



University of California Education Abroad Program 2022 – 2023

Policy Number: ADD N04834823

Activity Covered: University of California Education Abroad Program (UCEAP) 24/7 worldwide coverage starts 14 days prior to the required arrival date for the Overseas Study Trip. It terminates 14 days after the end of the Overseas Study Trip. The period of coverage shall not exceed 12 months. Any trip outside the Country of Residence shall not exceed 364 consecutive days.

Insured Persons:

Class 1: All registered students and counselors participating in the “Overseas Study Trips” sponsored by the University of California Education Abroad Program.

Dependents of Class 1 Insureds are eligible for Coverage under this Policy if the student pays premium directly to ACI.

Medical Benefits

Accident or Sickness Expense Benefits	\$500,000
Dental Treatment (injury only)	\$500 per tooth, subject to a \$5,000 maximum
Maximum for Emergency Sickness Dental Care and Treatment	\$2,000 (services include but are not limited to extractions, temporary or restored fillings and root canal)
Maximum for Mental & Nervous	Treated as any other medical condition
Maximum for Substance Abuse	Treated as any other medical condition
Maximum for Prescription Drugs	100% of the usual and customary charges
Maximum for Birth Control/Elective Termination of Pregnancy	\$500
Anti-malarial medication prescribed by a doctor	100% if purchased within term of coverage
<i>Prescription anti-malarial medication is covered under this plan, provided it is 1) prescribed by a doctor and 2) the prescription is filled and paid for while coverage is in effect under the policy (14 days prior to the required arrival date for the Overseas Study Trip and until 14 days after the end of the Overseas Study Trip.)</i>	
Medical evacuation and repatriation of remains	100% of covered expenses
Emergency Reunion Benefit	Up to \$500 per day per person (maximum 2 family members) for up to ten (10) days Maximum benefit per trip: \$10,000

Non-Medical Benefits

Accidental Death & Dismemberment Benefit	\$20,000
Emergency Hotel Convalescence, if medically necessary	Benefit maximum: \$100 per day subject to a maximum of \$700
Lost Baggage Benefit	Benefit maximum: Up to \$1,000 per bag not to exceed \$2,000 per trip (subject to \$25 deductible)
Personal Property Benefit	Benefit maximum: Up to \$2,500 per item or set of items not to exceed the actual purchase price, to a maximum of \$5,000 (subject to \$25 deductible)
Financial Instrument Reimbursement Benefit	Benefit maximum \$500 per trip, maximum \$500 for cash
Quarantine Benefit, if required by doctor or government	Benefit maximum: \$2,000
Trip Cancellation and Interruption Benefit	Benefit maximum: \$2,000
Trip Delay Benefit	Benefit Maximum: \$200 per day for up to 5 days
Security Evacuation Expense Benefit	Benefit Maximum: \$100,000; \$2,000,000 maximum aggregate per occurrence

Emergency Assistance Services: (medical referrals, prescriptions, evacuation, repatriation)

Chubb-AXA Global Travel Assistance

Phone Numbers: 1.855.327.1420 (inside US and Canada)
1.630.694.9804 (outside US and Canada)

Email: medassist-usa@axa-assistance.us

Identify yourself as a UCEAP participant and provide the policy number ADD N04834823

Claims Instructions: (coverage inquiries, claim forms, claim status)

Administrative Concepts, Inc. (ACI)

Phone Numbers: 1.888.293.9229 (inside US and Canada)
1.610.293.9229 (outside US and Canada)

Fax: 1.610.293.9299

Email: intlassist@acitpa.com

Extending Coverage: (up to 3 months immediately before or after Overseas Study Trip)

Students may enroll online and purchase extended out-of-country insurance coverage provided under policy number ADDN04951980, for up to 3 months before or after the Overseas Study Trip provided it is purchased 7 days before their departure from the U.S. (for pre-program coverage) or 7 days before the program end (for post-program coverage). Refer to separate policy brochure for details.

Enroll Online: <https://secure.visit-aci.com/insurance/UOC/>

Cost: \$37.00 per month (must purchase in whole month increments)

Contact for additional questions: Olivia Wu, Mercer Health & Benefits, olivia.wu@mercer.com, 1.212.345.7454

What is Not Covered?

We will not pay benefits for any loss or Injury that is caused by or results from:

- Intentionally self-inflicted injury; suicide or attempted suicide (applicable to Accidental Death and Dismemberment only)
- War or any act of war, whether declared or not
- Piloting or serving as a crewmember in any aircraft (except as provided by the Policy)
- Commission of, or attempt to commit, a felony
- Commission of or active participation in a riot or insurrection

In addition, We will not pay Medical Expense Benefits for any loss, treatment, or services resulting from, or contributed to by:

- Services, supplies, or treatment, including any period of hospital confinement that was not recommended, approved and certified as medically necessary and reasonable by a doctor, or expenses that are not medical in nature
- Injury sustained while participating in professional sports
- Routine physicals
- Cosmetic surgery, except for reconstructive surgery needed as the result of an injury or sickness
- Elective surgery (except as provided by the Policy). Any elective treatment, surgery, health treatment or examination (a) deemed by Us to be experimental; and (b) are not recognized and generally accepted medical practices in the United States
- Dental care, except as the result of injury to natural teeth cause by accident or for emergency pain relief treatment to sound, natural teeth
- Emergency sickness dental expenses incurred for; Routine oral examinations; Fluoride applications; Prosthetics (new and repaired); Expenses for more than one dentist in excess of those that would have been incurred had all services been performed by one dentist; Expenses in excess of the lowest fee in cases where there are optional treatment techniques carrying different fees; Services primarily for cosmetic or aesthetic purposes; Orthodontics; Treatment already in progress or recommended by a dentist within six months of the Covered Person's effective date of coverage; Replacement of denture or orthodontic appliance due to loss or theft; Denture or bridgework replacement of teeth extracted prior to the Covered Person's effective date of coverage; Expense incurred for treatment of temporomandibular or craniomandibular joint dysfunction and associated myofacial pain
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof, unless caused by an Injury incurred while covered under the Policy
- Treatment by an immediate family member or member of Covered Person's household
- Treatment furnished under any mandatory government program or facility set up for treatment without cost to any individual
- Expenses payable by any automobile insurance without regard to fault
- Nasal or sinus surgery, except surgery made necessary as a result of a covered injury
- Injury or sickness where the Covered Person's trip to the host country is undertaken for treatment or advice for such injury or sickness
- Birth control including surgical procedures and devices (except as provided by the Policy)
- Elective termination of pregnancy (except as provided by the Policy)

In addition to the General Exclusions, We will not pay Lost Baggage and Personal Property Benefits for:

- Loss or damage due to:
 - Moth, vermin, insects, or other animals; wear and tear; atmospheric or climatic conditions; or gradual deterioration or defective materials or craftsmanship; mechanical or electrical failure; any process of cleaning, restoring, repairing, or alteration
- More than a reasonable proportion of the total value of the set where the loss or damaged article is part of a set or pair
- Devaluation of currency or shortages due to errors or omissions during monetary transactions
- Any loss not reported to either the police or transport carrier within 24 hours

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

Important Note

The policy provides travel insurance benefits for students traveling outside of their Home Country. The policy does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to www.HealthCare.gov and Covered California www.coveredca.com

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This information is a brief description of the important features of the insurance plan underwritten by ACE American Insurance Company. It is not a contract of insurance and may be subject to change based on the underwriting requirements of the company. Coverage may not be available in all states or certain terms may be different where required by state law.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued.
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