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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, requires all individuals who are not covered by an employer sponsored health plan, Medicare, or Medicaid or other public health insurance program like Tricare to obtain “minimum essential health coverage” in the U.S. Essentially, the act requires you to have basic health insurance coverage, to qualify for the exemption, or make a tax payment penalty when you file your federal income tax return if you did not purchase basic medical insurance. This act took effect on January 1, 2014 and you can read about the U.S. Health Care Insurance Law at www.hhs.gov/healthcare/rights

As a participant on UCEAP, you are covered by mandatory travel insurance but this policy does not constitute the comprehensive health insurance coverage required by the Affordable Care Act. The UCEAP travel insurance is a supplement to the coverage you must carry for every month of the year whether you are in the U.S. or abroad to meet the Affordable Care Act standards. The two coverages work in conjunction with each other to prevent any gaps in health insurance coverage while you are in either the U.S. or abroad. Keeping your domestic (U.S.) health insurance coverage ensures that you are protected when you return to the U.S. or when your program has ended; and having UCEAP travel insurance means you have limited travel insurance coverage while abroad. Specifically, the UCEAP travel insurance covers you while in the U.S. 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

UC requires all students to have major medical insurance as a condition of enrollment at UC to protect your personal health and financial liability. Campuses provide comprehensive major medical student health insurance plans to meet this requirement. While abroad, depending on your campus, your campus health insurance coverage will continue and fees will appear on your UC campus account. Check with your campus student insurance office if you have questions.

If you have medical insurance that meets UC criteria and don’t want to keep the dual coverage of UC’s student health insurance plan, you must submit a request to waive enrollment by your campus deadline.

If you have health insurance through your parents, read this section

UC requires all students to have major medical insurance as a condition of enrollment at UC to protect your personal health and financial liability. While abroad, it’s important to keep your home health insurance coverage active to meet Affordable Care Act requirements and to have coverage when you return home. The UCEAP travel insurance covers you while in the U.S. for short periods (up to 45 days) but it has a limited benefit (only $10,000 versus $500,000 overseas).

Travel vaccinations and health insurance

To find out about vaccinations and other health risks before traveling on UCEAP, attend a travel clinic on your campus to get the information you need about endemic diseases and possible health risks in the country or countries you will be visiting while on UCEAP.

The UCEAP travel insurance does not cover the cost of vaccinations. If you need vaccinations prior to going on UCEAP, you will have to pay for them out-of-pocket or use your own health insurance to cover the costs.
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. It is underwritten by ACE-U.S.A. 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 employee, or partner university contact). There is no provision for predetermination of coverage for a medical expense with 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 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.

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: [eap.ucop.edu/Documents/Insurance/UCEAP_INSURANCE_CLAIMS_PROCESS.pdf](http://eap.ucop.edu/Documents/Insurance/UCEAP_INSURANCE_CLAIMS_PROCESS.pdf)


If you have questions about the policy or want a complete list of exclusions, send an email to claims@visit-aci.com and request it.
Affordable Care Act

Important Information about the Affordable Care Act and How It Applies to You While on UCEAP

The UCEAP travel insurance policy is not major medical insurance – it is a UCEAP-required supplement to your domestic health insurance which must remain active while you are on UCEAP for instances such as trips home, cancelations, and other unforeseen emergencies.

Information about the Affordable Care Act can be obtained at Healthcare.gov and through Covered California. UC strongly urges you to discuss this important topic with your parents or guardians as well as your tax adviser to understand your obligations under the act. You can get more information about the Affordable Care Act as well as tax provisions for individuals and families here: www.irs.gov/Affordable-Care-Act/Individuals-and-Families.

Other resources:

- See Covered California (www.coveredca.com) for in-person assistance to enroll in health insurance coverage that meets your Affordable Care Act obligations.
- Read more about the Affordable Care Act in the U.S. Health Care Insurance Law and You here: eap.ucop.edu/Documents/Insurance/ACA_UCEAP_Insurance_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 insurance benefits and terms is critical

Your worldwide travel insurance coverage begins 14 days prior to the official start of your UCEAP program and ends 31 days after the official end of your UCEAP program. This coverage period allows you to travel with necessary travel insurance coverage before and after your 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: eap.ucop.edu/Documents/Insurance/1516/Insurance_Plan_Brochure.pdf

If you have questions about the policy or want a complete list of exclusions, send an email to claims@visit-aci.com and request it.

