

Proof of Health Insurance Coverage

All international visiting scholars on the UC Berkeley campus are required to have health insurance for themselves and all accompanying dependents. Two plans are available for purchase through University Health Services. See below for a description of these plans.

If an international visiting scholar arrives with his/her own insurance plan, he or she must show proof that the coverage meets certain requirements established by UC Berkeley and the US Department of State.

The plan must meet the following requirements established by UC Berkeley and the US Department of State:

1. Medical benefits of at least \$50,000 per accident or illness.
2. Deductible no greater than \$500.
3. Coverage of expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$10,000.
4. Coverage of expenses associated with repatriation of remains in the amount of \$7,500.
5. Pre-existing conditions must be covered after a 12-month waiting period.
6. Coverage may include provision for co-insurance with a maximum 25% co-pay by visitor. Co-insurance must allow for customary & reasonable charges in the U.S., not equivalent cost for services in home country.
7. Coverage cannot exclude benefits for perils inherent to the activities of the program in which the visitor participates.
8. **Policy must be underwritten by an insurance corporation meeting the rating requirements of the US Department of State or backed by the full faith and credit of the government of the visitor's home country.**

If the foreign insurance policy does not meet all the above requirements, the international visitor is required to purchase an insurance plan meeting these guidelines within 31 days of arriving at UC Berkeley. Most hospitals do not bill foreign insurance companies; visitors will be expected to pay all medical costs up front, which could run into thousands of dollars. Scholars here with their own insurance must be prepared to pay these costs in case of a medical emergency.

Health insurance purchased outside the United States can only be accepted as adequate coverage when accompanied by written proof of the policy benefits translated into English.

UC Berkeley Coverage Options

UC Berkeley offers international visiting scholars the opportunity to purchase one of four health insurance plans.

StudentSecure Select offers coverage for scholars and family members traveling with them (dependents). This Preferred Provider Organization (PPO) plan is insured by Lloyd's of London.

Health Care Plus offers coverage for accidents and illnesses for scholars who do not need coverage for dependents. Health Care Plus is a Blue Cross Preferred Provider Organization (PPO) insurance plan.

In a Preferred Provider Organization (PPO) plan, the insurance company contracts with a specific group of health care providers (doctors and hospitals) to offer services at a reduced cost. Using providers within the PPO saves money. Services rendered by providers who are not part of the PPO are reimbursed at a lower rate and are more expensive to the patient.

GatewayUSA and **GatewayPremier Plan 1** offer travel insurance plans for scholars and family members traveling with them (dependents). The medical services that are covered by these plans may be obtained at any provider. Gateway is underwritten by the Insurance Company of the State of Pennsylvania, a member company of American International Companies (AIG).

Eligibility for Enrollment

Non-immigrant international visiting scholars on F or J visas are eligible to enroll in HealthCare Plus, StudentSecure Select, or the Gateway plans.

Non-immigrant international visiting scholars on F or J visas and their dependents (spouses and children under the age of 19) are eligible to enroll in StudentSecure Select or the Gateway Plans. The scholar must enroll in order to purchase the plan for dependents.

For the StudentSecure Select and Health Care Plus plans, you must enroll within 31 days of first arrival at UC Berkeley.

StudentSecure Select Benefits & Exclusions

Benefits

- StudentSecure Select will reimburse 100% of fees for most services provided by University Health Services (UHS), after a \$50 deductible per injury or illness. Please refer to the Certificate of Coverage for a complete list of covered services.
- Services rendered by PPO providers are covered 100%, after a \$100 deductible per injury or illness.
- Prescription drugs are covered at 50%.

- The maximum benefit per policy year is \$300,000 for scholars and \$50,000 for each dependent.
- Pre-existing conditions are covered after twelve months of continuous coverage under StudentSecure Select.
- Medical evacuation is covered up to \$300,000 for the scholar or \$50,000 for a dependent. Repatriation of remains is covered up to \$25,000.

Exclusions

- Preventive care, vision care and dental care are not covered.
- Services provided in a hospital Emergency Room are not covered unless the patient is admitted as an inpatient for further treatment.
- Conditions that existed in the 12 months prior to coverage, including pregnancy, are not covered.

HealthCare Plus Benefits & Exclusions

Benefits

- Health Care Plus will reimburse 100% of fees for most services provided by University Health Services (UHS) at UC Berkeley. Please refer to the Certificate of Coverage for a complete list of covered services.
- There is a \$20 co-payment per office visit for services provided by PPO providers.
- There is a \$50 co-payment for services provided by a PPO hospital.
- Prescription drugs are covered at 50%.
- The maximum benefit per policy year is \$250,000.
- The lifetime maximum benefit is \$1,000,000.
- Pre-existing conditions are covered after six months of continuous coverage under Health Care Plus.
- Medical evacuation is covered up to \$50,000. Repatriation of remains is covered up to \$15,000.

