



Health Insurance

Mandatory EAP Health Insurance

All EAP students are required to be covered by EAP health insurance while abroad. This insurance plan, formally called the Student Accident and Sickness, Medical Evacuation, and Repatriation of Remains Plan 2002-2003, is provided by the AIG Life Insurance Company through Hendricks-Hodgkiss Company.

In addition to this plan, some countries require that students purchase the host country's national health coverage. For example, at the time of this writing students participating in programs in Australia, France (year), Germany, Hong Kong (Chinese University of Hong Kong), Italy, and Japan are required to purchase their host country's national health coverage. Additional information about national health coverage requirements will be provided by EAP in the *Student's Guide to EAP* or in the EAP packet distributed by the Universitywide Office of EAP. Students who are required to purchase national coverage in their host country may be eligible for a reduced premium on the required EAP insurance plan.

The cost for the EAP health insurance plans is included in the student's EAP fees, and does not require a separate payment. It is considered an unrecoverable cost and cannot be reimbursed or prorated in the event a student withdraws from the program.

While the health insurance coverage is considered comprehensive, regular eye and dental "check-up" appointments are not covered. Therefore, EAP students should plan such appointments as needed around their study abroad plans. Dental and eye needs related to injury or disease are covered by the EAP health insurance plan.

For a more detailed description of the benefits included in the insurance plan, see the brochure at: <http://eap.ucop.edu/common/forms/insurancebroc.pdf>. Each EAP participant will also receive a copy of this brochure and should take it with them abroad, as they will not receive a health insurance card.

All claims, policy questions, and status of claims questions should be sent directly to the following address:

Hendricks-Hodgkiss Company
Attention: Gigi Bartlett
3600 Wilshire Boulevard, Suite 1910
Los Angeles, CA 90010, U.S.A.
Phone: (213) 386-8500; Fax: (213) 383-0460
E-Mail: gigi@hodgkissinsurance.com



What Happens to SHIP while on EAP?

UCLA students are automatically taken off SHIP (the UC Student Health Insurance Plan) for the quarter(s) that they are on EAP. Please note that the student's BAR account may show a charge for SHIP a few weeks before the new quarter. Since the Registrar's office must hand-enter data that codes students as EAP students, there is a window of time when it may appear that EAP students are being charged for SHIP, but they will not be. Once students are coded as studying through EAP, they are automatically taken off SHIP. Therefore, there is no need for EAP students to submit a waiver form for SHIP. The first quarter that EAP students return to UCLA from studying abroad, they will be automatically re-enrolled on SHIP.*

How to Avoid a Gap in Insurance Coverage

Effective September 2001, all UC undergraduates are required to have continuous health insurance coverage. **Every EAP student should carefully assess their study abroad plans and health coverage to ensure that they will not experience any gaps in health insurance. Plans should be made to prevent any such gaps.** Gaps in health insurance coverage could result, for example, if a student travels abroad prior to or following the EAP program or if a student will return home in June and will not be covered by his or her parent's or another's insurance during the summer. Students should check when their SHIP coverage ends before departure to make plans to cover any gap prior to the start of their EAP health insurance.

Coverage provided by the EAP insurance plan begins five days prior to the study program departure date and terminates two weeks after the last day of the program, or upon the student's return to the U.S., whichever occurs first. During the program brief visits to the U.S. of no more than fourteen days will be covered by the plan. During the period covered, a student is covered twenty-four hours a day, seven days a week.

Here are a few options to help students fill any gaps:

- 1) While you remain abroad (outside of the USA), you can extend your EAP Health Insurance coverage by 30, 60 or 90 days prior to or following your program.
- 2) Upon your return to the USA, you may be eligible to enroll in the UCLA SHIP Plan Extension, known as SHIP-X. Enrolling in SHIP-X is an online procedure. Go to www.studenthealth.ucla.edu for more information. Since there is no pro-ration for short-term coverage in SHIP-X, you may want to consider the next option.
- 3) Upon your return to the USA, you may enroll in the UC system-wide sponsored short-term plan through Saylor & Hill in Oakland, Ca. The plan, which provides comprehensive coverage, is known as Option One Short-Term Health Insurance. It is a short-term Blue Shield Plan administered by CPIC Life. Enrollment choices include coverage for 30, 60, 90, or 180 days. For more information about the Option One Plan contact:
Pat Curley at Saylor & Hill Co.
Phone: 510-273-8888 or 510-466-6031; Fax: 510-273-8867
Email: info@saylorhill.com; Website: www.saylorhill.com

*Note: If you are enrolled in either the EAP Health Insurance, the Option One Short-Term Health Insurance, or any other recognized health insurance plan immediately prior to registering for the next UCLA term, you will not have a "pre-existing condition" period to satisfy with the SHIP plan. You will not need to be concerned about "pre-existing conditions."