

# University of California Personal Travel Accident Protection Program

## TAKE AWAY THE RISK AND YOU CAN DO ANYTHING

Whether traveling for business, pleasure, or educational purposes, individuals want the peace of mind that comes with purchasing travel insurance to help provide the security they need.

This Travel Accident Protection Program responds to medical emergencies for travelers outside of their home country or country of permanent residence by providing accident and sickness benefits and valuable travel assistance services.

## UC TRAVEL GOLD PLAN BENEFITS

This plan includes the benefits from UC's Travel Blue Plan, along with these additional benefits:

- **Cosmetic Disfigurement from Burns Benefit**  
Pays 20% of the principal sum elected by the individual if the individual suffers third- or fourth-degree burns in one or more areas of the body as the result of a covered accident. The principal sum for this benefit is the same as the amount elected for Accidental Death & Dismemberment benefits.
- **Home Alteration and Vehicle Modification Benefit**  
Provides up to 20% of the principal sum elected if an individual suffers a covered loss and requires adaptive devices or adaptation of his or her residence or vehicle to maintain an independent lifestyle.
- **Lost Baggage Benefit**  
Pays up to \$250 with a \$50 maximum benefit per bag for reimbursement of costs incurred to replace clothes and personal hygiene items, if an individual's luggage is checked onto a common carrier and is then lost, stolen, or damaged beyond use.
- **Trip Delay Benefits**  
Pays up to \$200 per day for up to 5 days if a covered trip is delayed as the result of injury, sickness or death of the traveler, a family member or a traveling companion.
- **Trip Interruption Benefits**  
Pays the cost of a one-way economy air and/or ground transportation ticket up to \$2,000 if a covered trip is interrupted as the result of injury, sickness or death of the traveler, a family member or traveling companion.
- **War Risk Coverage**  
Pays up to 100% of the principal sum elected by the individual if the individual suffers a covered loss caused by war or acts of war on a worldwide basis, with the exception of the following countries: Afghanistan, Iran, Iraq, Syria, the U.S., the insured's home country, and the insured's country of residence.

## UC TRAVEL GOLD PLAN PLUS BENEFITS

All benefits included under the Gold Plan, along with:

- **Trip Cancellation Benefit**  
Pays up to \$2,000 for reimbursement of non-refundable covered expenses if the trip is cancelled as the result of injury, sickness or death of the traveler or a family member.

## CHOOSING THE RIGHT PLAN FOR YOU

### UC TRAVEL BLUE PLAN BENEFITS

- **Out-of-Country Medical Expense Benefits**  
Pays up to \$25,000 or \$50,000 (individual election) after a \$100 deductible for medically necessary covered expenses incurred within 60 days after a covered accident or sickness. Coverage ends on the earlier of the date the individual returns to their home country or country of residence or 26 weeks from the date of the covered accident or sickness, subject to the duration of the scheduled trip shown on the enrollment form.
- **Emergency Medical Evacuation Expense Benefit**  
Provides 100% of covered expenses for emergency medical evacuation when an individual is traveling outside of their home country or country of residence and suffers a medical emergency.
- **Repatriation of Remains Benefit**  
Provides 100% of covered expenses for preparation and return of an individual's body in the event of a death occurring outside of their home country or country of residence.
- **Accidental Death and Dismemberment Benefit**  
Pays up to the principal sum elected by the individual if the individual dies, loses a limb, sight, speech, hearing, or becomes paralyzed as the direct result of a covered accident. Principal sum options are \$50,000 or \$100,000 (limited to \$50,000 for anyone under 18 years of age).
- **Security Evacuation Benefits**  
Pays up to \$10,000 if an individual must be evacuated to the nearest place of safety in the event of an expulsion, being declared persons non-grata, political or military events, natural disaster, physical harm or kidnapping.

## 24-Hour Access to Travel Assistance Services

Plan participants will be able to reach the multilingual coordination center 24 hours a day, 365 days a year, to confirm coverage and obtain access to these valuable services.

### Emergency Medical Services

- Medical Referrals & Medical Monitoring
- Emergency Medical Payments & Hospital/ Provider Payment Guarantees
- Emergency Medical Transport & Repatriation of Remains
- Replacement of Prescription Medications & eyeglasses

### Security Evacuation Services

- On the ground security assistance in the event of a life-threatening military or political event
- Access to a secure web-based system for tracking global threats and location-based risk intelligence

### Emergency Travel Services

- Emergency Message Relay
- Emergency Travel Arrangements & Cash Advance
- Legal Assistance & Bail
- Interpretation & Translation Services
- Embassy and Consular Referrals

### Pre-Trip Information

- Visa, Passport, and Inoculation Requirements
- Cultural Information & Foreign Exchange Rates
- Weather Conditions & Travel Advisories
- Embassy and Consular Referrals

## Exclusions

We will not pay benefits for any loss or injury that is caused by or results from: war or any act of war (whether declared or not) in Afghanistan, Iran, Iraq, Israel, Syria, the U.S., the insured's home country, and the insured's country of residence.; intentionally self-inflicted injury; suicide or attempted suicide; injury sustained while participating in amateur, sponsored scholastic, professional, or semi-professional sports; scuba diving; mountain climbing; skydiving; professional or amateur racing; or piloting an aircraft; commission of, or attempt to commit, a felony; piloting or serving as a crewmember or riding in any aircraft, except as a fare-paying passenger on a regularly scheduled or charter airline; sickness, disease, bodily or bacterial or viral infection, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food (applies only to Accidental Death and Dismemberment benefits).

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 which were not recommended, approved, and certified as necessary and reasonable by a doctor or expenses which are non-medical in nature; pregnancy, childbirth, miscarriage, except complications of pregnancy; routine physicals; cosmetic or plastic surgery, except as a result of injury; elective surgery; any mental or nervous disorder or rest cures; routine dental care and treatment; eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof, unless caused by an injury incurred while this insurance is in effect; the covered person being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred; or treatment by any immediate family member. "Immediate family member" means a covered person's spouse, child, brother, sister, parent, grandparent, or in-laws.

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.

## Rates Per Week

Coverage Level	UC Travel Blue Plan	UC Travel Gold Plan	UC Travel Gold Plan Plus
\$25,000 Medical Expense Maximum \$50,000 AD&D Principal Sum	\$ 21.20	\$27.70	\$46.40
\$50,000 Medical Expense Maximum \$100,000 AD&D Principal Sum	\$ 23.90	\$35.20	\$54.00

Arranged by:  
Mercer Health & Benefits LLC  
New York, NY

Claims administered by:  
Administrative Concepts, Inc.  
Wayne, PA

Underwritten by:  
ACE American Insurance Company  
Philadelphia, PA