

BlueCard Worldwide Insurance

Coverage abroad with BlueCard Worldwide

Whether traveling or living outside of the country, you and your dependents covered under UC SHIP can use the BlueCard Worldwide program when care is needed. Here's how it works:

- Before leaving the U.S., call the Customer Service number on the back of your Anthem Blue Cross ID card to find out exactly how you are covered abroad.
- Always carry your up-to-date Anthem Blue Cross member ID card.
- In an emergency, go to the nearest hospital.
- If you need non-emergency care, please contact SHCS for a referral to ensure that claims for covered services will be paid according to plan benefits.
- If you need finding a doctor or hospital, or have any questions about getting care abroad, call BlueCard Worldwide Service Center toll-free at (800) 810-BLUE (2583) or collect (804) 673-1177, 24 hours a day, seven days a week. Someone will help you and, along with a medical professional, arrange for you to see a doctor or have a hospital to stay, if needed.
- If you need to be admitted to the hospital, call the BlueCard Worldwide Service Center.

Travel benefit highlights

Medical Evacuation: Pays necessary expenses up to \$10,000 for return to your home country when prior authorization has determined medical necessity (deductible waived).

Repatriation: If you die while enrolled in UC SHIP, the plan pays necessary expenses up to \$7,500 to prepare your remains and transport your body to your home country (deductible waived).

How to file a claim

If the BlueCard Worldwide Service Center arranged your hospitalization, the hospital will file the claim for you. You will need to pay the hospital for the out-of-pocket expenses you normally pay (e.g., deductible, copayment, coinsurance).

For outpatient and doctor care, or inpatient care not arranged through the BlueCard Worldwide Service Center, you will need to pay the health care provider and submit an international claim form with the original (itemized) bills to the Service Center. It is not necessary for you to provide an English translation or convert currency.

International claim forms are available by calling Customer Service number on your ID card or the by going to www.bcbs.com/bluecardworldwide or <http://studenthealth.ucsf.edu>

UC Travel Accident Policy

The University also provides a travel accident policy for students travelling on University business that is administered by the UC Office of the President at no additional cost to students. Please note that in order to receive coverage for this benefit (which include medical evacuation and repatriation of remains while studying and researching in a foreign country), you **must** register prior to your trip. Registration is simple and takes less than five minutes. For more information and to register, go to <https://www.ucop.edu/riskmgmt/uctrips/>. University of California travel insurance is through ACE. Note that this insurance is valid for university business only; leisure trips are not covered.

ACE Insurance is free but enrollment is not automatic. You must enroll each time you travel, and benefits vary depending on whether you are traveling inside California, within United States or abroad.

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.

Call Risk Management at 415-476-2498 if you have additional questions about this benefit.