Policy number and insurance cards

The UCEAP travel insurance policy number is: ADDN04834823

United Healthcare Global Assistance—Group ID 362881

You can also print the travel insurance card here: eap.ucop.edu/Documents/Insurance/1516/insurance_card_1516.jpg

The card contains the policy number, the United Healthcare Global Assistance group number and contact information in case of an emergency. It is important to note that this card is not a conventional insurance ID card. It cannot be handed over in lieu of payment like some insurance cards in the U.S. 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 costs for its students; students traveling with dependents must ensure that their dependents have adequate insurance, including coverage for medical costs abroad, evacuations, and repatriation (the return of a body if death occurs overseas). 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.

Health insurance coverage before and after UCEAP

Being uninsured or underinsured is a significant risk at any time; you should ensure that you have adequate coverage before, during, and after UCEAP study abroad.
Before your UCEAP coverage starts and before you depart the U.S.
The UCEAP travel insurance begins 14 days prior to the official start of your program; and it ends 31 days after the official end of your program. If you are covered by a private insurance plan while in the U.S., keep that plan in effect while you are abroad to avoid a break in coverage which could result in a tax penalty or great financial risk (or both).

Because UCEAP travel insurance does not qualify as major medical coverage, you should carefully assess your health insurance policies and discuss this with your family to ensure that you will not experience any gaps, particularly when you return from UCEAP. If you will have an insurance gap, we recommend purchasing minimum essential coverage during open enrollment through Covered California (www.coveredca.com).

After UCEAP insurance coverage ends and after you return to the U.S.
Upon returning to the U.S., you must have valid medical insurance coverage in place. Your UCEAP travel insurance coverage for accidents and illness in the U.S. while coverage is in effect is limited to $10,000, which may not be enough to cover your medical expenses if you are injured or become ill. In addition, the UCEAP travel insurance policy is not compliant with the Affordable Care Act.

Depending on your campus, the campus insurance office can help you obtain short-term coverage, if needed. You can also visit Covered California (www.coveredca.com) for information on plans that meet your needs. Don’t wait until your coverage lapses!
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 U.S. 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 stay abroad with additional travel either before or after their UCEAP program. If you are outside of the U.S. before or after your UCEAP travel insurance is in effect, you are uninsured unless you kept your campus or family plan, purchased your own travel insurance or extended your UCEAP travel insurance policy to cover your additional time abroad.

You can purchase extensions of your UCEAP travel insurance in 30-day increments. The cost of extending your travel insurance is your responsibility. The application process is online at https://secure.visit-aci.com/insurance/UOC. The coverage is the same that you will have while on UCEAP unless you purchase additional coverage or pay extra for higher limits.

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: www.eap.ucop.edu/Documents/Insurance/1516/Insurance_Plan_Brochure.pdf

Optional Renters, Tuition, and Liability Insurance
The UCEAP travel insurance policy provides limited coverage for your personal valuables like computers. 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.

Just as you would protect your personal property with renters insurance at home, consider purchasing renters and/or tuition insurance while you are studying abroad. Tuition coverage will protect you and your family from financial liability should you need to withdraw from your program for unforeseen reasons.

Renters insurance covers personal property lost or damaged to theft, vandalism, fire and some natural disasters like earthquakes depending on the company and the plan and only up to the policy limits you set when you purchased the plan. These plans are optional, and may be purchased from any source. UC has arranged for you to shop for coverage directly through Sallie Mae, GradGuard.com or Progressive.com. Be sure to speak with an agent to ensure that the terms of coverage and benefits will apply while you are abroad.

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 U.S. and up to $10,000 inside the U.S. 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, if accepted, 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: eap.ucop.edu/Documents/Insurance/UCEAP_INSURANCECLAIMS_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 U.S. dollars to your U.S. address.