



SAGE Short-Term Study Abroad Booklet



2023-2024

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Resources and Advising

Who to Ask About...

The course fitting into My Education Plan: Study Abroad Advisor or Primary Advisor

International student visas: International Services Advisor & the country consulate or embassy

Visa for other non-U.S. passport holders: Country consulate or embassy

How to log into Atlas: Call 407-582-5444 and dial 1 for the student Atlas Help Desk

Atlas account questions: Answer Center <http://valenciacollege.edu/answer-center/>

Scholarship authorization: SAGE Office & Answer Center

Financial aid: Answer Center, Financial Aid Advisor, or a Study Abroad Advisor

Course or logistical program questions: Program Leader

SAGE Office:

407-582-3188

studyabroad@valenciacollege.edu

West Campus - Building 10

Study Abroad Advisors

East Campus	Martie Berrios	407-582-2323	mberrios@valenciacollege.edu
Winter Park Campus	Mike Sanchez	407-582-6526	msanchez87@valenciacollege.edu
West Campus	Fontella Jones	407-582- 1216	fjones01@valenciacollege.edu
Osceola Campus	Perla Louis	321-682-4932	plouis2@mail.valenciacollege.edu
Lake Nona Campus	Shari Hamilton	407-582-7780	sbarnes25@valenciacollege.edu
Poinciana Campus	Yoshi Oyarzun	407-582-6215	yoyarzun@valenciacollege.edu

Parents and Friends

Stay in touch with parents and friends. While your parents may be excited for you, they are undoubtedly concerned about your safety and health. A few emails/calls per week will go a long way to relieving their anxiety.

Parent's Home #:

Parent's Mobile #:

Parent's Work #:

Relative's #:

Relative's #:

Part 1: Introduction to Study Abroad

Welcome!

Congratulations on your decision to take part in study abroad! These are life-changing experiences that you will never forget. So, why is it important to study abroad? If you haven't noticed, globalization is everywhere. Study abroad expands your horizons and opens up a world of personal and professional opportunities. In today's global marketplace, competition is tough for jobs so this will make you more marketable on job interviews. The ability to work across cultures is no longer a "nice to have" skill but a necessity in the 21st century job market.

While there is a glamorous side to overseas travel, there is also a challenging side. The best advice that we can provide is to be flexible and relaxed, knowing that things will usually work out. The SAGE Office will do everything possible to ensure you have an enriching academic, cultural, and SAFE experience. Awareness that there will be things which you will not know with certainty will help you approach your period of study abroad.

Studying abroad can help you develop the global mindset that you need to live and work with others across cultures, and short-term study abroad is a great first step!



SAGE General Orientation


The SAGE General Orientation covers topics that may not be covered in your sessions with the program leaders. Please note that this is a MANDATORY orientation in order to clear you for study abroad travel. The learning outcomes of this meeting include the following:

- ✓ Learn about scholarship eligibility and how funds will be awarded to programs.
- ✓ Understand program payment deadlines and the payment process.
- ✓ Review important code of conduct issues along with SAGE policies and guidelines.
- ✓ Discuss general health, safety, and emergency preparation issues for study abroad.
- ✓ Discuss cultural adjustment and diversity issues for study abroad.
- ✓ Understand the program re-entry process and requirements.

Program Academics

It is important to remember that this is an academic course with assignments, exams, and projects. The format of the course will be three or more meeting sessions over the course of several months prior to the departure date. The first meeting takes place within a few weeks of your program notification. There will also be assignments during the overseas portion of the program. The meetings and tours all count towards your attendance grade, so you must plan to be on time and present for all the events and activities. You will receive more details about the academic requirements of the course during your meetings with the program leader. Be sure that you know the dates, times, and locations in advance as these meetings are also mandatory.





If participation in this study abroad program will require you to miss other classes, you **MUST** obtain permission from those professors to miss class. We cannot guarantee that you will have an excused absence, but professors are usually accommodating. Please contact the SAGE Office if you experience any difficulties.

Important Payment Dates and Deadlines

Term	Application Deadline	Application Payment Deadline (\$250 to Business Office)	Mandatory SAGE Orientation & Passport Copy Due	Deposit Payment Due at the Business Office	Final Payment Due in Atlas
Spring	October 6, 2023	October 13, 2023	October 27, 2023	November 3, 2023	December 1, 2023
Early Summer	December 1, 2023	December 15, 2023	February 2, 2024	February 9, 2024	March 15, 2024
Late Summer	January 19, 2024	February 2, 2024	February 23, 2024	March 1, 2024	April 19, 2024

Getting a Passport and Visa

Passports:

All international travelers need a valid passport. If you do not already have a passport, you must visit the U.S. Department of State website at <http://travel.state.gov/passport/index.html> as soon as possible. You can fill out the application and turn it in at any U.S. Post Office.

The University of Central Florida has a company on campus called The Spot that issues passports: spot.ucf.edu/passports. Valencia College also has a passport office at the Lake Nona Campus. Call **407-582-7277** or email passports@valenciacollege.edu to set up an appointment.

You can check the status of your application at: <http://travel.state.gov/content/passports/en/passports/information/application-status.html>.

Make sure that your passport will not expire for at least **6 months beyond your return date**. Otherwise, you will need to renew your passport before departing. Passports can be expedited for an extra cost.

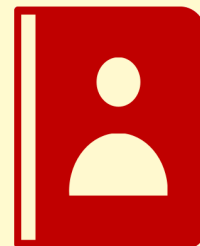
Passport Submission Guidelines:

Ideally, you will upload a copy of your passport or proof that you have applied for a passport to your online application. It is strongly recommended that you start this process early. Otherwise, you must apply for your passport as soon as you are accepted into the program and have a copy of the passport photo page OR your passport application receipt by the date of the SAGE orientation session. **Remember, if you have only submitted proof of application for a passport, we will still need a copy once it arrives.**

To turn your passport into SAGE:

1

Sign the top portion of the signature page of your passport.



2

Upload a clear, color copy online when you complete your program application.

-OR-

Email a clear, color copy to studyabroad@valenciacollege.edu, with the subject line **PASSPORT, Your Name, Your Program Name**.

I lost my passport! What do I do?

Be a savvy traveler and prepare a “passport replacement kit” before you leave, containing the following documentation and support items. Leave a complete set with a family member or friend:

- ✓ Two passport photos (U.S. format in inches).
- ✓ A clear color copy of the photo and signature page of your passport, indicating passport number, date, and place of issue.
- ✓ Photocopy of your social security card.

Always report the loss of your passport to the U.S. embassy and the police, as well as to the program leader and tour operator. Go to the passport section of the American Embassy with the documents listed above and your police declaration of theft, and you can get another one relatively easily. Be prepared to pay a replacement fee. Visit your in-country embassy page at <http://www.usembassy.gov/> for detailed instructions. If you’ve lost all your identity cards, bring along a friend (and their passport) who is a U.S. citizen and can vouch for your identity.

You must have your passport in hand by the deadline. We need passport information in order to purchase airline tickets. If you do not submit your passport, you will not be enrolled in the course and your spot may be given to a student on the waitlist. In addition, any fees already paid into the program are non-refundable, so procure a valid passport IMMEDIATELY. No Passport = No Travel.

Visas

If your program destination requires a visa, it will be coordinated directly with your program leader. If you are an international student on an F or other type of visa, you must check the visa requirements for your program destination/s at www.visahq.com.



International Cell Phone Access

Before traveling overseas, be sure to contact your phone provider to find out about international rates and phone settings. If you are not fully aware of how your phone works internationally, you can incur very high charges without intention. Note that you can put your phone into “airplane mode” and still access WiFi. Another option is to purchase a SIM card when you get to your destination, which are usually sold at the airport or you can purchase them in advance online. It is beneficial to have cell, text, and Internet access while abroad. These costs are not included in the program fee.



Cellular Phone Roaming Charges

- ◆ **ROAMING:** The safest way to avoid unintentional roaming charges from your provider is to keep your phone on AIRPLANE mode. This will allow you to access the Internet via free WiFi services. Do NOT turn it on in country unless you purchase an international SIM card. If you turn it on, your voicemails and texts will download and you can be charged for those. A cell phone will typically seek service continuously and rack up a massive bill in roam charges while overseas.
- ◆ **FREE CALLING AND TEXTING APPS:** There are several free applications that you can download to send and receive calls and texts via your iPhone, iTouch, or iPad through free WiFi. You will need the headphones with the integrated microphone: Viber, Textfree to Voice, WhatsApp, Skype, etc.

Check with your wireless provider to verify what roaming charges will apply internationally, even if you do not have service or an international phone.



Students have returned home from overseas without heeding the above warnings only to discover that they owe over \$1,000 in charges that they did not realize they were accruing. Confirm all details with your cell phone provider before departure.

Money Matters

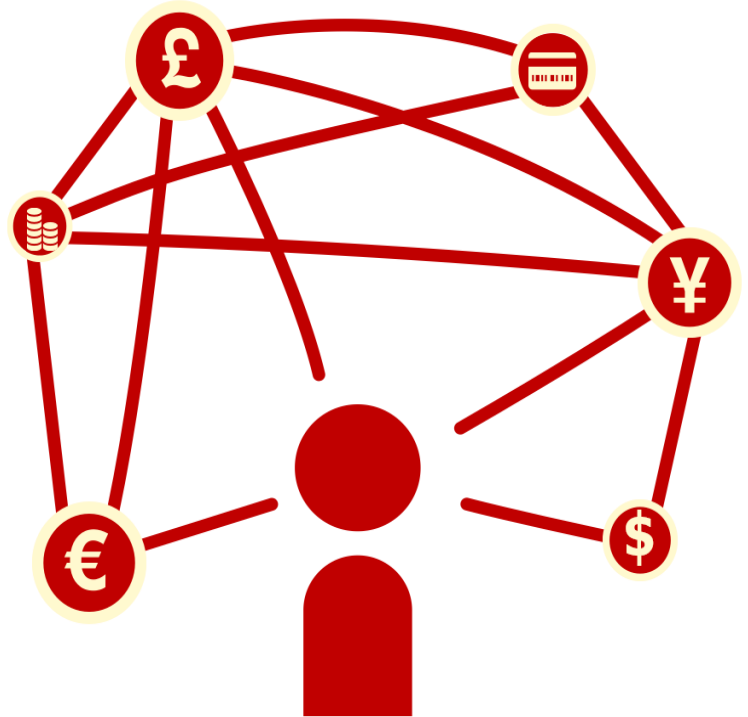
Make sure to budget enough money for food, personal items, social/sightseeing activities, souvenirs, local transportation, and unanticipated medical expenses. Based on student feedback, we suggest that you budget approximately \$500. Your actual expenses will vary depending on your personal needs, interests, and habits.

Exchanging Money

For the latest exchange rates, check www.xe.com or www.oanda.com.

Cash

We recommend that you **exchange \$300-\$500 in cash** before your trip. You will need cash for medications, snacks, souvenirs, incidentals, and tip money. Remember, if your cash is stolen or lost there is no way of recouping your loss; you should bring this cash in your money belt. Keep all important materials (i.e., cash, airline tickets, visa, and passport) in a money belt or similar that can be worn under your clothing. **Do not put cash or your passport in checked luggage and do NOT put all of your cash in one place!** Also, be prepared to have someone at home wire money to you should the situation arise.



ATM, Debit Cards, & Credit Cards

You should contact your bank to find out if it can be used at machines in your program destination as not all are usable. Also, many banks impose a fee every time you use a card at another bank's ATM, and that fee can be higher for international transactions than for domestic ones. In addition, the bank from which you withdraw cash may charge its own fee. For international withdrawal fees, ask your bank. **Remember to check with your credit card company to see if they charge additional fees for international purchases.**

Credit Cards

Upscale hotels, restaurants, and some large tourist-oriented shops usually accept the full range of cards (American Express, Diners Club, MasterCard, and Visa), but outside of these places their use is limited. Although you may frequently see the Visa and MasterCard signs, in many cases only country-specific versions of the cards are accepted.



Remember to notify your bank and credit card company that there will be international activity on your account before you travel. Otherwise, the bank will freeze your accounts for suspected fraud.

Suggested Packing List for Short-Term Study Abroad

Below are items you will either need or may want to bring with you for your trip. Ultimately, what you decide to pack will vary based off your program duration, destination, in-country activities, weather, and personal needs. The purpose is to get you started with making a list of your own, so you may find items listed here that do not apply to you, as well as some you may want to add.

