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Click on any topic to be taken to that section. Click on the top of any page to return to the table of contents.
Dear colleague:

Greetings from the University of Missouri study abroad staff at the International Center. Thank you for your support of international education at MU. We believe that a study abroad experience can be one of the most rewarding and inspiring experiences of a student’s academic career. We are committed to helping MU fulfill its goal of internationalizing the campus by serving as the point office for study abroad programming. As a faculty program director, you have an opportunity to impact students and expose them to opportunities that will benefit them academically, personally and professionally.

Part of our responsibility includes assisting faculty to run high-quality, academically-sound study abroad programs in which reasonable precautions have been taken to ensure the health, safety and security of all participants. With this goal in mind, we have created this Field Guide for Faculty Program Directors. Please read it over and follow the guidelines carefully. The first sections provide great detail about how faculty program directors should respond to a crisis or emergency, while the next section deals with items that you should focus on completing before you depart MU. The other sections of this field guide provide copies of materials that you might find helpful while abroad. If you have any questions or concerns about the information included in this field guide, please do not hesitate to contact us.

We hope you will find the material helpful and informative in your quest to provide MU with a quality study abroad program that will assist in informing our students about the world. There may be sections of the guide that duplicate information you already have. We may have left out other information that you feel is important, in which case please let us know so we can include it in the next edition of this guide. We are working hard to be a resource for all faculty involved in leading study abroad programs, and your input regarding our services will help us to continue to succeed and improve in the future.

Thank you for your enthusiasm for international education and for providing a valuable study abroad option for MU students. We look forward to working with you throughout this process, and hope you will find our services useful.

Sincerely,

Barbara Lindeman
Director of study abroad

Morgan Swartz
Assistant director of study abroad
Faculty-led programs

Paulina Perkins
Associate director of study abroad

Becky Triatik
Study abroad coordinator

William Palmieri
Study abroad coordinator
Faculty-led programs
In any emergency situation, you will need to be in contact with the MU International Center and the appropriate study abroad staff member. The following is a list of important contact numbers:

**MU INTERNATIONAL CENTER**
- Office number: +1 573-882-6007
  (8 a.m.-5 p.m. Central Time, Monday–Friday)
- After-hours emergency number: +1 573-673-4756
  (please call the office during regular business hours)

**MU POLICE DEPARTMENT**
- +1 573-882-7201
  (MUPD will contact an International Center staff member at home)

**HTH WORLDWIDE INTERNATIONAL HEALTH INSURANCE FOR STUDY ABROAD**
- For medical evacuation and other 24/7 emergency assistance, call HTH Worldwide:
  > Outside the U.S.: +1 610-254-8771 (collect)
  > Within the U.S.: 800-257-4823
  > Email: globalhealth@hthworldwide.com
  *In an emergency, obtain appropriate medical care directly, then contact HTH Worldwide.
- For additional questions about the HTH plan:
  > Outside the U.S.: +1 610-254-8769
  > Within the U.S.: 888-243-2358
  > Email: customerservice@hthworldwide.com
  *Note: This information is on the back of the students’ HTH ID cards.

**OFFICE OF CIVIL RIGHTS AND TITLE IX**
- Online at titleix.missouri.edu/reporting (preferred method)
- Email Ellen Eardley (eardleye@missouri.edu) or call +1-573-882-3880

**INTERNATIONAL CENTER STUDY ABROAD STAFF DIRECT OFFICE NUMBERS**
Please do not give these phone numbers to students.
- Barbara Lindeman: +1 573-882-8381
  lindemanb@missouri.edu
- Morgan Swartz: +1 573-884-0909
  swartzmk@missouri.edu

**MU CAMPUS CONTACTS**

**COLLEGE OF AGRICULTURE, FOOD AND NATURAL RESOURCES**
Matt Pourney, director of study abroad
> pourneym@missouri.edu
2-64 Agriculture Building
phone: +1 573-882-8301
fax: +1 573-884-9409
cafnr.missouri.edu/study-abroad

**COLLEGE OF BUSINESS**
Gay Albright, director of international relations
> albrightj@missouri.edu
Karyn Cremeens, student services coordinator
> cremeensk@missouri.edu
307 Cornell Hall
phone: +1 573-884-5312
fax: +1 573-884-5718
business.missouri.edu/52/default.aspx
EMERGENCY CONTACT INFORMATION

COLLEGE OF EDUCATION
Gabrielle Malfatti, director of international and intercultural activities
> malfattirachellg@missouri.edu
218 Townsend Hall
phone: +1 573-882-0732
education.missouri.edu/international

COLLEGE OF ENGINEERING
Miguel Ayllon, international outreach coordinator
> ayllonm@missouri.edu
W1025 Thomas and Nell Lafferre Hall
phone: +1 573-884-8508
fax: +1 573-882-2490
engineering.missouri.edu/abroad

COUNSELING CENTER
119 Parker Hall, South Sixth Street
phone: +1 573-882-6601
fax: +1 573-884-4936
counseling.missouri.edu

INTERNATIONAL ADMISSIONS
230 Jesse Hall
phone: +1 573-882-3754

MU NEWS BUREAU
phone: +1 573-882-6211 (8 a.m.–5 p.m, Monday–Friday)
on-call service: +1 573-999-8756 (24/7)
munews.missouri.edu

OFFICE OF CASHIERS
15 Jesse Hall
phone: +1 573-882-3097
fax: +1 573-882-4453
cashiers.missouri.edu