Exclusions

- Health Care Plus does not cover preventive care, vision care, or dental care.
- Conditions that existed in the six months prior to coverage are not covered.

The above is a summary of benefits and exclusions. For a complete list, refer to the Certificate of Coverage, available from the International Health Insurance Advisor at (510) 642-5742.

GatewayUSA Benefits & Exclusions

Benefits

- Coverage is available for a period of 15 days to 18 months.

- There is a \$150 deductible per coverage period.
- After the deductible, GatewayUSA pays eligible expenses at 80% up to \$5,000 and thereafter at 100%. Coverage includes most services provided by University Health Services (UHS) at UC Berkeley, including prescription drugs but excluding mental health. Please refer to the Certificate of Coverage for a complete list of covered services.
- There is a maximum benefit of \$50,000 or \$100,000, depending on the plan premium chosen.
- Medical evacuation is covered up to \$50,000. Repatriation of remains is covered up to \$20,000.
- An Accidental Death & Dismemberment Coverage (AD&D) benefit of up to \$25,000 is included, and an optional additional benefit of \$100,000 may be purchased.

Exclusions

- GatewayUSA does not cover preventive care, vision care, dental care, maternity care, mental health care, or substance abuse care.
- Conditions that existed in the 36 months prior to coverage are not covered.

GatewayPremier Plan I Benefits & Exclusions

Benefits

- There are three GatewayPremier plans. Plan 1 is the the plan for scholars who are in the United States.
- Coverage is available for a period of 6 months to 5 years.
- There is a \$100 deductible per coverage period, or you may select a deductible of \$500 or \$1,000 and pay a lower monthly premium.
- After the deductible, GatewayPremier pays eligible expenses at 80% up to \$5,000 and thereafter at 100%. Coverage includes most services provided by University Health Services (UHS) at UC Berkeley, including prescription drugs but excluding mental health. Please refer to the Certificate of Coverage for a complete list of covered services.
- There is a maximum benefit of \$500,000.
- Medical evacuation is covered up to \$50,000. Repatriation of remains is covered up to \$20,000.
- An Accidental Death & Dismemberment Coverage (AD&D) benefit of up to \$25,000 is included, and an optional additional benefit of \$100,000 may be purchased.
- GatewayPremier covers medical expenses on return trips home up to \$50,000.

Exclusions

- GatewayPremier does not cover preventive care, vision care, dental care, maternity care, mental health care, or substance abuse care.
- Conditions that existed in the 24 months prior to coverage are not covered.

Plan Costs

The figures below are monthly rates, effective August 1, 2006. Rates are subject to change.

StudentSecure Select

Scholar's Age	Scholar	Scholar + Spouse	Scholar + Children	Scholar + Family
19 - 23	\$76.00	\$374.00	\$225.00	\$524.00
24 - 30	\$95.00	\$468.00	\$245.00	\$618.00
31 - 40	\$166.00	\$650.00	\$283.00	\$819.00
41 - 50	\$219.00	\$728.00	\$369.00	\$878.00
51 - 64	\$296.00	\$813.00	\$445.00	\$963.00
65+	Contact Student Health Insurance Office			

HealthCare Plus

Scholar's Age	Scholar Only
18 - 29	\$111.00
30 - 39	\$155.00
40 - 49	\$200.00
50 - 64	\$323.00
65 +	\$483.00

GatewayUSA

Scholar's Age	Monthly Premium with \$50,000 maximum benefit	Monthly Premium with \$100,000 maximum benefit
18-29	\$49.00	\$66.00
30-39	\$64.00	\$88.00
40-49	\$92.00	\$128.00
50-59	\$126.00	\$168.00
60-69	\$155.00	\$206.00
70-79	\$185.00	N/A
Each Dependent Child	\$26.00	\$34.00
\$100,000 Additional AD&D (Optional)	\$14.00 per adult	\$14.00 per adult

GatewayPremier Plan 1

Scholar's Age	Monthly Premium per Person
Age 29 or Under	\$80.00
30-54	\$125.00
55-64	\$205.00
65 or above	\$432.00
Each Dependent Child (to age 18, or age 23 if a full-time student)	\$40.00
\$100,000 Additional AD&D (Optional)	\$12.00 per adult
\$250,000 Additional AD&D (Optional)	\$30.00 per adult

How to Enroll The Health Care Plus, StudentSecure Select or Gateway plans may be purchased through the Student Health Insurance Office at University Health Services. In order to enroll in a plan, you must attend an informational meeting held every Tuesday morning at 10 am in the Tang Center, 2222 Bancroft Way. Scholars must bring to the meeting their passport, DS-2019 form and passports for all accompanying family members. Please be aware that insurance coverage may not be effective immediately -- waiting time can be from 3 to 15 days. Scholars must purchase travel insurance to cover this period.

The above information is from <http://www.uhs.berkeley.edu/vspd/visitingscholar.shtml#proof>