With You:	In Carry-On Bag:
Money belt	Photocopy of passport
Spending money	Travel documents
Credit/debit cards	All valuable items
Wallet/ID	Light sweater or jacket
Passport	Camera, film, batteries/charger
Flight itinerary	Phone & Charger
E-ticket confirmation	One change of clothing and Socks
Important phone numbers	Extra masks
Masks and sanitizer	Travel-sized toiletries
SAGE wallet card & CISI Insurance card	Medications & Prescriptions
Vaccination Card	Glasses & Sunglasses
In Suitcase:	Reading materials/electronics for flights
Business casual and casual clothes	Reflection journal, course materials & pens
Light, adjustable layers	Pre-packaged food items
Pajamas	Neck pillow & ear plugs
Electrical adapters & voltage converters	Reusable water bottle
Rain jacket and/or umbrella	
Small packets of laundry detergent	
Sunscreen, hat, & toiletries	

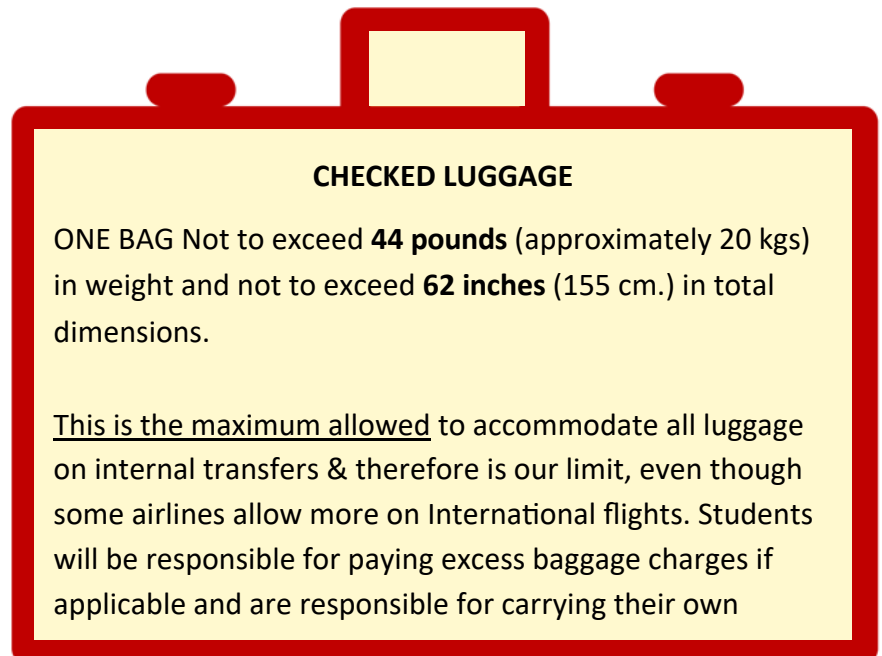
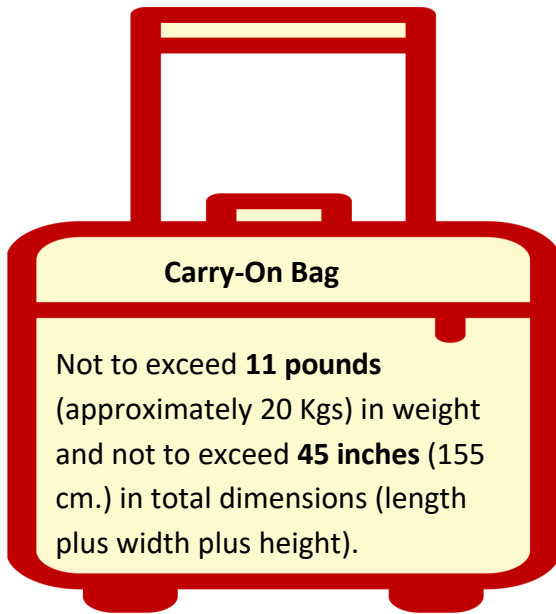
- Do NOT Bring:**
- ◆ Fresh food items, nuts, or beverages (check Customs regulations)
 - ◆ Too many pairs of shoes.
 - ◆ Any type of knife
 - ◆ Bags or purses that do not zip closed
 - ◆ Expensive or expensive-looking jewelry
 - ◆ An excessive amount of cash
 - ◆ Credit/debit cards that you do not intend to use

MORE TIPS:

- ◇ Be strategic about what you bring with you abroad; don't forget to leave extra space in your bag for all the new souvenirs you'll be bringing home.
- ◇ Pack light! Opt for a sturdy backpack, instead of a large suitcase.
- ◇ If you're taking any prescription medications, ensure you're covered the whole time you're abroad.
- ◇ With the spread of COVID-19, it's best to keep masks and hand sanitizer with you at all times.

Airport Regulations and Luggage Weight Limits

These are some basic guidelines on regulations and weight limits for baggage. Be sure to check with the airline prior to departure as carry on and checked luggage restrictions can change. You can also visit www.tsa.gov for the most current information on carry-on restrictions.



Pre-departure Checklist for Study Abroad

The following is a checklist to help you pack. Please confirm with your program leader the appropriate items to take.



- Confirm your passport is valid up to 6 months after your return date
- Check visa requirements (may vary depending on your citizenship).
- Verify international calling access on your personal cell phone with your provider.
- Make arrangements to have cell/Internet access.
- Ensure emergency contact has all your transportation, accommodation, and contact information.
- Contact your bank to let them know you will be making international charges.
- Make a list of all important numbers.
- Bring a gift for your host family (if applicable).
- Have cash in the appropriate foreign currency before you depart.
- Have your CISI insurance card and SAGE wallet card on you at all times.
- Remember carry-on liquids must be under 100 ml.
- Check to find out the fee for checked baggage so you can plan accordingly.
- Contact the airlines if you have any special dietary needs for the plane.
- Inquire about any dress restrictions in the country destination (remember airport layovers too).
- Keep all important documents, some toiletries, and a change of clothes in your carry-on bag.
- Recheck free baggage allowance with airline as departure gets closer.

Part 2: Program Finances

Tuition and Fees

Please see your program webpage for the breakdown of the program fee, the payment deadlines, the list of what is included in the cost of the program, and the list of what is not included in the cost of the program.

The program fee does not include tuition or other semester fees. If you pay out-of-state tuition, you will also have to pay the out-of-state tuition rate for your study abroad course.

Program Fee

Your program fee consists of three payments: the Application Fee, Deposit, and Final Balance. The total of these payments equals your full program fee. **The program fee is subject to increase due to an increase in airfare or departure taxes.** This means that you may have a higher final program balance than originally projected. If the program costs increase, you will still be responsible for the full amount.

Where Can I Pay?

Application Fee	✓ Business Office
Deposit	✓ Business Office
Final Balance	✓ Business Office ✓ Atlas

Program Application Fee

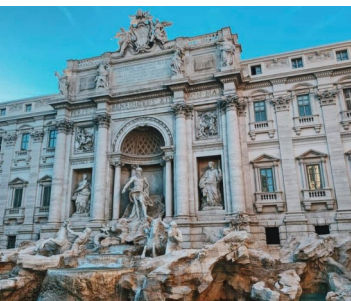


This payment must be made at the Business Office and is non-refundable unless the program is cancelled by Valencia for low enrollment. **You will not see this amount appear in your Atlas account but it is part of the total program fee.**

Program Deposit Payment

The deposit must be paid at the Business Office and is non-refundable. This fee is subject to increase based on airfare costs. **You will not see this amount in Atlas but it is part of the total program fee.** Because your airline tickets are purchased in your name, the deposit must cover the total amount of the ticket. You can make payments towards the deposit at the Business Office, but it must be paid in full by the deadline date; **otherwise, you will be dropped from the program.**

After the deposit payment date, SAGE will enroll you in the course and inform you if we see holds on your account. You are not officially in the program until you are enrolled in the course, and you cannot be enrolled until all holds are cleared. After you pay your deposit, there are no refunds for any reason. This is your commitment to the program and the program fees are calculated based on the number of students on the roster at this point. **If you withdraw, you will still be charged the entire cost of the program whether you travel or not and your scholarship will be revoked.**



Remember:

- ◆ All fees are non-refundable.
- ◆ The program fee does not include tuition.
- ◆ Once you pay the deposit, you owe the full program cost even if you withdraw.
- ◆ You cannot be enrolled in the course until all holds are cleared.

Program Final Balance Payment

The final balance payment is the remaining portion of your total program fee that is attached to the course section. **You will see this amount in your Atlas account.** The amount listed on the program webpage is an estimate and is subject to change. We recommend that you check your student account to see how much you owe to accurately determine your balance. If you have sufficient financial aid to cover your balance, you will not need to make a final program payment.

Make your payment in Atlas by following these steps:

- 1) Sign into Atlas
- 2) Go to the “**Students**” tab
- 3) Under “**Student Resources**” click to expand “**Business Office**”
- 4) Click on “**Account Summary and Tuition Payment Options**”
- 5) Click on “**View My Amount Due**”
- 6) You should see a “**Your Account**” box in the upper left-hand corner of the screen.
- 7) Click on “**Current Account Activity/Class Schedule**” to view detailed current account activity and class schedule

Unfortunately, the system does not allow students to display charges in multiple terms in the “Your Account” section. You must click on the “Make Payment” link in order to see the charges for the next term. If you click on the tuition payment link, you will be taken to the online payment screen to remit payment.

Tuition Installment Plan (TIP)

Depending on when the payment dates are scheduled, you MAY be able to use TIP to pay off your program balance. See the following webpage for details: <https://valenciacollege.edu/students/business-office/tuition-installment-plan/index.php>.



If you owe a balance for ANY Valencia-related course or fee and do not pay by the College’s payment deadline, you will be dropped from all of your courses including study abroad. PLEASE be sure to pay on time!

Scholarship Eligibility

Valencia College is committed to support study abroad. We make requests to Student Development and the Valencia Foundation to provide scholarships for both short-term and semester study abroad. Scholarships are awarded on a first-come, first-served basis or committee review. Eligibility is determined by the application deadline date, not the travel date.



In order to receive and maintain a scholarship, you must:

- ✓ Be a degree-seeking student at Valencia. Transient, personal interest, and audit students do not qualify for scholarships.
- ✓ Have taken 12 college level credits by date of travel.
- ✓ Have completed at least one semester with Valencia within the last year.
- ✓ Receive only one scholarship for study abroad within the academic year.
- ✓ Meet all course requirements (attend pre/post-trip meetings, turn in all academic assignments, participate in all in-country activities, obtain a grade of a C or better).
- ✓ Submit a thank you card to the donor addressed "To My Esteemed Donor."
- ✓ Complete the online course evaluation within two weeks upon your return.
- ✓ Upload photos and share your experience to the SAGE Facebook group:
<http://www.facebook.com/groups/valenciastudyabroad/>
- ✓ Note: If you are graduating in the fall, you are allowed to get a scholarship for spring break travel. If you are graduating in the spring, you are allowed to get a scholarship for summer travel. Note that you will not have access to financial aid after you graduate.

Scholarship amounts vary year to year, and they are capped at 50% of the total program fee. Because of this, the scholarship amount is based on the projected program cost. **If the cost of the program goes down, the amount of your scholarship may go down in the same proportion.**

You must complete all assignments, be on time to and attend all programs activities, pass the course with a C or better, and complete the program close-out process, or your scholarship may be revoked. **In addition, if you are found guilty of breaking any rules associated with the Student Code of Conduct Policy (6Hx28:8-03) at any point after you have been accepted to the program, you may be dropped from the program with no refund and have your scholarship revoked.**

Receiving the Scholarship

You will be issued the scholarship through your student account. This will be done after the deposit payment deadline at which time you will be enrolled in the course. In most cases, you can view the scholarship amount in your Atlas account. **The funds come from different sources, so you may not see one entry for the total scholarship amount.** In the screenshot below, the student is the recipient of a Pell Grant as well as the SAGE scholarship which was broken up into three separate line items:

Financial Aid	201530	03/24/2015	Federal PELL Grant	\$716.00
Financial Aid	201530	04/02/2015	Study Abroad & Global Experien	\$830.00
Financial Aid	201530	04/02/2015	Std Activity SAGE Scholarship	\$225.00
Financial Aid	201530	04/07/2015	Misc Schl Manual Chk Tui Only	\$445.00

As you can see, they do not all have the same titles and may not mention SAGE in the name. The total of the three portions equals \$1,500, which was the amount of the student's scholarship. It is important to stay informed about what aid you are anticipating so you can accurately understand your financial aid balance.

Waitlisted Students

You should know within a month after the program application deadline date whether or not you will be added to the roster. If you have been waitlisted for the program, you must:

- ✓ Have a valid passport in hand.
- ✓ Have no additional visa requirements (unless you are added very early in the process).
- ✓ Have the total program fee ready to be paid.
- ✓ Attend all pre-departure meeting sessions.



Financial Aid and Advising

Short-term study abroad programs that meet the federal guidelines are eligible for financial aid. This requires a total of 45 hours of academically-related activities for every one (1) credit hour. Students who are eligible for financial aid may use their aid towards the cost of tuition and all program fees, with the exception of the application fee and the initial program deposit, as long as the course satisfies your degree requirements. It is important that the course counts towards a degree or certificate program; otherwise your financial aid payment may be reduced.



Students are eligible for a maximum amount of student loans per academic year based on their grade level: freshman are eligible for a maximum of \$5500 if dependent, \$9500 if independent; and as a sophomore they would be eligible for \$6500 as a dependent and \$10,500 as an independent student. Once you borrow the maximum allowed at the grade level during one academic year, you cannot receive additional loan funds unless you move up to the next grade level. You are considered freshman status up to 30 credits and sophomore status at 31+ credits.

