

**UNIVERSITY OF CALIFORNIA**  
**Student Off-Campus Travel Insurance**

**FREQUENTLY ASKED QUESTIONS**

**Chubb** = The insurance company providing the Student Off-Campus Travel insurance.

**UHCG** = UnitedHealthcare Global, the company Chubb contracts with to provide the travel assistance services worldwide

**World Aware** = The entity Chubb contracts with to provide travel intelligence and security extraction services worldwide.

**This Student Off-Campus Travel Insurance is supplemental insurance and does NOT take the place of a student's personal health insurance. All students must still meet the requirement of having personal health insurance in effect.**

**Are all students covered?**

All registered students are covered when participating in off-campus University activities.

**Are spouse, child(ren), or traveling companions covered?**

Yes, coverage will be provided to traveling companions who could be a spouse, child(ren) or other companion. A "Traveling Companion" means a person or persons with whom the student has coordinated travel arrangements and intends to travel with during the covered trip. A group or tour leader is not considered a Traveling Companion, unless the student is sharing room accommodations with the group or tour leader.

**Are you covered for travel to countries in which the State Department has banned travel to or issued a travel advisory?**

When traveling to foreign countries in which a travel advisory has been issued, you will still be provided coverage under the policy. The issue will be that it may take longer to provide some assistance services that may be needed. Instability, political upheaval, unrest, airport closure, weather conditions, military actions or similar situations may cause delays.

For foreign countries in which sanctions have been imposed against traveling or doing business in, no coverage will be provided, unless the State Department has approved for you to be and/or do business in that country. Please contact your local Risk Management office if this is the case.

Sanctions have been imposed on travel to Cuba. The University has obtained a "Specific Educational License" from the U.S. Department of the Treasury's Office of Foreign Assets Control, on behalf of UC's ten campuses. The License authorizes qualified UC students, faculty and staff to travel to Cuba for educational purposes. The License is valid systemwide, is renewed annually, and is administered by the Office of the President, Office of International Academic Activities. For more information, go to <http://www.ucop.edu/acadaff/oiaa/cubalicense.html>

### **There is accident/sickness medical expense coverage, do I need to maintain other medical insurance?**

Yes, you must continue to maintain your own personal health insurance. This program provides \$15,000 per occurrence for domestic travel and \$500,000 per occurrence for foreign travel and is intended to provide some immediate treatment for medical emergencies arising from accidents sustained and sudden illnesses contracted during the course of the travel while participating in University activities. In the event of a serious or catastrophic accident or sickness, this insurance may not be sufficient to provide full coverage and you will need other personal health insurance. In addition, for any accident/sickness that occurs during a student's normal day-to-day activities while at their home campus, you will need your personal health insurance.

This program also does not cover non-emergency medical services, routine treatment for a medical condition, physical exams, vaccinations, routine checkups, other preventative care, and things of that nature. Your personal health insurance would provide for this.

### **If yes, if there is dual coverage, which one is primary?**

Chubb would be primary and pay up a maximum of \$15,000 domestic (class 1 only\*) & \$500,000 foreign per occurrence. You would need to coordinate with your personal or other health insurance for payment of the amount exceeding \$15,000/\$500,000.

### **Is there a deductible for accident/sickness medical expense?**

There is no deductible.

### **How does the medical bill get paid?**

You can complete and submit a claim form to Chubb for reimbursement.

In the event of a medical emergency, you may contact UHCG and they will be able to provide a hospital payment guarantee, or you can utilize one of these other alternatives:

- You can ask the provider to bill Chubb directly or contact Chubb for other payment options. When the provider bills Chubb, Chubb will pay the provider directly in accordance to the policy terms and conditions as long as the laws of the country where the services were provided permit it. You will need to coordinate with your personal health insurance the payment of any uncovered expenses.
- When the service provider does not agree to the method above, you can contact UHCG if you are more than 100 miles away and have a medical emergency. They will provide a financial guarantee to the provider and pay the charges in full, then seek reimbursement from you or your personal health insurance for any uncovered expenses

### **How can they help in a medical emergency?**

UHCG has a very extensive global out of area network, this is particularly beneficial when in a foreign country. They will assist you navigate through unfamiliar healthcare systems. UHCG can quickly locate an appropriate medical facility, monitor your condition to make sure you receive the proper medical care, and when needed, make payment for medical services, saving you from having to pay for medical expenses upfront.

An illness or accident may put you in a position where you cannot understand whether the treatment is appropriate for your condition or you may find that language barriers prevent you from understanding what is being done. UHCG will liaise with your local medical provider to assess your condition and current treatment regimen and ascertain whether you need to be transferred to a different facility, or even back home if the medical care is not adequate (this will depend on the nature and severity of your condition). UHCG can communicate directly with your local attending doctors in virtually any language and will maintain communication with your local medical provider, your family, and UC.

### **Does the accident/sickness medical expense apply to both domestic and foreign off-campus activities?**

Off-campus activities taking place in the U.S. or a foreign country will be covered for the duration of the activity. The maximum amount payable for domestic travel is \$15,000 (class 1 only\*) and for foreign travel is \$500,000

### **What is security or natural disaster extraction?**

Transporting you from a location where your security is threatened or in a situation that may endanger your life or health subject to the policy terms and conditions. This could be political, war or civil unrest, military actions, or you are required to leave the area (a situation similar to the earthquake in Japan). A formal occurrence will need to be implemented in order for the security benefits to be activated. An occurrence will be announced by Chubb after consulting with their security service vendors, in conjunction with recommendations made by the US State Department. World Aware will provide access to and arrange the necessary services to help you whenever and wherever possible.

