# INSURANCE

| Health Coverage | Carefully verify you have adequate insurance coverage.  
If you have USHIP/GSHIP coverage, read the following.  
Mandatory UCEAP Insurance Plan.  
Insurance for students traveling with dependents.  
Gap in health insurance coverage before or after UCEAP.  
Optional extension of the UCEAP Insurance Plan while abroad. |
|-----------------|--------------------------------------------------------------------------------------------------|
| Travel Assistance and Other Benefits | UC Traveler Registration.  
Travel help through Europ Assistance.  
Non-Medical Benefits.  
Optional Renters and Tuition Insurance. |
| UCEAP Insurance: Claims & Payments | Be prepared to pay up-front for medical services.  
Insurance claims and reimbursement of medical expenses. |
Health Coverage

Carefully verify you have adequate insurance coverage

Make sure you are fully covered and carefully review your health insurance coverage before, during, and after UCEAP. Medical bills can be a financial burden, especially if you are uninsured or underinsured.

Share all insurance information with your parents or guardian so you can assess whether this coverage is adequate and how to process insurance refunds for services abroad.

If you have USHIP/GSHIP coverage, read the following

The University requires that you have major medical insurance as a condition for enrollment at UC and provides the Student Health Insurance Plan (USHIP/GSHIP) to meet this requirement. Some campuses automatically enroll undergraduates in USHIP and charge a health insurance fee during UC registration.

As a UCEAP participant, you will be covered by the mandatory UCEAP Insurance Plan, which is separate from SHIP. Coverage starts 14 days before the official start of the program and 31 days after the official end of the program. Depending on your campus, you will either be automatically dropped from SHIP while on UCEAP or you will need to waive out of the SHIP to avoid being billed for the premium. To prevent billing or insurance coverage problems, be sure to closely follow your UC campus SHIP procedures.

Mandatory UCEAP Insurance Plan

Refer to the UCEAP Insurance Plan brochure for detailed benefit information. The UCEAP Insurance Plan is underwritten by ACE American Insurance Company and issued on behalf of the University of California.

You do not need to take any action to enroll in the UCEAP Insurance Plan and initiate coverage; you are automatically covered.

UC pays the premium of University Of California degree-seeking students.

If you are dismissed or withdraw from UCEAP, coverage will end 31 days after the official withdrawal date.

In addition to the UCEAP Insurance Plan, some countries require national health coverage. Additional information about national health coverage requirements will be provided in your UCEAP Program Guide or Participants program page. Individual policies are not available.

Benefits

➤ eap.ucop.edu/_pub/forms/1112/Insurance_ACE_Information.pdf

UCEAP Policy Number and Insurance Card

UCEAP Insurance Plan policy number: ADD N04834823

Print the Ace Insurance Card as it contains the policy number and carry it with you at all times. It is not an ID card.

Insurance for students traveling with dependents

It is your responsibility to determine whether dependents traveling with you have adequate insurance, including medical evacuation and repatriation.

Under the terms of the UCEAP Student Agreement, you can purchase the UCEAP insurance policy for your dependents.

Applying for dependent coverage is an easy online process through https://secure.visit-aci.com/insurance/UOC
Gap in health insurance coverage before or after UCEAP

- You should not be uninsured or underinsured at any time before or after UCEAP.

**Before your UCEAP Coverage Starts and Before Departure from the U.S.**
Carefully assess your UCEAP and U.S. health insurance plans and discuss this with your parents/guardians to ensure that you will not experience any coverage gaps. The UCEAP coverage begins 14 days before the official start of the program. If you are covered by SHIP (your UC campus insurance plan) or private insurance while in the U.S., find out when your coverage ends and seriously consider purchasing pre-program gap insurance. If you are unsure about your campus plan coverage, contact your campus Student Health Services.

You will be affected if you are:

- A UCEAP winter program participant waiting to depart after the end of the UC fall term or first semester.
- A spring or year program participant who has a time gap before departure for UCEAP.

You can purchase pre-program gap insurance if you do not have a valid or acceptable U.S. medical insurance coverage before departure from the U.S. Applying and paying for pre-program gap insurance is an easy online process through [https://secure.visit-aci.com/insurance/UOC](https://secure.visit-aci.com/insurance/UOC). For benefit information refer to the UCEAP Insurance Plan brochure.

**After UCEAP Coverage Ends Upon Return to the U.S.**
You can purchase gap insurance if you do not have valid or acceptable U.S. medical insurance coverage upon return to the U.S.

For this coverage to apply, you must be returning for the next term as a full-time student to a UC campus.