Students should meet with an advisor to see how the study abroad program enrollment might affect one's financial aid package. Please complete a MY EDUCATION PLAN or meet with an academic advisor for details. The names of advisors available on each campus are listed in the Resources and Advising section at the

Cancellation/Program Withdrawal Policy

In the event that you cannot participate on the study abroad program, once accepted, you will not receive a refund on any amounts paid. Once you pay the program deposit, you are enrolled in the course and locked into the program. If you choose to drop the program after the deposit deadline, **you will still be responsible for the full cost of the study abroad program payment due** even if you do not travel and your **scholarship will be revoked**.

Valencia reserves the right to drop you from the program prior to departure for any of the following reasons including, but not limited to: not following the student code of conduct (<https://valenciacollege.edu/about/general-counsel/policy/documents/Volume8/8-03-Student-Code-of-Conduct.pdf>), not completing the pre-departure course requirements, not attending the mandatory program orientations, not submitting assignments due before program departure, not submitting SAGE forms due prior to departure, or not obtaining a passport or visa (if applicable). In this case, **you will not be refunded any portion of your program payments and your scholarship will be revoked**.

Valencia reserves the right to drop you from the program in country for any of the reasons outlined in the **Study Abroad Student Agreement Form** that you signed as part of the application process. In this case, you may be sent home at your own expense. **You will not be refunded any portion of your program payments and your scholarship will be revoked**.



**Remember all fees paid into study abroad are non-refundable.
Tickets and travel are booked in your name.**

Frequently Asked Questions (FAQ)

When will I see the scholarship in my account?	SAGE will inform students once scholarships have been posted.
How do I know if I need to make a final payment?	If you see a \$0 balance in your account, then you will know that your aid has covered the final payment amount. SAGE will also be checking balances after the deadline and will let you know if any corrections need to be made.
How much do I owe for a final payment?	You can find this in your Atlas account. Use the steps listed in the Program Balance Payment section of this booklet. Your final payment will depend on the financial aid you have available for the semester.
Why is the amount due in my account different than what is listed on the program website?	Tuition is not included in the total program fee listed on each program website page. The program fee on your account has also been reduced by your application fee and deposit payments. Tuition will be at an in-state or out-of-state rate depending upon your residency status. Your account will also display any tuition or course fees owed for other classes.
Why don't I see the application & deposit fees I paid in my Atlas account?	The application and deposit payments are part of your total program fee, but are not attached to the course section. You will not see these in Atlas.
What if I don't have enough money or financial aid for the final payment?	You need to sign up for TIP (Tuition Installment Plan): https://valenciacollege.edu/students/business-office/tuition-installment-plan/index.php
What happens if I don't pay by the deadline date?	Due to the unique nature of the study abroad courses, the system may not drop you from the course immediately, but you are still responsible for the total amount due. Valencia will attempt to collect any and all amounts due from a student and notice will be sent to you via Atlas e-mail and/or mailing to the current address on file. Until the debt is paid, the account will be placed on hold, prohibiting any future registration or release of a transcript. Valencia also reserves the right to submit any uncollected debts to an external collection agency at which time the collection costs will be added to your outstanding balance.
Where do I make a payment?	Application Fees and Deposits must be paid at any campus Business Office. You must provide the cashier your SAGE letter, which shows the program you are in and the payment type (Application Fee or Deposit). The program balance should be paid online through your Atlas account by credit card. To pay with cash, you can go to any campus Business Office (make sure the Business Office charges to Tuition) .
When does my financial aid get disbursed?	Please review the disbursement schedule on the Financial Aid Services website: https://valenciacollege.edu/finaid/getting-started/aid-disbursement.php#Classes
Who should I speak to if I have questions about my Atlas account charges?	You should go to the Business Office at any campus.
Who should I speak to if I have financial aid questions?	You should go to the Answer Center. If for some reason they cannot answer your question, please see your campus Study Abroad Advisor.
Can I use financial aid for the summer?	Students are eligible for summer financial aid even if they did not attend a prior semester, but they must enroll in at least 6 credits in order to qualify. Students may be eligible for the remainder of their Pell Grant award if they did not attend full-time in either the Fall or Spring semesters.

Part 3: Healthcare on Study Abroad

Stay Healthy!

Traveling to new environments can influence your health and wellness abroad. It is important to be aware of the viruses and health conditions in your host country. Here are some general tips to help you feel your best while traveling:

- ✓ Follow flu and cold prevention strategies (handwashing, covering coughs/sneezes, masking, sanitizing, social distancing if possible).
- ✓ Limit tobacco use.
- ✓ Continue usual routine for prescription medication (remember to account for time zone changes).
- ✓ Stay hydrated for overall health and to combat jet lag.



Immunizations

Check with a physician/local public health department to see what immunizations are recommended. In some cases, COVID-19 vaccination may be required for entry into the destination country. For some programs in remote areas, additional vaccinations may be required. Please do your research before traveling and ask the professor if you have questions.



All countries advise that travelers be current on immunizations, which can include the following:

- ◆ Tetanus-diphtheria-pertussis
- ◆ Hepatitis B
- ◆ Polio
- ◆ Meningitis
- ◆ Chicken Pox (Varicella)
- ◆ Measles, Mumps, Rubella (MMR)
- ◆ Influenza
- ◆ COVID-19

The **Centers for Disease Control (CDC)** website details what vaccines and shots you will need to protect yourself from diseases for your specific travel locations. This includes the current outlook for COVID-19. We recommend that you review your travel location on the CDC's website before traveling: <http://wwwnc.cdc.gov/travel/destinations/list>.

COVID-19

COVID-19, a coronavirus identified in 2019 (SARS-CoV-2), has caused a global pandemic of respiratory illness. As of now, researchers believe COVID-19 is spread through droplets and virus particles released into the air when an infected person breathes, talks, laughs, sings, coughs, or sneezes. Larger droplets may fall to the ground in a few seconds, but tiny infectious particles can linger in the air and accumulate in indoor places, especially where many people are gathered and there is poor ventilation. This is why mask-wearing, hand hygiene, and physical distancing are essential to preventing COVID-19. As COVID-19 continues to be a concern, the CDC maintains tracking on the spread and infection levels worldwide.

According to the [CDC](#), the symptoms of COVID-19 include cough, fever, headache, chills, sore throat, sore muscles, fatigue, nausea, vomiting, congestion, loss of taste, loss of smell, shortness of breath, diarrhea, etc. Some people infected with the coronavirus have mild COVID-19 illness, and others have no symptoms at all. In some cases, COVID-19 can lead to respiratory failure, lasting lung and heart damage, or death.

To Help Prevent COVID-19 Infection and Spread, You Should:

- ✓ Be aware of the host country's COVID-19 protocols and procedures.
- ✓ Practice social distancing if possible.
- ✓ Cover your mouth and nose with a mask when in public settings or around others.
- ✓ Wash your hands regularly with soap and water, or clean them with alcohol-based hand rub.
- ✓ Maintain at least six feet distance between you and people coughing or sneezing.
- ✓ Stay home if you feel unwell.
- ✓ Avoid touching your face.
- ✓ Clean and disinfect surfaces.
- ✓ Cover your mouth and nose when coughing or sneezing.
- ✓ Don't share personal items.
- ✓ Avoid close contact with people not within the Valencia College group.
- ✓ Only participate in program activities. Do not stray from the group's itinerary.



Be advised that travel may increase your chance of getting and spreading COVID-19.

It's recommended you take with you:

- ◆ Face masks
- ◆ Hand sanitizer
- ◆ Tissues
- ◆ Disinfectant wipes for surfaces
- ◆ Thermometer
- ◆ COVID-19 test kit

A note about Zika...



Zika is a virus that spreads primarily through infected *Aedes* species mosquitos, but can also be sexually transmitted. Zika has been linked to severe birth defects, so it is recommended that pregnant women consult their healthcare providers before traveling to an infected area. There is currently no vaccine or medicine available for Zika, so the CDC recommends using an [EPA-registered insect repellent](#) to prevent mosquito bites.

As the Zika virus continues to be a growing global concern, the CDC maintains an ongoing website for Zika news, research updates, and health travel notices. We recommend that you familiarize yourself with the information provided if your program will be traveling to any of the affected areas: <http://www.cdc.gov/zika/index.html>.

Prescriptions

Contact the Transportation Security Administration (TSA) (www.tsa.gov) for medical restrictions specific to

You should:

- ✓ Review known side effects that could be exacerbated by travel with your doctor.
- ✓ Carry extra medication than what is needed for the trip.
- ✓ Carry all medications in the original containers (prescriptions, vitamins, over-the-counter).
- ✓ Pack all prescription medication in your carry-on luggage.
- ✓ Bring a doctor's note if they have narcotics, syringes, inhalers, nebulizers or allergy medication.
- ✓ Know the generic names of all medications.
- ✓ Bring an extra copy of a doctor's prescription in case you need to refill a medication on the trip or as back up if you lose your medication.

Mental Health and Wellness

Pre-existing Conditions

Students with pre-existing conditions can and do study abroad successfully. We recommend that students consult their mental health provider **prior to departure** to discuss symptoms that could be brought on by any stress factors associated with traveling abroad. Changes in climate, diet, elevation, air quality, and geography could exacerbate your symptoms or cause first time appearance of symptoms, so it is important to meet with your doctor to discuss treatment options and prepare coping strategies. **If you feel comfortable, we encourage you to disclose any pertinent health information to SAGE and your program leader prior to departure. We would also like to emphasize that this will not be factored into application decisions.** Disclosing health information helps you plan with others so that you can be assured the necessary support will be in place while you are abroad.

Counseling Services

Valencia College wants to ensure that all students have an enriching study abroad experience. However, if you find yourself having difficulty adjusting to the experience while overseas or upon returning home, you can contact **Bay Care Behavioral Health Student Assistance Program free of charge at 1-800-878-5470 24-hours a day**. Free face-to-face counseling is also available.

Insurance Coverage

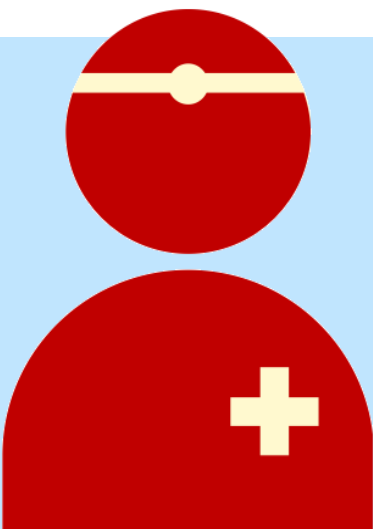
All short-term study abroad program participants are required to carry medical and trip insurance, which the SAGE office purchases. The College currently uses Cultural Insurance Services International (CISI): <https://www.culturalinsurance.com/>. This cost is built into your program fee. It is your responsibility to review and know your coverage, which includes: Trip Interruption, **Trip Cancellation, Trip Delay, Lost Baggage, Medical Expenses, Terrorism, Security Evacuation, and Personal Liability. Coverage does not include lost cash or items left on a bus, plane, or in a hotel room. Be sure to protect your cash and personal belongings.

You will be provided with an insurance card prior to your program departure date. The Summary of Benefits for this plan is located in **Appendix A** of this booklet. You should become familiar with your insurance before leaving the USA. If you feel you need additional coverage, you can contact another insurance provider. We also recommend you use the *Property Document Form* located on the SAGE website (How to Apply page) should you need to make a claim.

**Trip Cancellation Insurance protects students financially if they have to cancel or interrupt their study abroad program for a major medical reason with proof from a doctor. Approval is done through CISI and cannot be guaranteed by the SAGE Office.

Medical Treatment

If you become ill or injured while abroad, inform your professor immediately to seek treatment. For serious medical situations, we will work with your emergency contacts and insurance company to make necessary arrangements for your evacuation and/or special services.



*Be sure to have cash for any **unanticipated medical expenses** (including COVID-19 testing and prescription medication) that you must pay in advance. You can submit a claim to the insurance provider upon your return. Contact the insurance company*

prior to going to the doctor so that they have a case started for you. Otherwise, you may not be reimbursed on the claim when you return.

**Permanence
Médico-
chirurgicale**

*24/7 Medical
Surgical Unit*



**Ambulances
Accès Hôpital**



Part 4: Safety & Emergency Preparedness

Identifying and Prioritizing Risks

Your well-being and safety is our utmost concern. While no study abroad program can guarantee safety at all times, we can work to reduce the probability of foreseeable risks, and prepare tools and resources to respond to potential emergencies. In order to do this, it is important to be able to identify and prioritize the risks of

Perceived versus Foreseeable Risks

When students and parents think about the risks of study abroad, attention is often directed towards **perceived risks**, such as terrorism or natural disasters. While it is still important to be aware of these risks and have emergency responses and resources in place, these are not events that anyone can control. Instead, it is better to place most of our focus on **foreseeable risks**, as we can better control our exposure to real and likely risks than unpredictable emergencies.

