riverside**
Student Special Services
125 Costa Hall
Voice: (951) 827-3861
specialservices.ucr.edu

**UC San Diego**
Office for Students with Disabilities
University Center 202
Voice: (858) 534-4382
TTY: (858) 534-9709
disabilities.ucsd.edu

**UC Santa Barbara**
Disabled Students Program
2120 Student Resource Building, 2nd floor
Voice: (805) 893-2668
dsp.sa.ucsb.edu

**UC Santa Cruz**
Disability Resource Center
146 Hahn Student Services
Voice: (831) 459-2089
TTY: (831) 459-4806
www2.ucsc.edu/drc
Insurance

Useful Definitions

Co-insurance Payment: The percentage amount of eligible expenses an insured person must pay after the deductible is met.

Copayment (“Copay”): A dollar amount an insured person must pay for specified charges. The copayment is separate from and not a part of the deductible, coinsurance, or out-of-pocket limit.

Covered Charge: The reasonable and customary charge incurred for a service or supply which is performed or given under the direction of a doctor for the medically necessary treatment of a sickness or injury.

Deductible: The dollar amount of covered charges an insured person must pay each policy year before the insurance company will pay any benefits.

Doctor: A legally qualified person licensed in the healing arts and practicing within the scope of his or her license and who is not a family member, including, but not limited to: a doctor of medicine, a doctor of osteopath, a dentist, a podiatrist, a chiropractor, an optometrist, or a psychologist.

Effective Date: The date on which the insurance policy takes effect. You will not be insured prior to this date.

Exclusions: Services for which the expense is not reimbursed by the insurance company.

Medical Evacuation: Coverage for transportation of the insured person back to the home country as recommended by the attending physician for medical reasons.

Premium: The non-refundable cost of insurance.

Reasonable and Customary (“R&C”) or Usual and Customary Charges: The most common charge for similar professional services, drugs, procedures, devices, supplies, or treatment within the area in which the charge is incurred, as long as those charges are reasonable.

Repatriation of Remains: In the case of death, the cost of preparing and transporting the remains of the person to the home country.

Underwriter: The insurance company.

UC Health Insurance

Medical treatment in the U.S. can be very expensive. You are required to have health insurance and will automatically be enrolled in the host UC campus insurance plan. The cost of insurance will be applied to your student billing account. Insurance coverage and costs vary by campus. Visit the UCEAP Reciprocal Exchanges Pre-Arrival Instructions web page for direct links to individual UC campus insurance information.

Supplemental Insurance

Depending on your medical history, your UC policy may not be adequate so you may want to purchase supplemental insurance. In the U.S., it is standard for 80 percent of the cost for certain services to be paid by the insurance company, and 20 percent of the cost to be paid by the patient.

Travel Insurance

Buy travel insurance to ensure coverage from your departure to your arrival in the U.S. Carefully consider when your UC insurance coverage starts. Make sure that you are not uninsured or underinsured before your arrival in the U.S. or before the effective date of your UC insurance coverage.
Health Insurance Exemption Request (Waiver)
If you wish to be covered under a plan other than the UC campus plan, you must request a waiver (exemption) from the requirement within stipulated deadlines. Before applying for a waiver, research your host UC campus requirements to ensure that your insurance from home meets all requirements. A campus-specific waiver request along with proof of enrollment in the alternative insurance plan must be submitted for review to the campus by the posted deadline.

Note:
- Waiver is not automatic: Do not assume that a waiver will be approved. Purchase of the UC insurance plan is a University of California requirement; calculate its cost into your budget. See Estimated Costs of Attending UC in this guide book.
- Non-U.S. insurance plans: There are specific waiver criteria on each UC campus. Most UC campuses will only consider waivers from recognized U.S. insurance companies that are owned, operated, and headquartered in the U.S. and are not a travel insurance policy. Other campuses may allow non-U.S. plans but require that the plan have a U.S.-based processing office. These requirements are subject to change.
- U.S. insurance plans: UCEAP cannot guarantee that waivers will be granted, even for Fulbright-sponsored insurance.
- UC campus waiver information: Visit the Pre-Arrival Instructions web page for direct links to individual UC campuses.

UC Student Health Centers & Routine Health Care
Each campus has an accredited Student Health Center to care for routine health problems and minor injuries. Basic services are free or offered at low cost.

Before leaving your country, go to the doctor for a pre-travel consultation. Get a dental and vision check-up as they are not generally included under UC insurance unless you purchase the insurance plus option or you are involved in an accidental injury. Visit the U.S. Centers for Disease Control and Prevention’s Health Information for Travelers to the United States website for more information.

Note: All student medical care except emergencies must begin with a visit to the Student Health Center. If you choose to be treated at a non-campus medical office, the cost of that visit may not be covered by your campus health insurance.

Health Education
UC makes it a high priority to educate students about health issues. Through the Student Health Center you can obtain information on sexual health, including contraception, sexually transmitted diseases (STDs), and HIV/AIDS, as well as general health and nutrition information. Information and confidential consultations with licensed health practitioners are available to help you maintain a healthy lifestyle. Contraceptives are readily available at low or no cost.