Applying, and paying for gap insurance is an easy online process through [https://secure.visit-aci.com/insurance/UOC](https://secure.visit-aci.com/insurance/UOC). For benefit information refer to the UCEAP Insurance Plan brochure.

**Optional extension of the UCEAP Insurance Plan while abroad**
If you are traveling outside the U.S. before or after UCEAP and foresee an insurance gap in coverage while abroad, you may choose to purchase up to three months of coverage that extends the UCEAP Insurance Plan in 30-day increments.

Applying and paying for extension insurance is an easy online process through [https://secure.visit-aci.com/insurance/UOC](https://secure.visit-aci.com/insurance/UOC).

For benefit information refer to the UCEAP Insurance Plan brochure.
Travel Assistance and Other Benefits

UC Traveler Registration
UC Traveler registration provides travel information through iJET Trip Briefs.

Why You Should Register
Registering travel will benefit you while on UCEAP. Registration ensures you receive:

- UC-directed assistance during a natural disaster or major political event in any travel destination.
- Automated trip briefs with customized travel information for any destination.
- Specific information pertaining to emergency contacts.
- Destination-specific alerts sent directly to your e-mail, cell phone, PDA or any other devices to keep you informed of developing events and issues before, during, and after travel.

See the UC Travelers Registration Instructions for steps on how to register online.

Travel help through Europ Assistance
Europ Assistance USA is based in Washington, DC and offers services in 208 countries and territories around the world. While participating in UCEAP, they will help you wherever you are to respond to unexpected situations.

Services include emergency medical transportation, medical referrals, case monitoring, claims management, identity theft resolution, and facilitation of direct payment to medical providers. Twenty-four hours a day at 36 assistance centers worldwide, multilingual assistance coordinators will answer your collect call. You will need your UCEAP policy number: ADDN 04834823.

Contact information:
- Phone: (866) 451-7606 (inside the U.S.) or call collect 1+ (202) 828-5896 (from outside the U.S.)
- E-mail: OPS@europassistance@usa.com

Non-Medical Benefits
Non-medical benefits include:

- Emergency Hotel Convalescence
- Lost Baggage Benefit
- Personal Property Benefit
- Trip Cancelation Benefit
- Trip Delay Benefit

For detailed information about these benefits, refer to the UCEAP Insurance Plan brochure.

Carefully verify whether this is adequate coverage based on the cost of your trip and personal property, and consider purchasing an additional policy if it is not. For example, the UCEAP trip cancelation benefit will refund you up to $2,000 if your trip is interrupted solely due to illness, injury, and/or death. If this is not sufficient, you can purchase an additional policy that will allow you to cancel for any reason not otherwise covered by the policy.
Optional Renters and Tuition Insurance
University of California recommends that you consider purchasing renters and/or tuition insurance. Tuition insurance will protect a family financially in case you need to withdraw for medical reasons. In addition to some liability protection, renters insurance covers personal property lost or damaged due to theft, vandalism, fire, and certain natural disasters (including earthquakes) up to the chosen policy limits.

You may have purchased annual coverage while on campus, which will include the UCEAP term. If not, you may choose to purchase the monthly plan during UCEAP.

These plans are optional, and may be purchased from any source. As a service, the University has arranged for you to shop for coverage directly through GradGuard.

If you and/or your parents have questions or want details, refer to the GradGuard website:

- **Tuition Insurance:** [www.gradguard.com/tuition](http://www.gradguard.com/tuition)
- **Renters Insurance:** [www.gradguard.com/renters](http://www.gradguard.com/renters)

Before purchasing a policy while participating in UCEAP, speak with the agent at GradGuard to ensure such coverage will apply while abroad.
UCEAP Insurance: Claims and Payments

Be prepared to pay up-front for medical services

The UCEAP Insurance Plan works on a reimbursement basis. There is no provision for pre-determination of coverage.

Many medical facilities abroad require a deposit upon admission and all require full payment of all bills upon the patient’s release. You are responsible for paying up-front for all medical treatment abroad and for submitting a claim to the UCEAP insurance claims administrator. The same holds true for any outpatient diagnostic tests and for physicians’ services.

There is no deductible. The plan pays 100% of usual and customary charges up to $500,000.

Insurance claims and reimbursement of medical expenses

If you are hospitalized or require outpatient medical care, pay by credit card or cash for services and save all your receipts. To get reimbursed for these expenses, you must submit a claim to Administrative Concepts, Inc. (ACI), as instructed on the ACE Insurance Health Claim form.

Keep copies of all claim documents you submit for your own records in case the claim gets lost. The claim processing time is about six weeks after receipt of the claim. A reimbursement check will be mailed to your permanent home address in the U.S. unless you request otherwise.