Study abroad students are at greater risk of death from car accidents and drowning than an act of terror, and there are generally more steps that can be taken to increase safety in those instances.

Start thinking about risks within the context of your program location, your activities in-country, and specific steps you can take to prepare.



Department of State Travel Advisory

In the event that a travel advisory is issued by the Department of State (<https://travel.state.gov/content/passports/en/alertswarnings.html>) prior to travel, college administration will need to review the warning to determine if the program can run or should be postponed, redirected, or cancelled. If a travel advisory is issued when the program is already in the country, college administration will need to review the warning to determine if the program can continue or should be cancelled.

In-Country Emergency Orientation

When you reach the country, your program leader should conduct an in-country emergency orientation session to go over where to meet in the event of separation, how to get to the nearest embassy or consulate, how to call for the police, and how to call for an ambulance.

Always carry the SAGE wallet card. Write down your accommodation address and telephone number on the back. It is also helpful to exchange contact information with other students in your group.

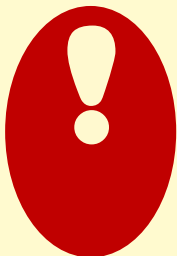
In the Event of an Emergency

You can reach our insurance provider, CISI, by calling toll-free or collect using the phone numbers listed on your insurance card, or by emailing medassist-usa@axa-assistance.com.

Emergency assistance is available 24-hours a day, 365 days a year to confirm your coverage and give you access to the following services:

- ◆ referral to the nearest, most appropriate medical facility and/or provider.
- ◆ medical monitoring by CISI and Team Assist.
- ◆ urgent message relay between family, friends, medical provider, and insured.
- ◆ guarantee of payment to provider and assistance in coordinating insurance benefits.
- ◆ arranging and coordinating Emergency Medical Evacuations, Remains Repatriations, and Emergency Reunion.
- ◆ emergency travel arrangements for disrupted travel as the consequence of a medical emergency.
- ◆ referral to legal assistance; assistance in replacement of lost or stolen travel documents.

Your program or group leader should contact the Emergency Response Team. Emergency numbers are located on the back of your SAGE wallet card. Keep this with you at all times.



In order to use your insurance overseas, present your card to your medical provider at time of service. If you are required to pay for any services or medications out-of-pocket, submit your bills and or/receipts to CISI for reimbursement.

Valencia Student Code of Conduct

Students are expected to adhere to Valencia's Student Code of Conduct at all times during a study abroad program. Remember that you are a representative of Valencia College, as well as a cultural ambassador of the United States, so you should not engage in any activities abroad that you would not consider engaging in while on campus. The Valencia handbook can be downloaded at <http://valenciacollege.edu/pdf/studenthandbook.pdf>. Please pay particular attention to the "Valencia Policies and Procedures" sections.

Alcohol Policy and Illegal Activities

A few words about alcohol, drugs, and dangerous behavior. Although other countries may have relaxed drinking laws, be advised that even if you are 21 or older, **Valencia does not permit drug or alcohol consumption during the program.** Because these programs are partially funded by Student Development, by accepting a scholarship students are committing not to drink alcohol at any time during the overseas



Students who are found drinking will be reported to the Student Conduct Coordinator and will go through a disciplinary process. This also applies to the consumption of substances that may be legal in your program country that are illegal in the state of Florida. Scholarships may be revoked and students will no longer be able to travel on Valencia-sponsored events.

If the consumption of alcohol results in property damage or bodily injury to yourself or another, you will be sent home at your own expense, and your scholarship will be revoked. **If you engage in illegal/criminal activity in another country, you are subject to the local law, not the U.S. law.**

Some examples of misconduct or violation of laws of the host country may include:

- ◆ use of drugs or alcohol;
- ◆ assault or sexual assault;
- ◆ disturbing the peace;
- ◆ repeated failure to control noise levels in student housing facilities;
- ◆ disruption of the academic environment, including repeated failure to participate in class assignments or to attend mandatory excursions.
- ◆ academic misconduct, including plagiarism and cheating.



If you run into legal problems abroad, have someone contact CISI immediately. Part of your insurance coverage includes referral to legal assistance. Do not speak to any in-country officials until instructed to do so by an attorney.

Safety Tips

Please consider the following guidelines to minimize your exposure to criminal activity. Keep in mind that **risks are location and activity specific.**

What do criminals look for?

- * someone who looks weak or vulnerable
- * someone alone or who appears lost
- * someone who is not attentive to their surroundings



- ✓ **Always** use the buddy system when going out (3 + people).
- ✓ **Always** tell the program leader or another student where you are going.
- ✓ **Always** carry emergency telephone numbers, addresses, and insurance card with you.
- ✓ **Never** leave a friend behind alone or with a stranger.
- ✓ **Never** get into the car with a stranger.
- ✓ **Never** carry all of your money in cash or expensive jewelry on you.
- ✓ Be sure how to recognize law enforcement.
- ✓ Be alert at all times.
- ✓ Learn a few phrases in the local language and know how to signal for help.
- ✓ Know how to use a pay phone and carry change.
- ✓ Learn the safe areas of the city and routes to walk. Only walk on well-lit streets.
- ✓ Keep valuables in a money belt. Wear your money belt underneath your clothing.
- ✓ Avoid wearing a backpack in crowded places.
- ✓ Minimize any display of valuable items, jewelry, watches, electronic devices, etc.
- ✓ Do not change money on the street – use official exchange points only.
- ✓ Use ATMs during daylight and where plenty of people are visible. Go inside a bank if possible.
- ✓ Be careful of cars; note the direction of traffic; not all countries yield to pedestrians.
- ✓ Look confident like you always know where you are and where you are going.
- ✓ Ask directions from someone in authority.
- ✓ If you are followed, go to a populated area and call for help.
- ✓ Wait for public transportation in well-lit areas.
- ✓ Don't nap or become too involved in reading while in public areas or transit.
- ✓ Beware of pickpocketing in large crowds and on public transportation
- ✓ Often thieves will have accomplices who will:
 - * jostle you
 - * ask you for directions or the time
 - * point to something spilled on your clothing
 - * distract you by creating a disturbance

Part 5: Cultural Adjustment

Cultural Adjustment Process

What is cultural adjustment?

Cultural adjustment, often referred to as culture “shock,” is the process of adapting to new and unfamiliar environments, and includes a mix of feelings ranging from excitement to anxiety. Each person will not encounter the same emotions and challenges while adjusting to a new culture, and the timing and intensity of these feelings will also vary from person to person.

Why does it happen?

Cultural adjustment goes deeper than the simple circumstance of just being in another country. It instead involves many layers of individualized experiences. It is important to consider why culture shock happens in order to develop effective coping strategies. Here is a list of challenges you may experience:



Communication Challenges:

These are applicable to both English and non-English speaking countries. Everyday interactions may become consuming, stressful, and frustrating.

Logistical Challenges:

Logistical challenges are difficulties due to a lack of familiarity with the systems (legal, financial, business, medical, transportation), trouble with finances, or lost luggage.

Social & Cultural Challenges:

These include missing friends and family connections, not being able to connect with the locals, and obvious or subtle discrimination.

Emotional Challenges:

These can be brought on from other external challenges, such as physical adjustments (jet lag, allergies, or fatigue), or the internal process of adapting. You may experience feelings of loneliness, anxiety, anger, disappointment, homesickness or even guilt from feeling homesick.



How do I deal with cultural adjustment?

A good way to start thinking of how to handle these challenges is to consider how you have dealt with other life transitions or periods of stress. What were some effective coping strategies that you utilized during those times? How might you use those strategies while abroad? How might study abroad be different from those prior experiences?

Consider the support network you will have both at home and in-country, and who might be the best individual to help you cope with different types of challenges. Calling a friend from back home may bring you some sense of comfort and familiarity but might not be able to understand or relate to your current situation. You may find it helpful to also talk to one of your peers in-country, as realizing that other students are probably experiencing the same thing can help you avoid discouragement.



Preparing for a New Culture

Before leaving home:

- ✓ Get familiar with the country's social issues, politics, customs, geography, and history.
- ✓ Supplement the information in materials with the information you get from other sources.
- ✓ Communicate with students who studied abroad in the host country.

Once you are in the host country:

- ✓ Maintain contact with your family and friends.
- ✓ Make friends quickly, and not just with Americans.



Returning Home

Students often experience a similar period of cultural adjustment upon returning home. Why? When you are abroad, you expect to feel foreign. Coming home, you expect to feel safe and familiar. However, things are not the same. You have grown as a person, your views may have changed, and your outlook on life has been reshaped by your experiences.

Depending on how long you were abroad, you may also find that your family and friends have changed or that you have missed important events at home and on campus. Even the political and social climate of your home country may have undergone changes. When this occurs, you may feel unsettled, isolated, and alone. These frustrations are a normal part of your study abroad experience. Many of the coping strategies that will help you abroad can also help relieve re-entry shock. Staying in touch with family, friends and current events while abroad will go a long way to helping you readjust when you return home.

Part 6: Diversity and Identity

Cultural Norms and Perceptions

As you prepare for study abroad, you will want to familiarize yourself with how different parts of your identity may be viewed and treated in a new culture. While very few students conclude that problems with discrimination in other countries represent sufficient reasons for not going, it is important to consider your host country's laws, norms, and customs. The purpose of this section is to assist you in exploring some of the areas to consider and the resources available for study abroad students as you navigate identity and diversity in your host culture. Also, please always feel free to discuss any concerns you may have about your travel destination with your program leader or SAGE staff.

*"Change your opinions, keep to your principles;
Change your leaves, keep intact your roots."*



As you review this section, take some time to reflect on the multiple dimensions that build your identity. Nobody is defined by one single characteristic or demographic group, and the physical journey of study abroad is also a personal journey that can strengthen your sense of self, and help you explore new areas of your identity. To get started, here are just a few resources that address a range of subjects within diversity:

- ◆ [UnPacked: A Student Guide for Students Like Me](#)
- ◆ [CIA World Factbook](#) (The People and Society section has demographic breakdowns by country).
- ◆ [PLATO: Supporting Diversity in Study Abroad](#)
- ◆ [AllAbroad.us](#)
- ◆ [Diversity Abroad](#)

Accessibility

While accommodations and perceptions vary across countries, students with disabilities participate in study abroad programs all over the world. In order to maximize your international experience, it is essential to explore what accommodations you will need within the context of your program country's resources, laws and cultural values pertaining to disabilities.

SAGE upholds Valencia's [Office for Students with Disabilities](#) (OSD) mission to fulfill equal educational opportunity, autonomy, and full inclusion for students with disabilities. Students registered with OSD who are eligible for on-campus accommodations, may also be eligible for reasonable accommodations on study abroad programs. We encourage you to disclose any accessibility concerns with SAGE early on so we can best assist you.

Race and Ethnicity

Perceptions of race and ethnicity also differ across cultures, and you may encounter a variety of responses from people in your host country. No two students studying abroad ever have the exact same experience, even in the same program and country. You may find yourself to be a member of the majority or minority ethnic or racial background for the first time, and reactions can manifest in a different ways. For example, your nationality may be noticed before your race or ethnicity. The experiences of students range from feeling free of the American context of race relations, encountering different degrees of “innocent” curiosity about their ethnicity from locals, or feeling both familiar and new types of ostracism and prejudice.

As you prepare for travel, it helps to look into where people of your race and/or ethnicity fit into the country’s society by examining cultural norms, laws and protections pertaining to racial and ethnic minorities, and historical contexts. Also identify what support systems you will have while in-country, and who to contact if you experience discrimination.

Religion and Spirituality

Religion and spirituality are often one of the foundational aspects of a country’s history and culture. Whether or not you identify with a particular set of beliefs or practices, it is useful to familiarize yourself with how your program country’s society interacts with religion and spirituality. It is useful to consider the country’s majority and minority belief systems, and how that might impact your experiences abroad. You will want to research how people of your religion are viewed culturally, laws pertaining to religious expression, and the degree to which your host country does or does not have separation of church and state. If you don’t identify with a religion, it is also important to learn how atheists and agnostics are perceived as well.

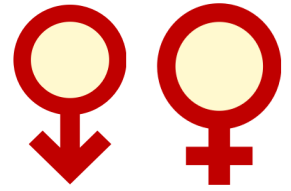
The extent to which religion and spirituality play a role into everyday life will vary across cultures. Becoming familiar with the religious and spiritual aspects of your program country will allow you to have a deeper understanding of both the local culture as well as your own identity.

The [Pew-Templeton Global Religious Futures Project](#) can help you navigate current global religious trends and how these changes are impacting different regions.



Gender and Sexuality

(Adapted from Northwestern University's Gender & Sexuality abroad orientation presentation)



When discussing gender and sexuality abroad, it is important to reflect on the gender and sexuality norms present in the United States, and how our own views and assumptions can influence our behaviors and experiences abroad. American stereotypes can also shape your program country's perceptions of gender and sexuality.