### **Where will security extraction take you, back to U.S. or to the nearest place of safety? And what method of security extraction will be utilized?**

World Aware will make the arrangements for you to be safely returned to the U.S. Depending upon the circumstances, you may first need to be taken to the nearest place of safety and then to the U.S. from there.

World Aware will engage whatever services are needed to remove you from the threatened area. Whether by land, sea, air or other methods will depend on the circumstances presented.

### **What are Emergency Medical Evacuation and Medical Repatriation?**

Medical Evacuation is transport to the nearest adequate medical facility for treatment, one that is able to treat your condition to western medical standards. The mode of transportation could be

ground ambulance, air ambulance, commercial air, etc. The medical services (oxygen, medications, heart monitor, etc.) provided to you during the transport would be included.

Medical Repatriation is transportation to a hospital near your place of residence when your condition enables you to safely fly home, but may need long-term care or further medical care or treatment upon your return home. This may include medical services and escort (non-medical, a nurse, a doctor, etc.) to accompany you.

UHCG's team will make all the necessary arrangements including:

- Transportation by whichever means is recommended
- Ground transportation to the aircraft if transport by aircraft was recommended
- What you need during transport and who needs to accompany you
- Get all documents in order and ascertain that all customs forms are available for transfer
- Make sure that all your medical records are taken on the transport
- Get a list of all medications you need during the flight and possibly afterwards
- Make all arrangements for re-admission for you
- Make all transport arrangements (airline tickets, flights for doctors and nurses, etc.)

### **Can I make the decision to be transported back to the U.S. for medical treatment?**

UHCG's medical team will assess your medical condition and whether your condition allows you to be transported safely to the U.S. They will recommend the option if the benefits outweigh the risks and when this is considered to be the best option. You may need to be taken to a local facility first to ensure your condition is fully stabilized before you can be transported to the U.S.

### **What if the circumstances or your condition do not allow for you to call the assistance provider and you need emergency medical evacuation and treatment?**

In a life-threatening emergency, you should first call the local emergency response services to receive immediate assistance. In a medical emergency when you are physically unable to call, this does not void coverage. However, you or someone in your group should call as soon as possible thereafter.

### **For Repatriation of Remains coverage, where will you be returned?**

UHCG will arrange for remains to be returned where the family designates. If you have dual citizenship, you may want to be returned to your birth country which is a foreign country. This is a decision that you must make known to your family beforehand. Chubb does not take responsibility for this designation.

### **How do you access to Medical Services, Security Extraction and Emergency Medical Evacuation services?**

You obtain these services by calling the assistance provider number indicated on the insurance ID card issued upon your registration. Chubb contracts with UHCG and World Aware for these specialized services. They will engage reputable and reliable sources that have specialized expertise to respond to the situation at hand.

UHCG has agents in 208 countries worldwide and thirty-four 24 hour alarm centers providing expertise and practical help on the spot wherever and whenever needed. They are a leading provider of comprehensive travel assistance services worldwide.

### **Are there areas in the world where services cannot or will not be provided?**

UHCG and World Aware and its international offices can provide assistance services in all countries of the world. Both medically necessary transport services as well as security/political extraction are available and are 100% payable benefits. Please consider, however, that in certain countries

(current examples are Iraq and Afghanistan) or under certain circumstances providing assistance and transport services may not happen right away and may take longer than could be expected. Instability, political upheaval, unrest, airport closure, weather conditions, military actions or similar situations may cause delays.

### **What other assistance services can UHCG provide?**

You can contact UHCG at any time if you want to inquire about benefits and services or would like to obtain pre-trip information, such as weather, travel hazards, health warnings, inoculations, visa and passport information, or general information about the location you are traveling to. Or while you are on a trip UHCG can assist with emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, referral to a lawyer, and translator or interpreter access.

### **What other assistance services can World Aware provide?**

You can receive current travel alerts and a Travel Intelligence Report customized for your trip that will provide you with information about the country you will be traveling to. Additionally, you can be immediately alerted before and during your travel about changing conditions that may affect you. iJet experts monitor the world 24 hours, 7 days a week, and they can deliver direct to you the most detailed, up-to-date and relevant travel intelligence.

### **What if you include some personal travel with the University related travel, will you be covered?**

Yes, the policy provides for a 7 day personal deviation on Foreign travel or 3 day personal deviation on Domestic travel. "Personal Deviation" means an activity that is not reasonably related to University business; and not incidental to the purpose of the trip. Examples include earlier arrival or extending your stay to conduct other personal travel in the area or to other nearby cities/countries.

### **What is the Loss of Personal Effects coverage?**

This covers loss of personal goods or goods while traveling on business away from your home country or place of permanent assignment for which you are responsible for. This could include materials/equipment owned by the University which were necessary for your business trip. There is a \$25 deductible per occurrence that would be applied when you submit a claim to Chubb. The payment is based upon the actual cash value of the lost items, not the full cost of replacement.

Value will be depreciated based on the age and type of item.

There is a maximum \$500 value for any one article/set of articles or cash, maximum payable of \$1,000 for lost luggage, and maximum payable of \$2,000 for all other covered losses. Coverage will be provided up to 365 days for a single business trip.

### **What is the Trip Delay Benefit coverage?**

This benefit will reimburse Covered Expenses while traveling on business away from your home country or place of permanent assignment for which you are responsible for up to the Daily Benefit of \$300 per person per day. This is subject to the Maximum Benefit Period of 5 days and the Benefit Maximum of \$1500. Your delay must be more than 6 hours in order for this coverage to apply.

Covered Expenses include charges incurred for reasonable, additional accommodations and traveling expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable only for one delay of your trip.

\* Class 1 consist of all students and traveling companions of the University of California registered at any campus of the University while in an off campus activity (including OAP and IOP events) sponsored by the University of California.

### **IMPORTANT NOTICE**

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](http://www.HealthCare.gov).

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