

Any student traveling under the UCEAP program is entitled to certain accident, sickness and travel inconvenience benefits under Policy N04834823. Coverage for COVID-19 and any other sickness related conditions may be available under the policy and will be subject to the terms, conditions and exclusions of the policy. Any insured is entitled to file a claim at any time in compliance with the policy provisions under notice of claim notice; within 90 days after any loss covered by the Policy occurs. Proof of loss must be given within 90 days after the date of loss. In no event, except in the absence of legal capacity, should proof of loss be sent later than one year from the time proof is otherwise required. All claims will be reviewed based on their own facts and merits.

1) If a student is admitted to a local hospital for observation/treatment for suspected COVID-19 due to local country public health regulations would the hospital stay and treatment be covered?

Treatment for COVID-19 would be considered as any other medical condition and is subject to the policy terms and conditions. If you experience symptoms of an illness while traveling overseas, you should seek medical care. Expenses resulting from medically necessary treatment will be considered for reimbursement according to the policy terms, conditions and exclusions.

“Medically Necessary” means a treatment, service, or supply that is: 1) required to treat an Injury or Sickness; 2) prescribed or ordered by a Doctor or furnished by a Hospital; 3) performed in the least costly setting required by the Covered Person’s condition; and 4) consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered. Purchasing or renting 1) air conditioners; 2) air purifiers; 3) motorized transportation equipment; 4) escalators or elevators in private homes; 5) eyeglass frames or lenses; 6) hearing aids; 7) swimming pools or supplies for them; and 8) general exercise equipment are not Medically Necessary. A service or supply may not be Medically Necessary if a less intensive or more appropriate diagnostic or treatment alternative could have been used. We may consider the cost of the alternative to be the Covered Expense.

2) What medically necessary expenses are covered under the policy to treat infectious diseases including COVID-19?

Medically necessary covered expenses include:

1. Hospital semi-private room & board (or room and board in an intensive care unit); Hospital ancillary services (including but not limited to, use of the operating room or emergency room)
2. Registered nursing services and other medically necessary hospital services.
3. Diagnosis, treatment and surgery performed by a doctor.
4. Cost and administration of anesthetics.
5. X-ray services, laboratory tests and services.
6. Durable medical equipment including rehabilitative braces and appliances, both inpatient and outpatient.
7. Physiotherapy, if recommended by a doctor for the treatment of a specific disablement provided it is administered by a licensed physiotherapist.
8. Prescription drugs including dressings, drugs and medicines prescribed by a doctor.
9. Mental and nervous disorders as shown in the Schedule of Benefits.
10. Dental charges resulting from an injury to sound, natural teeth.
11. Emergency Sickness Dental Care and Treatment. Services include, but are not limited to, extractions, temporary or restored fillings and root canal. “Emergency Sickness Dental Care and Treatment” means services performed by a licensed dental practitioner acting within the scope of his or her license.
12. Pregnancy, Covered expenses include:
 - a. Doctor charges for the performance of an obstetrical procedure.
 - b. Hospital charges including room & board, floor nursing and other medically necessary professional services subject to the hospital’s average charge for semi-private room accommodations.
 - c. The cost for anesthetics and the administration of anesthetics.
 - d. Professional ambulance service charges.

3) If a student is asymptomatic and the local country requires COVID-19 testing, would testing be covered?

The policy does not provide coverage for routine or “rule out” testing and only includes benefits for medically necessary* treatment.

4) Is transportation for a COVID-19 positive student to a designated quarantine or treatment center covered?

In order for transportation to be covered, the transportation must meet the definition of medically necessary* under the policy.

5) Is a mandatory quarantine issued by the US government for students returning home from an affected country covered?

Once the student returns to the US, there may be medical coverage under the Home Country Extension benefit for up to 31 days. This means that only expenses that are medically necessary* may be available, and not any expense related to a mandatory quarantine.

6) Are hospital quarantine stays for students diagnosed with COVID-19 resulting from community spread of the virus covered?

In order to be eligible for benefits under the policy, the hospital stay must be medically necessary*. There may be certain limitations and exclusions so please refer to the policy for complete details.

7) If I cancel a trip because I am not comfortable traveling, will I be reimbursed for any flight cancellation costs or other related expenses?

The Trip Cancellation and Trip Interruption benefit does not cover losses due to personal reasons. Fear of travel would be considered a personal reason and is therefore not covered under the policy. Please refer to the policy for a full list of covered reasons under the Trip Cancellation and Trip Interruption benefit.

8) If a student is unexpectedly quarantined due to COVID-19 while traveling to the program country or traveling back to their residence, is the student eligible for the Trip Delay benefit?

The Trip Delay benefit is applicable if a trip is delayed for more than 6 hours for reasonable, additional accommodations and traveling expenses until travel becomes possible. Please refer to the policy for a full list of covered reasons as well as the terms and conditions of the Trip Delay benefit. The Covered Person must provide proof of the Travel Delay such as a letter from the airline, cruise line, or tour operator/newspaper clipping/weather report/police report or the like and proof of the expenses claimed as a result of Trip Delay. All expenses must be accompanied by receipts.

**Please refer to the definition of “medically necessary” in Question #1 and a list of medically necessary covered expenses in Question #2 for more detail.*

Please refer to the [2020-21 UCEAP Policy Brochure](#) for details. Contact the claims administrator, Administrative Concepts, Inc. (ACI), with questions about travel insurance policy benefits:

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