Gender Norms

Gender norms are a set of rules or ideas about how each gender should behave that are not based in biology, and are instead determined by culture or society. Depending on where you travel, you may find different gender roles and norms than you are used to at home. You may be treated differently, or be expected to treat others differently based on these factors. As you examine your program country's gender norms, think about how its societal expectations may influence your interpersonal relationships abroad. You may find that what is considered to be acceptable behavior in your program country is offensive or makes you uncomfortable. It is important to balance these societal expectations with your personal values. How your gender is perceived in your host country does not reflect on your personal identity.

Sexuality Norms

Sexual identity encompasses how one thinks of oneself in terms of whom one is romantically or sexually attracted, and may also refer to sexual orientation identity.

Societal expectations based on sexuality and sexual identity can differ between countries and can influence interactions. Cultures range from not seeing sexual orientation as a type of identity or not carrying the same importance as it does in the United States, to there being active social movements for sexual and gender minorities. Regardless of your identity, research the LGBTQ+ climate of your program country, and also explore how American perceptions and laws governing sexuality may differ from your program country.



The International Lesbian, Gay, Bisexual, Trans, and Intersex Association is the world federation of national and local organizations dedicated to achieving equal rights for LGBTQ+ people. Their website can assist you in learning more about sexual orientation laws and attitudes around the globe and additional resources for support.

Prior to departure, consider the following questions on gender and sexuality norms:

- ◆ How will U.S. gender and dating norms influence communication while abroad?
- ◆ How will your gender and sexual identity and American perceptions of gender and sexual identity influence your relationships within your host country, your cultural adjustment, and your overall experience abroad?
- ◆ What do these norms mean for you, your peers, and those you meet in your host country?
- ◆ How comfortable do you feel challenging any norms you disagree with, and how safe would it be to challenge them?
- ◆ Do you want to connect with any local or international resources prior to arrival?

Sexual Health

Educate yourself about your program country's perspectives on dating, sexual relationships, and reproductive/sexual health. Reflect on your own values of consent and healthy relationships, and how to communicate these values in new cultural and language environments. The level of access to sexual healthcare providers and safer sex supplies may be different in your program country from what you are used to at home. If safer sex supplies will be expensive or complicated to get abroad, you may want to consider traveling with a sufficient supply.

Sexual Violence

Cultural norms surrounding sexual violence and harassment may be different abroad. However, cultural sensitivity does not mean that you need to submit to behaviors that make you feel unsafe or uncomfortable, or give you license to push the personal boundaries of others. Explore how the history of your programs country's relations with the U.S. might be tied to sexual violence, and how that might influence perceptions of you and potential power dynamics. **Sexual violence is not gender or race specific. It happens to and is perpetrated by all genders, races, ethnicities, and nationalities.**

If you see someone perpetrating sexual violence and harassment, do what you can to be an active bystander. That said, your opposition to harassment is a personal choice that can be both empowering and/or dangerous. If you decide to intervene, please do so safely and if you are unable to do so in a safe manner, notify authorities or find additional support. Value the boundaries of yourself and others, and reflect on how communication around these boundaries may be challenging in different cultural contexts.

College Response to Reports of Sexual Misconduct, Interpersonal Violence and/or Stalking

There may be a situation where you (or a peer) have been a victim of sexual misconduct (sexual assault, non-consensual sexual touching, sexual harassment), interpersonal violence (relationship, dating, partner, domestic, etc.), and/or stalking. In these cases, the College is here to promote student safety, address your immediate needs, and support you in accordance with college policies and procedures.

All reports of sexual misconduct, interpersonal violence and/or stalking must be conveyed as soon as possible to the College's **Title IX Coordinator/Equal Opportunity Officer, Ryan Kane**. You can reach him at rkane8@valenciacollege.edu or **407-582-3421**.

College Policy 6Hx28:2-01 Discrimination, Harassment and Related Misconduct (Sexual and Gender-Based Harassment, Sexual Assault, Sexual Exploitation, Interpersonal Violence, Stalking, Complicity, and Retaliation), applies to faculty, staff and students regardless of their location. If a member of the Valencia community is the victim of this type of incident, they should share any information with the Title IX Coordinator as soon as possible to allow for the College to assist the reporting party. Please notify your program leader immediately to report any incidents of sexual misconduct, interpersonal violence, and/or stalking. These need to be done in a timely fashion to best support the needs of the reporting party, address the concerns brought forth, and prevent recurrence of such issues. If you have any questions about these experiences, especially prior to travel, please contact the Title IX Coordination/Equal Opportunity Officer.

Part 7: Upon Your Return

Program Close-Out Process

A condition of the scholarship you received is to complete the close-out process within two weeks of your return. You must:

- ✓ Complete the online SAGE program evaluation.
- ✓ Write a thank you card to your donor addressed to *My Esteemed Donor*.
- ✓ Upload program photos and a blurb about your experience to the SAGE Facebook group.



Academic Requirements

Remember that this is an academic course and there will be some type of final exam or project at the end of the program. Your professor will provide you with more details in their meetings with you.

What Now?

After you return, you may experience a lot of mixed emotions – happy to be home but also missing the overseas experience and newly-made friends. Here are some tips to continue to get the most out of this experience:

- ✓ Create a WhatsApp group so that participants can continue to stay in touch.
- ✓ Add the experience to your resume and be sure to mention it in your cover letters and interviews.
- ✓ Start making plans and saving for your next study abroad experience.



Global Distinction Program

Now that you have completed your study abroad program, you are already one-third of the way towards earning a Global Distinction! To complete the distinction, you must:

- ✓ enroll online
- ✓ use the self-enrollment link to get access to the Canvas space
- ✓ gradually complete three milestones to earn the distinction.

Your study abroad experience counts as one course towards the 15 credits and covers all of your co-curricular activities. Upon earning the Global Citizen distinction, you will receive a medallion for graduation, a small graduation gift, and a notation on your transcript. For more information, visit: <https://valenciacollege.edu/students/study-abroad/global-distinction.php>

World Class Coverage Plan



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Valencia College

Study Abroad



2023-2024

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Underwritten by ACE American Insurance Company

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MEDICAL



EMERGENCY



SECURITY

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Insurance described is marketed by Cultural Insurance Services International (CISI); insurance is underwritten and provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.

CONTACT INFORMATION

CISI Claims Department (9-5 EST, M-F):

Phone: (800) 303-8120 (toll-free) | (203) 399-5130

Email: claimhelp@mycisi.com

Team Assist (24/7/365) – AXA Assistance:

Phone: (855) 327-1411 | (312) 935-1703

Email: medassist-usa@axa-assistance.us

FAQS (FREQUENTLY ASKED QUESTIONS)

Questions related to COVID-19?

Visit our COVID-19 FAQ webpage:

<https://www.culturalinsurance.com/COVID-questions.asp>

What does the CISI plan cover?

The CISI Plan is designed specifically for cultural exchange participants. Not only does the plan provide accident and sickness insurance, it also covers medical evacuation and repatriation as well as security evacuations should they become necessary. And unlike many domestic insurance plans, the CISI plan will pay 100% of covered expenses without requiring a deductible.

In addition to the above, the Team Assist Plan was designed by CISI in conjunction with the Assistance Company to provide travelers with a worldwide, 24-hour emergency telephone assistance service. Multilingual help and advice may be furnished for the insured in the event of any emergency during the term of coverage. Please read the attached brochure for detailed information regarding benefits.

How will I receive my insurance information?

Once you are enrolled, you will receive an email from CISI Enrollments (enrollments@culturalinsurance.com), with the subject line 'CISI Materials'. This email will contain the following:

- Brochure
- Consulate Letter (to obtain your visa, if necessary)
- ID Card
- Claim Form
- Link to create a login to our myCISI Participant Portal
- Link to our CISI Traveler App

How do I use my CISI insurance overseas?

In the case of a **MINOR injury or illness** - Be prepared to pay for doctor visits for minor illnesses such as a sore throat or a sinus infection. Present your card to your medical provider at the time of service. If the overseas doctor is willing to bill us directly, we are willing and able to pay them directly for covered medical expenses. Foreign providers can contact your assistance team (**AXA Assistance**) toll-free to verify eligibility and/or benefits 24/7/365. If they prefer to have you pay for any medical services, medicines, or equipment out-of-pocket at the time of your visit, hold onto all documents, bills and receipts, and submit them along with a claim form to CISI for reimbursement.

In the case of a **SERIOUS injury or illness** - For all emergencies, **seek help without delay at the nearest facility and then, after admittance, open up a case with AXA Assistance (our 24/7 assistance provider)**. Our goal is to have the hospital or facility bill us directly. If personal payment has already been processed, we can expedite reimbursement. CISI has the ability to pay by check or wire transfer to foreign hospitals when necessary/requested. AXA Assistance is also able to guarantee/make payments when necessary (CISI then reimburses AXA Assistance).

How do I locate a medical provider and/or hospital?

To locate a provider overseas, you can do either of the following: 1) Contact the **assistance team (AXA Assistance)** by calling the number on your insurance ID card (also provided on this page); OR 2) log into your **myCISI Participant Portal** or through the **CISI Traveler App** and click on 'Provider Search'. Select your Country and City, and a list of providers will populate.

Are there 'In-Network' or 'Out-of-Network' restrictions?

No, you can seek treatment at any medical facility abroad. There are no In-Network nor Out-of-Network restrictions.

Does my plan have a Deductible?

See your plans *Schedule of Benefits* to see if you have a Deductible.

How do I submit a claim & what needs to be submitted?

If you seek medical treatment for an Injury or Illness while abroad and pay out-of-pocket, you are eligible to submit a claim. Claims should be submitted for processing as soon as possible (and no later than one year after treatment was received, if possible).

Step 1: Fully complete and sign the medical claim form for each occurrence, indicating whether the Doctor/Hospital has been paid.

Step 2: Attach itemized bills for all amounts being claimed and documentation. *We recommend you provide us with a copy and keep the originals for yourself.

Step 3: You can submit claims by mail: 1 High Ridge Park, Stamford, CT 06905, email: claimhelp@mycisi.com, or by fax: (203) 399-5596.

Approved reimbursements will be paid to the provider of the service unless otherwise indicated on the form. For claim submission questions or status, call (800) 303-8120, or email claimhelp@mycisi.com.

How long will it take to be reimbursed for medical expenses paid out-of-pocket?

Turnaround for claim payments is generally 15 business days from receipt date. To check the status of your claim, contact CISI at (800) 303-8120 from 9AM to 5PM EST.

Where can I access additional claim forms?

The claim form is provided at the end of your brochure, (the end of this document), attached to your welcome email, and on the **myCISI Participant Portal**.

I misplaced my medical ID card. What should I do?

If you have the CISI Traveler App, your card and information is in the palm-of-your-hand. Within the CISI Traveler App you can access your ID card and download it to your phone so you have access to it even when you are offline. You can also reprint it from your welcome email; or sign into your **myCISI Participant Portal** and access it there. Another option is to contact CISI by calling (800) 303-8120 or email claimhelp@mycisi.com or enrollments@mycisi.com and we can easily email you with a new ID card within a few minutes.

Have additional questions, or questions related to benefits?

Email claimhelp@mycisi.com or call (203) 399-5130 or toll-free at (800) 303-8120.

Team Assist Plan (TAP)

The Team Assist Plan is designed by CISI in conjunction with the Assistance Company to provide travelers with a worldwide, 24-hour emergency telephone assistance service. Multilingual help and advice may be furnished for the Insured Person in the event of any emergency during the term of coverage. The Team Assist Plan complements the insurance benefits provided by the Accident and Sickness Policy. If you require Team Assist assistance, your ID number is your policy number. In the U.S., call 1 (855) 327-1411, worldwide call (01 312) 935-1703 (collect calls accepted) or e-mail medassist-usa@axa-assistance.us.

Emergency Medical Transportation Services

The Team Assist Plan provides services and pays expenses up to the amount shown in the *Schedule of Benefits* for:

- Emergency Medical Evacuation
- Repatriation of Mortal Remains

All services must be arranged through the Assistance Provider.

The TAP Offers These Services

(These services are not insured benefits):

MEDICAL ASSISTANCE

Medical Referral: Referrals will be provided for doctors, hospitals, clinics or any other medical service provider requested by the Insured. Service is available 24 hours a day, worldwide.

Medical Monitoring: In the event the Insured is admitted to a foreign hospital, the AP will coordinate communication between the Insured's own doctor and the attending medical doctor or doctors. The AP will monitor the Insured's progress and update the family or the insurance company accordingly.

Behavioral Health Services: Services are available for English-speaking eligible participants who require such services while traveling away from home or temporarily residing outside their home country. When notified of a behavior health or crisis support situation, telephone access to behavioral health professionals for intake, screening, assessment, stabilization counseling and referral services will be available. Follow-up services will be arranged when recommended as a result of the service and available by AXA. These services are not intended to be therapeutic treatment services. Properly licensed and credentialed counseling staff will be available

twenty-four hours, seven days per week to eligible participants.

Prescription Drug Replacement/Shipment: Assistance will be provided in replacing lost, misplaced, or forgotten medication by locating a supplier of the same medication or by arranging for shipment of the medication as soon as possible.

Emergency Message Transmittal: The AP will forward an emergency message to and from a family member, friend or medical provider.

Coverage Verification/Payment Assistance for Medical Expenses: The AP will provide verification of the Insured's medical insurance coverage when necessary to gain admittance to foreign hospitals, and if requested, and approved by the Insured's insurance company, or with adequate credit guarantees as determined by the Insured, provide a guarantee of payment to the treating facility.

Dr. Please: The AP will provide global teleconsultation services to participants who requires non-urgent medical services while traveling or temporarily residing outside their home country on a covered trip.

TRAVEL ASSISTANCE

Obtaining Emergency Cash: The AP will advise how to obtain or to send emergency funds world-wide.

Traveler Check Replacement Assistance: The AP will assist in obtaining replacements for lost or stolen traveler checks from any company, i.e., Visa, Master Card, Cooks, American Express, etc., worldwide.

Lost/Delayed Luggage Tracing: The AP will assist the Insured whose baggage is lost, stolen or delayed while traveling on a common carrier. The AP will advise the Insured of the proper reporting procedures and will help travelers maintain contact with the appropriate companies or authorities to help resolve the problem.

Replacement of Lost or Stolen Airline Ticket: One telephone call to the provided 800 number will activate the AP's staff in obtaining a replacement ticket.

TECHNICAL ASSISTANCE

Credit Card/Passport/Important Document Replacement: The AP will assist in the replacement of any lost or stolen important document such as a credit card, passport, visa, medical record, etc. and have the documents delivered or picked up at the nearest embassy or consulate.

Locating Legal Services: The AP will help the Insured contact a local attorney or the appropriate consular officer when an Insured is arrested or detained, is in an automobile accident, or otherwise needs legal help. The AP will maintain communications with the Insured, family, and business associates until legal counsel has been retained by or for the Insured.

Assistance in Posting Bond/Bail: The AP will arrange for the bail bondsman to contact the Insured or to visit at the jail if incarcerated.

Worldwide Inoculation Information: Information will be provided if requested by an Insured for all required inoculations relative to the area of the world being visited as well as any other pertinent medical information.

Valencia College

Policy # GLM N14301641

2023-2024

Administered by Cultural Insurance Services International • 1 High Ridge Park • Stamford, CT 06905-1322
This plan is underwritten by ACE American Insurance Company

SCHEDULE OF BENEFITS	
Coverage and Services	Maximum Limits
TRAVEL ACCIDENT INDEMNITY INSURANCE	
Accidental Death and Dismemberment Per Insured Person	\$10,000
ACCIDENT AND SICKNESS INSURANCE	
Medical expenses (per Covered Accident or Sickness):	
Deductible	zero
Benefit Maximum	\$250,000 at 100%
Extension of Benefits	30 days
Home Country Coverage Limit	\$10,000
TRAVEL ASSISTANCE INSURANCE	
Emergency Medical Reunion	(incl. hotel/meals, max \$300/day) \$5,000
Quarantine	\$750
Trip Cancellation (including Terrorism)	\$5,000
Trip Delay	\$750 (\$150/day)
Trip Interruption	\$1,000
Chaperone Replacement Benefit (effective 07/28/2022)	\$5,000
PERSONAL PROPERTY INSURANCE	
Personal Property	\$500
EVACUATION AND REPATRIATION INSURANCE	
Emergency Medical Evacuation	\$100,000
Repatriation of Mortal Remains	\$100,000
Security Evacuation (Comprehensive)	\$100,000 (\$1M Aggregate)
NON-INSURANCE SERVICES	
Team Assist Plan (TAP): 24/7 medical, travel, technical assistance	

Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance are contained in the Master Policy on file with Valencia College under form number AH-15090. In the event of any conflict between this Description of Coverage and the Master Policy, the Policy will govern.

Eligibility and Provisions

Benefits are payable under the Policy for Covered Expenses incurred by an Insured Person for the items stated in the *Schedule of Benefits*. All students and accompanying faculty and staff who are enrolled as Valencia College study abroad participants, and who are temporarily pursuing educational activities outside of the United States and their Home Country are eligible for coverage. Benefits shall be payable to either the Insured Person or the Service Provider for Covered Expenses incurred Worldwide, except in the United States or their Home Country. The first such expense must be incurred by an Insured Person within 30 days after the date of the Covered Accident or commencement of the Sickness; and

- All expenses must be incurred by the Insured Person within 364 days from the date of the Covered Accident or commencement of the Sickness; and
- The Insured Person must remain continuously insured under the Policy for the duration of the treatment.

The charges enumerated herein shall in no event include any amount of such charges which are in excess of Reasonable and Customary charges. If the charge incurred is in excess of such average charge such excess amount shall not be recognized as a Covered Expense. All charges shall be deemed to be incurred on the date such services or supplies, which give rise to the expense or charge, are rendered or obtained.

Accidental Death and Dismemberment Benefit

Accidental Death Benefit. If Injury to the Insured Person results in death within 365 days of the date of the Covered Accident that caused the Injury, We will pay 100% of the Benefit Amount.

Accidental Dismemberment Benefit. If Injury to the Insured Person results, within 365 days of the date of the Covered Accident that caused the Injury, in any one of the Losses specified below, We will pay the percentage of the Benefit Amount shown below for that Loss:

For Loss of:	Percentage of Maximum Amount:
Life	100%
Two or more Members	100%
Speech and Hearing in Both Ears	100%
One Member	50%
Speech or Hearing in Both Ears	50%
Hearing in One Ear	25%
Thumb and Index Finger of the Same Hand	25%

“Member” means Loss of Hand or Foot and Loss of Sight. “Loss of Hand or Foot” means complete Severance through or above the wrist or ankle joint. “Loss of Sight” means the total, permanent Loss of Sight of one eye. “Loss of Speech” means total and permanent loss of audible communication that is irrecoverable by natural, surgical or artificial means. “Loss of Hearing” means total and permanent Loss of Hearing in an ear that is irrecoverable and cannot be corrected by any means. “Loss of a Thumb and Index Finger of the Same Hand” means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). “Severance” means the complete separation and dismemberment of the part from the body. If more than one Loss is sustained by an Insured Person as a result of the same Covered Accident, only one amount, the largest, will be paid. Maximum aggregate benefit per occurrence is \$1,000,000.

Accident and Sickness Medical Expenses

We will pay Covered Expenses due to Accident or Sickness only, as per the limits stated in the *Schedule of Benefits*. Coverage is limited to Covered Expenses incurred as listed below and subject to Exclusions. Initial treatment of an Injury or Sickness must occur within 30 days of the Accident or onset of the Sickness.

When a Covered Injury or Sickness is incurred by the Insured Person We will pay Reasonable and Customary medical expenses incurred shown in the *Schedule of Benefits*. In no event shall Our maximum liability exceed the Benefit Maximum stated in the *Schedule of Benefits* as to Covered Expenses during any one period of individual coverage.

Covered Accident & Sickness Medical Expenses

Only such Medically Necessary expenses, incurred as the result of a covered Accident or Sickness, which are specifically enumerated in the following list of charges, and which are not excluded in the Exclusions section, shall be considered as Covered Expenses:

- Charges made by a Hospital for room and board, floor nursing and other services inclusive of charges for professional service and with the exception of personal services of a non-medical nature; provided, however, that expenses do not exceed the Hospital's average charge for semiprivate room and board accommodation.
- Charges made for Intensive Care or Coronary Care charges and nursing services.
- Charges made for diagnosis, treatment and surgery by a Doctor.
- Charges made for an operating room.
- Charges made for outpatient treatment, same as any other treatment covered on an inpatient basis. This includes ambulatory surgical centers, Doctors' outpatient visits/examinations, clinic care, and surgical opinion consultations.
- Charges made for the cost and administration of anesthetics.
- Charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood, transfusions, iron lungs, and medical treatment.
- Dressings, drugs, and medicines that can only be obtained upon a written prescription of a Doctor or surgeon.
- Charges made for artificial limbs, eyes, larynx, and orthotic appliances, but not for replacement of such items.
- Local transportation to or from the nearest Hospital or to and from the nearest Hospital with facilities for required treatment. Such transportation shall be by licensed ground ambulance only.
- Charges for physiotherapy, if recommended by a Doctor for the treatment of a specific Injury or Sickness and administered by a licensed physiotherapist.
- Nervous or Mental Disorders are payable a) up to \$2,500 for outpatient treatment; or b) up to \$5,000 on an inpatient basis. We shall not be liable for more than one such inpatient or outpatient occurrence under the Policy with respect to any one Insured Person.
- Chiropractic Care and Therapeutic Services shall be limited to a total of \$50 per visit, excluding x-ray and evaluation charges, with a maximum of 10 visits per Injury or Sickness. The overall maximum coverage per Injury or Sickness is \$500 which includes x-ray and evaluation charges.
- Accidental dental charges for emergency dental repair or replacement to natural teeth damaged as a result of a covered Injury including expenses incurred for services or medications prescribed, performed or ordered by dentist.
- With respect to Palliative Dental, an eligible Dental condition shall mean emergency pain relief treatment to natural teeth up to \$500 (\$100 maximum per tooth).
- Pregnancy, childbirth or miscarriage.
- Charges due to a Pre-Existing Condition are limited to \$2,500.
- Therapeutic termination of pregnancy is covered up to a maximum of \$500.
- Newborn Nursery Care is covered up to the maximum of \$500.

Extension of Benefits

Medical benefits are automatically extended 30 days after expiration of Insurance for conditions first diagnosed or treated during or related to your overseas study program with Valencia College. Benefits will cease at 12:00 a.m. on the 31st day following Termination of Insurance. Benefits are only payable to the extent that Covered Expenses are not payable under any other domestic health care plan.

Home Country Benefit

We will pay the benefit shown in the *Schedule of Benefits* when during a scheduled trip outside of the Home Country, the Insured Person returns to his or her Home Country or Permanent Residence for incidental visits provided the primary reason for the Insured Person's return to the Home Country or Permanent Residence is not to obtain medical treatment for an Injury or Sickness that occurred while traveling.

Benefits are payable under the Policy only to the extent that Covered Expenses are not payable under any other domestic health care plan.

Home Country Benefit payments are subject to any applicable Benefit Maximum shown in the *Schedule of Benefits*. This coverage will end on the earlier of the date the Insured Person's coverage would otherwise end or the end of the Policy Term.

Emergency Medical Reunion

When an Insured Person is hospitalized for more than 6 consecutive days, We will reimburse for expenses incurred for travel, meals and lodging for one individual selected by the Insured Person, from the Insured Person's current Home Country to the location where the Insured Person is hospitalized, subject to the Benefit Maximum and Daily Benefit shown in the *Schedule of Benefits*.

We will also pay this benefit if the Insured Person was the victim of a Felonious Assault. "Felonious Assault" means a violent or criminal act reported to the local authorities which was directed at the Insured Person during the course of, or an attempt of, a physical assault resulting in serious Injury, kidnapping or rape.

Quarantine Benefit

We will pay expenses incurred for up to the Maximum Limit shown in the *Schedule of Benefits*, if the Insured Person is subject to a Quarantine for H1N1 Influenza/any contagious disease that prevents traveling. Symptoms of the disease causing the Quarantine must first be manifested after the start of the Trip and the Quarantine must cause an interruption or delay in the Insured Person's Trip for which suitable accommodations are not otherwise available. Benefits will end on the earlier of: (a) 7 days after the Quarantine is issued; or (b) the date the Quarantine expires. Covered Expenses:

1. the reasonable expenses incurred for lodging and meals;
2. the cost of a one-way economy airfare ticket to either the Insured Person's Home Country or to re-join the group; and
3. non-refundable travel arrangements.

"Quarantine" means the period of time during which the Insured Person is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the Insured Person either having, or being suspected of having, a contagious disease, infection or contamination while the Insured Person is traveling outside of the Insured's Home Country.

Trip Cancellation Benefit

We will reimburse the Insured Person for the amount of non-refundable Covered Expenses the Insured Person paid for his or her Trip, up to the Benefit Maximum shown in the *Schedule of Benefits*, if the Insured Person is prevented from taking his or her Trip as the result of Injury, Sickness, or death to the Insured Person or a Family Member prior to the scheduled Trip departure date. The Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled. If the Insured Person must cancel the Trip due to Injury or Sickness of a Family Member, it must be because his or her condition is life-threatening, or because the Family Member requires the Insured Person's care. Cancellation due to the death of a Family Member is covered only if the death occurs within 30 days of the Insured Person's scheduled Trip departure date. Covered Expenses:

1. any cancellation charges imposed by a travel agency, tour operator, or other recognized travel supplier for the Covered Trip;
2. any prepaid, unused, non-refundable airfare and sea or land accommodations;
3. any other reasonable, additional Trip expenses for travel, lodging, or scheduled events that are prepaid, unused, and non-refundable.

Trip Cancellation – Terrorism Benefit

We will reimburse the non-refundable money an Insured Person paid for his or her Trip, up to the Benefit Maximum shown in the *Schedule of Benefits*, if the Insured Person is prevented from taking his or her Trip as the result of Terrorism prior to the Trip. "Terrorism" means:

1. An act of violence directed against American interests and determined by United States officials to be a terrorist act. The terrorist act must occur within the country scheduled to travel to and after the effective date of the Insured Person's Trip Cancellation coverage and within 45 days of the date the Insured Person is originally ticketed to travel; or
2. An act of violence directed at or occurring in an aircraft traveling or scheduled to travel between the United States and a country where the Insured Person is originally ticketed to travel that is determined by United States officials to be a terrorist act. The terrorist act must occur after the effective date of the Insured Person's Trip Cancellation coverage and within 45 days of the date the Insured Person is originally ticketed to travel; or

3. The issuance of a travel warning by the United States State Department's recommending that travel to a country where the Insured Person is originally ticketed to travel and during the time the Insured Person is scheduled to travel, be avoided. The travel warning must be issued after the effective date of the Insured Person's Trip Cancellation coverage.

Trip Delay Benefit

We will reimburse Covered Expenses up to \$150 per person per day subject up to 5 days subject to a \$750 Maximum Benefit if an Insured's trip is delayed for more than 12 hours.

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 the Insured's Trip. Travel Delay must be caused by one of the following reasons:

- Injury, Sickness or death of the Insured Person;
- carrier delay;
- lost or stolen passport, travel documents or money;
- Natural Disaster;
- the Insured being delayed by a traffic accident while en route to a departure;
- hijacking;
- unpublished or unannounced strike;
- civil disorder or commotion;
- riot;
- inclement weather which prohibits Common Carrier departure;
- a Common Carrier strike or other job action;
- equipment failure of a Common Carrier;
- or the loss of the Insured's and/or traveling companion's travel documents, tickets or money due theft.

The Insured's Duties in the Event of Loss: The Insured must provide Us with proof of the Travel Delay such as a letter from the airline, cruise line, or Tour operator/ newspaper clipping/ weather report/ police report or the like and proof of the expenses claimed as a result of Trip Delay.

Trip Interruption Benefit

We will reimburse the cost of a round-trip economy air and/or ground transportation ticket of the Insured Person's trip, if his or her trip is interrupted as the result of:

- the death of a Family Member; or
- the unforeseen Injury or Sickness of the Insured Person or a Family Member. The Injury or Sickness must be so disabling as to reasonably cause a trip to be interrupted.

The total benefits payable under the Trip Interruption Benefit will not exceed the maximum stated in the *Schedule of Benefits*.

Chaperone Replacement Benefit

In the event that the official chaperone of the Policyholder is prevented from continuing his to her Trip due to Injury, Sickness or death to him or her or an Immediate Family Member that occurs after the Trip begins and before the Trip scheduled termination date, We will pay for the reimbursement of:

1. the replacement chaperone, up to the published rate of a round trip economy class ticket from his or her place of permanent residence to the next scheduled destination where the replacement can join the Trip; and
2. returning chaperone, up to the published rate of a round trip economy class ticket from his or her assigned location back home.

The Benefit Maximum per incident for both chaperones is shown in the *Schedule of Benefits*. We will only pay one Chaperone Replacement Benefit per Trip.

Personal Property Benefit

We will reimburse the Insured Person the reasonable cost, up to the Benefit Maximum shown in the *Schedule of Benefits* after satisfaction of the Deductible, for replacement of any personal property that is lost or totally destroyed while the Insured Person is on his or her Trip. Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period. The Insured Person must demonstrate that he or she has taken reasonable precautions for the safety and security of any covered property, and We require certification by a police or security authority in an incident report.

For any claim the Insured Person makes under this Benefit, We are entitled to make reasonable repairs or salvage efforts to restore his or her personal property or to keep the damaged property if We choose to do so. We will require valid receipts of replacement goods prior to payment of any benefits.

“Personal Property” means personal goods belonging to the Insured or for which the Insured is responsible and are taken on the Trip or acquired by the Insured during the Trip. It does not include vehicles (including aircraft and other conveyances) or their accessories or equipment or laptops.

Emergency Medical Evacuation Benefit

We will pay benefits for Covered Expenses incurred up to the maximum limit stated in the *Schedule of Benefits*, if a Medical Emergency commencing during the Period of Coverage results in the Emergency Medical Evacuation of the Insured Person. The Insured Person’s Doctor must certify that the severity of the Insured Person’s Medical Emergency requires an Emergency Medical Evacuation. Benefits will not be payable unless the Assistance Company authorizes in advance, and services are rendered by the Assistance Company. All transportation arrangements must be by the most direct and economical route.

Covered Expenses include Medical Transportation, Dispatch of a Doctor or Specialist, Return of Dependent Child(ren), Escort Services, and Transportation After Stabilization.

Repatriation of Mortal Remains Benefit

We will pay the reasonable Covered Expenses incurred up to the maximum limit as stated in the *Schedule of Benefits*, to return the Insured Person’s remains to his/her Home Country or Permanent Residence, if he or she dies. Covered Expenses include: expenses for embalming, cremation, least costly coffin or container appropriate for transportation, shipping costs including necessary government authorizations, and Escort Services (expenses for an Immediate Family Member or companion who is traveling with the Insured Person to join the Insured Person’s body during the repatriation to the Insured Person’s place of residence).

Benefits will not be payable unless the Assistance Company authorizes in advance, and services are rendered by the Assistance Company. All transportation arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the Usual and Customary Charges for similar transportation in the locality where the expense is incurred.

Note: All Covered Expenses in connection with either **Emergency Medical Evacuation** or **Repatriation of Mortal Remains** must be pre-approved and authorized by an Assistance Company representative appointed by the Company.

Security Evacuation (Comprehensive)

Coverage (up to the amount shown in the Brochure’s *Schedule of Benefits*, Security Evacuation) is provided for security evacuations for specific Occurrences. To view the covered Occurrences and to download a detailed PDF of this brochure, please go to the following web page: http://www.culturalinsurance.com/cisi_forms.asp. Benefits are subject to the Maximum Limit shown in the *Schedule of Benefits*.

Exclusions and Limitations

We will not pay Accidental Death and Dismemberment Benefits for any loss or Injury that is caused by or results from:

- Disease of any kind.
- Bacterial infections except pyogenic infections which occur from an accidental cut or wound.
- Neuroses, psychoneuroses, psychopathies, psychoses or mental or emotional diseases or disorders of any type.
- Intentionally self-inflicted Injury; suicide or attempted suicide (Applicable to Accidental Death and Dismemberment benefits only).
- War or any act of war, whether declared or not.
- Injury sustained while riding as a pilot, student pilot, operator, or crew member, in or on, boarding or alighting from, any type of aircraft.
- Injury occasioned or occurring while committing or attempting to commit a felony, or to which the contributing cause was the Insured Person being engaged in an illegal occupation.

In addition, this Insurance does not cover Medical Expense Benefits for:

- Charges for treatment which is not Medically Necessary.

- Charges for treatment which exceed Reasonable and Customary charges.
- Charges incurred for surgery or treatments which are experimental/investigational, or for research purposes.
- Services, supplies or treatment, including any period of Hospital confinement, which were not recommended, approved and certified as Medically Necessary and reasonable by a Doctor.
- War or any act of war, whether declared or not.
- Injury sustained while participating in professional athletics.
- Routine physicals, immunizations, or other examinations where there are no objective indications or impairment in normal health, and laboratory, diagnostic or x-ray examinations, except in the course of an Injury or Sickness established by a prior call or attendance of a Doctor.
- Treatment of the temporomandibular joint.
- Any treatment, service or supply not specifically covered by the Policy.
- Services or supplies performed or provided by a Relative of the Insured Person, or anyone who lives with the Insured Person.
- Cosmetic or plastic surgery, except as the result of a covered Injury.
- Elective Surgery or Elective Treatment which can be postponed until the Insured Person returns to his/her Home Country or Permanent Residence, where the objective of the trip is to seek medical advice, treatment or surgery.
- Treatment and the provision of false teeth or dentures, normal hearing tests and the provision of hearing aids.
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye glasses or for the fitting thereof, unless caused by an Injury incurred while insured hereunder.
- Treatment while confined primarily to receive custodial care, educational or rehabilitative care, or nursing services.
- Congenital abnormalities and conditions arising out of or resulting therefrom.
- Expenses as a result of or in connection with the commission of a felony offense.
- Injury sustained while taking part in mountaineering where ropes or guides are normally used; hang gliding; parachuting; bungee jumping; racing by horse, motor vehicle or motorcycle; parasailing.
- Treatment paid for or furnished under any mandatory government program or facility set up for treatment without cost to any individual.
- Injury or Sickness covered by Workers' Compensation, Employers' Liability laws, or similar occupational benefits.
- Injuries for which benefits are payable under any no-fault automobile insurance policy.
- Routine dental treatment.
- Drugs, treatments or procedures that either promote or prevent conception, or prevent childbirth, including but not limited to: artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.
- Treatment for human organ tissue transplants and related treatment.
- Weak, strained or flat feet, corns, calluses, or toenails.
- Diagnosis and treatment of acne.
- Injury sustained while the Insured Person is riding as a pilot, student pilot, operator or crew member, in or on, boarding or alighting from, any type of aircraft.
- Dental care, except as the result of Injury to natural teeth caused by a Covered Accident, unless otherwise covered under this Policy.

In addition to the Policy Exclusions, We will not pay Personal Property Benefits for:

- loss or damage due to: a) moth, vermin, insects, or other animals; wear and tear; atmospheric or climatic conditions; or gradual deterioration or defective materials or craftsmanship; b) mechanical or electrical failure; c) any process of cleaning, restoring, repairing, or alteration.
- more than a reasonable proportion of the total value of the set where the loss or damaged article is part of a set or pair.
- cash, currency, devaluation of currency or shortages due to errors or omissions during monetary transactions.
- any loss not reported to either the police or transport carrier within 24 hours of discovery.
- any loss due to confiscation or detention by customs or any other authority.
- electronic equipment or devices including, but not limited to: cellular telephones; citizen band radios; tape players; radar detectors; radios and other sound reproducing or receiving equipment; PDAs; BlackBerrys; laptop computers; and handheld computers.

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.

Subrogation

To the extent the Company pays for a loss suffered by an Insured Person, the Company will take over the rights and remedies the Insured Person had relating to the loss. This is known as subrogation. The Insured Person must help the Company to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over an Insured Person's rights, the Insured Person must sign an appropriate subrogation form supplied by the Company.

Definitions

Company shall be ACE American Insurance Company.

Covered Accident means an event, independent of Sickness or self-inflicted means, which is the direct cause of bodily Injury to an Insured Person.

Covered Expenses means expenses which are for Medically Necessary services, supplies, care, or treatment due to Sickness or Injury, prescribed, performed or ordered by a Doctor, and Reasonable and Customary charges incurred while insured under this Policy, and that do not exceed the maximum limits shown in the *Schedule of Benefits*, under each stated benefit.

Deductible means the amount of eligible Covered Expenses which are the responsibility of each Insured Person and must be paid by each Insured Person before benefits under the Policy are payable by Us. The Deductible amount is stated in the *Schedule of Benefits*, under each stated benefit.

Dependent means an Insured Person's lawful spouse or an Insured's unmarried child, from the moment of birth to age 19, 25 if a full-time student, who is chiefly dependent on the Insured for support. A child, for eligibility purposes, includes an Insured's natural child; adopted child, beginning with any waiting period pending finalization of the child's adoption; or a stepchild who resides with the Insured or depends on the Insured for financial support. A Dependent may also include any person related to the Insured by blood or marriage and for whom the Insured is allowed a deduction under the Internal Revenue Code.

Insurance will continue for any Dependent child who reaches the age limit and continues to meet the following conditions: 1) the child is handicapped, 2) is not capable of self-support and 3) depends mainly on the Insured for support and maintenance. The Insured must send Us satisfactory proof that the child meets these conditions, when requested. We will not ask for proof more than once a year.

"Dependent" also means an Insured Person's Domestic Partner. "Domestic Partner" means a person of the same or opposite sex of the Insured Person who: 1) shares the Insured Person's primary residence; 2) is financially interdependent with the Insured Person in each of the following ways; a) by holding one or more credit or bank accounts, including a checking account, as joint owners; b) by owning or leasing their permanent residence as joint tenants; c) by naming, or being named by the other as a beneficiary of life insurance or under a will; d) by each agreeing in writing to assume financial responsibility for the welfare of the other. 3) has signed a Domestic Partner declaration with Insured Person, if recognized by the laws of the state in which he or she resides with the Insured Person; 4) has not signed a Domestic Partner declaration with any other person within the last 12 months; 5) is 18 years of age or older; 6) is not currently married to another person; 7) is not in a position as a blood relative that would prohibit marriage.

Doctor as used in this Policy means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the jurisdiction where such professional services are performed.

Effective Date means the date the Insured Person's coverage under the Policy begins. An Eligible Person will be insured on the latest of: 1) the Policy Effective Date; 2) the date he or she is eligible; or 3) the date requested by the Participating Organization provided the required premium is paid.

Elective Surgery or **Elective Treatment** means surgery or medical treatment which is not necessitated by a pathological or traumatic change in the function or structure in any part of the body first occurring after the Insured Person's effective date of coverage. Elective Surgery includes, but is not limited to, circumcision, tubal ligation, vasectomy, breast reduction, sexual reassignment surgery, and sub-mucous resection and/or other surgical correction for deviated nasal septum, other than for necessary treatment of covered purulent sinusitis. Elective Surgery does not apply to cosmetic surgery required to correct Injuries suffered in a Covered Accident. Elective Treatment includes, but is not limited to, treatment for acne, nonmalignant warts and moles, weight reduction, infertility, and learning disabilities.

Eligible Benefits means benefits payable by Us to reimburse expenses that are for Medically Necessary services, supplies, care, or treatment due to Sickness or Injury, prescribed, performed or ordered by a Doctor, and Reasonable and Customary charges incurred while insured under this Policy; and which do not exceed the maximum limits shown in the *Schedule of Benefits* under each stated benefit.

Emergency means a medical condition manifesting itself by acute signs or symptoms which could reasonably result in placing the Insured Person's life or limb in danger if medical attention is not provided within 24 hours.

Emergency Medical Evacuation means: a) the Insured Person's medical condition warrants immediate transportation from the place where the Insured Person is located (due to inadequate medical facilities) to the nearest adequate medical facility where

medical treatment can be obtained; or b) after being treated at a local medical facility, the Insured Person's medical condition warrants transportation with a qualified medical attendant to his/her Home Country or Permanent Residence to obtain further medical treatment or to recover; or c) both a) and b) above.

Family Member or Immediate Family Member means an Insured Person's spouse, domestic partner, child, brother, sister, parent, grandparent, or immediate in-law.

Home Country means the country where an Insured Person has his or her true, fixed and permanent home and principal establishment or the United States. Coverage under this Policy is extended to U.S. citizens traveling to U.S. Territories.

Hospital as used in this Policy means, except as may otherwise be provided, a Hospital (other than an institution for the aged, chronically ill or convalescent, resting or nursing homes) operated pursuant to law for the care and treatment of sick or Injured persons with organized facilities for diagnosis and surgery and having 24-hour nursing service and medical supervision.

Injury wherever used in this Policy means bodily Injury caused solely and directly by violent, accidental, external, and visible means occurring while this Policy is in force and resulting directly and independently of all other causes in a loss covered by this Policy.

Insured Person(s) means a person eligible for coverage under the Policy as defined in "Eligible Persons" who has applied for coverage and is named on the application if any and for whom We have accepted premium. This may be the Primary Insured Person or Dependent(s), if eligible for coverage under the policy and the required premium is paid.

Medically Necessary or Medical Necessity means services and supplies received while insured that are determined by Us to be: 1) appropriate and necessary for the symptoms, diagnosis, or direct care and treatment of the Insured Person's medical conditions; 2) within the standards the organized medical community deems good medical practice for the Insured Person's condition; 3) not primarily for the convenience of the Insured Person, the Insured Person's Doctor or another service provider or person; 4) not experimental/investigational or unproven, as recognized by the organized medical community, or which are used for any type of research program or protocol; and 5) not excessive in scope, duration, or intensity to provide safe, adequate, and appropriate treatment.

Mental and Nervous Disorder means a Sickness that is a mental, emotional or behavioral disorder.

Permanent Residence or Country of Residence means the country where an Insured Person has his or her true, fixed and permanent home and principal establishment, and to which he or she has the intention of returning.

Pre-Existing Condition means an illness, disease, or other condition of the Insured Person within 180 days prior to the Insured Person's coverage became effective under the Policy: 1) first manifested itself, worsened, became acute, or exhibited symptoms that would have caused a person to seek diagnosis, care, or treatment; or 2) required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or 3) was treated by a Doctor or treatment had been recommended by a Doctor.

Reasonable and Customary means the maximum amount that We determine is Reasonable and Customary for Covered Expenses the Insured Person receives, up to but not to exceed charges actually billed. Our determination considers: 1) amounts charged by other service providers for the same or similar service in the locality where received, considering the nature and severity of the bodily Injury or Sickness in connection with which such services and supplies are received; 2) any usual medical circumstances requiring additional time, skill or experience; and 3) other factors We determine are relevant, including but not limited to, a resource based relative value scale.

Relative means spouse, Domestic Partner, parent, sibling, child, grandparent, grandchild, step-parent, step-child, step-sibling, in-laws (parent, son, daughter, brother and sister), aunt, uncle, niece, nephew, legal guardian, ward, or cousin of the Insured Person.

Sickness wherever used in this Policy means illness or disease of any kind contracted and commencing after the Effective Date of this Policy and covered by this Policy.

Termination of Insurance means the Insured Person's coverage will end on the earliest of the following date: 1) the Policy terminates; 2) the Insured Person is no longer eligible; 3) of the last day of the Term of Coverage, requested by the Participating Organization, applicable to the Insured Person; or 4) the period ends for which premium is paid.

Termination of the Policy will not affect Trip coverage, if premium for the Trip is paid prior to the actual start of the Trip.

U.S. Territories means lands that are directly overseen by the United States Federal Government. A list of these territories would include the United States Virgin Islands, Guam, American Samoa, Northern Mariana Islands, and Puerto Rico.

We, Our, Us means the insurance company underwriting this insurance.

IMPORTANT NOTICE

This policy provides travel insurance benefits for individuals traveling outside of their home country. This 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

This information provides a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued in the state in which the policy was delivered under form number AH- 15090. Complete details may be found in the policy on file at your school's office. The policy is subject to the laws of the state in which it was issued. Please keep this information as a reference.

For residents of Maryland: Any Person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit, or knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For residents of New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

For residents of New York: Any person who knowingly and with intent to defraud any Insurance Company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

For residents of Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

For residents of Oklahoma: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

For residents of Oregon: Any person who knowingly, and with intent to defraud any insurance company or other persons files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, may be subject to prosecution for insurance fraud.

For residents of Pennsylvania: Any person who knowingly and with the intent to defraud any Insurance Company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For claimants not residing in Alabama, Arkansas California, Colorado, District of Columbia, Florida, Kansas, Kentucky, Louisiana, Maine, Maryland, New Jersey, New Mexico, New York, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Virginia nor Washington: Any person who, knowingly presents a false or fraudulent claim for payment of loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.



Cultural Insurance Services International – Claim Form

- ▶ **Program Name:** Valencia College
- ▶ **Policy Number:** 23 GLM N14301641
- ▶ **Participant ID Number** (from the front of your insurance card):

Mailing Address: 1 High Ridge Park, Stamford, CT 06905 | **E-mail:** claimhelp@mycisi.com | **Fax:** (203) 399-5596
 For claim submission questions, call (203) 399-5130 or e-mail claimhelp@mycisi.com

INSTRUCTIONS:

1. **Fully complete** and sign the medical claim form for each occurrence, indicating whether the Doctor/Hospital has been paid.
2. Attach **itemized bills** for all amounts being claimed. *We recommend you provide us with a copy and keep the originals for yourself.
3. Approved reimbursements will be paid to the provider of the service unless otherwise indicated.
4. Submit claim form and attachments via mail, e-mail, or by fax (provided above).

See next page for state specific disclaimers, claimant cooperation provision and additional claim submission instructions.

*****IMPORTANT:** If your claim pertains to an Accident, SECTION 2 MUST be completed. If your claim pertains to a Sickness/Illness, SECTION 3 MUST be completed. Failure to complete one of these sections (whichever section pertains to your claim), will cause a delay as we will request for you to complete this form again to include this necessary information in order to process your claim. For claims related to one of the Travel Assistance Benefits, see Section 5.

SECTION 1: NAME AND CONTACT INFORMATION OF THE INSURED

Name of the Insured: _____ Date of Birth: ____/____/____
 (month/day/year)

*Please indicate which is your home address: U.S. Address Address Abroad

U.S. Address: _____
 street address apt/unit # city state zip code

Address Abroad: _____

E-mail Address: _____ Phone Number: _____

SECTION 2: IF IN AN ACCIDENT***

Date of Accident: ____/____/____ Place of Accident: _____ Date of Doctor/Hospital Visit: ____/____/____

Description/Details of Injury (attach additional notes if necessary): _____

SECTION 3: IF SICKNESS/ILLNESS***

Description of Sickness/Illness (attach additional notes if necessary): _____

Onset Date of Symptoms: ____/____/____ Date of Doctor/Hospital Visit: ____/____/____

Have you had this Sickness/Illness before? YES NO If yes, when was the last occurrence and/or doctor/hospital visit? _____

SECTION 4: REIMBURSEMENT***

Have these doctor/hospital bills been paid by you? YES NO

If no, do you authorize payment to the provider of service for medical services claimed? YES NO

If yes, you must include the payment receipt(s). Any eligible reimbursements will be made in U.S currency (USD) via check. If you would like your eligible reimbursement in another currency via wire transfer, please contact CISI at 203-399-5130 or claimhelp@mycisi.com for instructions.

Please note if you are submitting a claim for prescription medication, you must submit the prescription receipt. This will include your name, the name of the prescribing physician, name of the medication, dosage, date and amount billed. Cash register receipts will not be considered for reimbursement.

SECTION 5: FOR CLAIMS UNRELATED TO A MEDICAL INCIDENT PLEASE CHECK THE APPROPRIATE BOX BELOW:

In order to claim monies back related to one of the below benefits, you **MUST** submit the requested documentation found on the following page (**Page 2**).

- TRIP CANCELLATION/ TRIP DELAY TRIP INTERRUPTION QUARANTINE PERSONAL PROPERTY
 CHAPERONE REPLACEMENT EMERGENCY MEDICAL REUNION

Please provide us with the relevant details of your incident below or the details and value of your loss. You may attach an additional page if necessary:

STOP! Please see next page for claim submission instructions specific to each of these benefits.

SECTION 6: CONSENT TO RELEASE MEDICAL INFORMATION

I hereby authorize any insurance company, Hospital or Physician or other person who has attended or examined me, including those in my home country to furnish to Cultural Insurance Services International or any of their duly appointed representatives, any and all information with respect to any sickness/illness or injury, medical history, consultation, prescriptions or treatment, and copies of all hospital or medical reports. A photo static copy of this authorization shall be considered as effective and valid as the original.

I certify that the information furnished by me in support of this claim is true and correct.

Name (please print): _____

Signature: _____ Date: _____

Cultural Insurance Services International – Claim Form Page 2

Instructions for Claim Submission on Unrelated to a Medical Incident

Quarantine, you must submit:

- Proof of positive test.
- Proof of Quarantine requirement:
 - a) If required by treating physician/medical authority, a letter must be from the treating physician.
 - b) If required by local government officials or authorities, a letter must come from the governmental official or authority. If individual letters are no longer being issued in the country of destination, provide proof of government requirement via verifiable source (i.e. local government website, etc).
 - c) If no local government guideline exists but insured is unable to travel back to the US due to the airline's adherence to CDC travel guidelines requirements, specify this clearly on claim form and include original flight itinerary.
- Proof of negative test or date of recovery paperwork, showing you can travel again.
- Receipts for any eligible expense.
- Proof of non-refundable expenses.

Trip Cancellation, you must submit:

- Proof of non-refundable expenses must be provided.
- Proof of Payment.
- Letter stating reason for not traveling (if due to a medical condition, a detailed letter must be from the treating physician).

Trip Delay, you must submit:

- Proof of delay.
- Receipts for any eligible expense.

Trip Interruption, you must submit:

- Proof of Payment
- Flight Itinerary including your name, travel dates and departure and arrival locations.
- Letter stating reason for curtailing travel (if due to a medical condition, the letter must be from the treating physician).
- If death of a family member, obituary or a copy of the death certificate is required as proof.

Personal Property, you must submit:

- Itemized listing of items lost or stolen with approximate values at the time of loss.
- Police Report or report and response from transportation carrier.

Chaperone Replacement, you must submit:

- Flight Itinerary and proof of payment.
- Letter stating the reason for the replacement.
- Proof of Injury, Sickness or if death of a family member, obituary or a copy of the death certificate is required as proof.

Emergency Medical Reunion, you must submit:

- Proof of hospitalization, or if Felonious Assault, a report.
- Flight itinerary.
- Hotel Invoice.
- Meal Receipts.

Claimant Cooperation Provision: Failure of a claimant to cooperate with Us in the administration of a claim may result in the termination of a claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

For residents of Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution or confinement in prison, or any combination thereof.

For residents of Arkansas, Louisiana, New Mexico: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For residents of District of Columbia: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

For residents of California: For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

For residents of Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

For residents of Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

For residents of Kansas: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

For residents of Kentucky: Any person who knowingly and with intent to defraud any Insurance Company or other person files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is crime.

For residents of Rhode Island: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For residents of Maine, Tennessee, Virginia, Washington: It is a crime to knowingly provide false, incomplete or misleading information to an Insurance Company for the purpose of defrauding the Company. Penalties include imprisonment, fines and denial of insurance benefits.