OFFICE OF SERVICE LEARNING
Jason Kinnear, associate director of international programs
> kinnearj@missouri.edu
208 Lowry Hall
phone: +1 573-882-0227
fax: +1 573-882-5700
servicelearning.missouri.edu/global

OFFICE OF STUDENT FINANCIAL AID
11 Jesse Hall
phone: +1 573-882-7506
fax: +1 573-884-5335
financialaid.missouri.edu

OFFICE OF UNIVERSITY AFFAIRS
111 Jesse Hall
phone: +1 573-882-4523
fax: +1 573-884-4666
universityaffairs.missouri.edu

OFFICE OF THE UNIVERSITY REGISTRAR
125 Jesse Hall
phone: +1 573-882-7881
fax: +1 573-884-4666
registrar.missouri.edu

RISK AND INSURANCE MANAGEMENT
1105 Carrie Francke Drive
phone: +1 573-882-3735
fax: +1 573-882-7861
umsystem.edu/ums/departments/fa/management/risk

SCHOOL OF JOURNALISM
Fritz Cropp, director of international programs
> croppf@missouri.edu
Tonya Veltrop, director of study abroad
> veltropt@missouri.edu
Tami Lorenson, study abroad adviser
> lorenson@missouri.edu
76 Gannett Hall
phone: +1 573-884-6377
fax: +1 573-884-1841
mujournalismabroad.com

STUDENT HEALTH CENTER
University Physicians Building
1101 Hospital Drive
info line: +1 573-882-7481
administration: +1 573-882-9109
fax: +1 573-884-5370
studenthealth.missouri.edu
EMERGENCY RESPONSE

In this section, we will attempt to clarify MU’s expectations regarding the measures, under U.S. law, that should be taken by our overseas contacts to ensure the safety of our students. Each individual situation will demand a unique response, and we trust your judgment in weighing all of the factors and taking appropriate action within the guidelines provided. As MU’s primary contact overseas, you serve as our students’ main link with their home campus. As a faculty program director, it is your responsibility to read and understand the materials presented in this guide, seek clarification of any material that you do not understand or about which you have concerns and follow the procedures as outlined.

Recently, U.S. students who have been harmed while studying abroad and their parents have filed a number of lawsuits against U.S. universities and other agencies that sponsor study abroad programs. These cases have prompted U.S. universities that provide study abroad programs to re-evaluate their programs and procedures in order to make sure that significant steps are being taken to assure the safety of our students. When reviewing cases brought against U.S. universities and other study abroad providers, the courts have looked to see that the persons who are responsible for the students have used reasonable care in designing and operating their programs.

“Reasonable care” indicates that the people in charge have been responsible in helping students to avoid harm to themselves or their property. Another legal issue that has come to the forefront is a question of the degree to which the duty of “in loco parentis” applies to study abroad programs. “In loco parentis” means that the university, or study abroad program, assumes the role of a student’s parent(s). The courts have generally found that “in loco parentis” does not apply on the campus of the home university. However, it does appear that the courts are taking a different view overseas where a student’s lack of familiarity with the host country and culture causes the student to need more support. Pragmatically, this has meant that the courts are holding the universities responsible for conveying to the students enough information to ensure their safety in an unfamiliar environment. This includes providing information regarding the host country and culture through comprehensive orientations, written materials and individual student advising.

GENERAL SECURITY PRECAUTIONS*

As the faculty program director, you should:

1. Keep a copy of this field guide and MU emergency contact information within easy access while abroad.
2. Make sure that students know how to reach you 24/7 in case of emergency.
3. Make sure there are no signs posted that identify your program as having an affiliation with the U.S.
4. Encourage students to register their passports, addresses and phone numbers with the U.S. Embassy or other appropriate government agency.
5. Establish and maintain contact with the local police. If appropriate, invite them to make a presentation on security during orientation.
6. Keep up-to-date contact information (addresses and phone numbers) for each student. Establish a procedure for contacting them in case of emergency.
7. Ask students to provide you with contact information if they will be away overnight.
8. Discourage students from congregating in groups of Americans or foreigners or spending time in restaurants or bars known to be frequented primarily by foreigners (this can have a negative effect on integration with people from the host country).
9. Identify a travel agency that you would trust in case the students would need to be evacuated.
10. Establish contact with the U.S. Embassy and keep a copy of embassy phone numbers handy (if the majority of program participants are from the U.S.).
   ■ Make sure U.S. Embassy officials know how to reach you at any time.

*Adapted from Council on International Education Exchange “General Security Precautions to Take On-site”
EMERGENCY ACTION PLAN/CONTINGENCY PLAN

When an emergency occurs, chaos often ensues. Therefore, the International Center recommends that you have an emergency action plan in place at the beginning of a program. Students participating in the program should be informed of this plan, and their respective responsibilities, during the on-site orientation.

An emergency action plan should include:

- A requirement that students contact and check-in with family in the U.S.
- Designated student leader – in case you are incapacitated or unavailable
- Discussion of the potential crises that could occur in your area
- Designated primary and secondary meeting places (e.g., residence halls)
- Designated meeting times
- Line of communication with the International Center
- Phone tree to facilitate communication quickly between program participants and MU
- Alternative methods of communication if a physical meeting does not, or cannot, take place

It can also be helpful to set up several contingency plans of what students can do if they become separated from the group, lost or injured.

CRISIS PROCEDURES

The following are some helpful suggestions regarding what you can do before a potential crisis situation, what to do as a crisis breaks and a likely communication plan that would be provided for you during such a situation.

BEFORE A CRISIS

1. Make sure all program and contact information (e.g., student addresses and phone numbers, embassy phone numbers, etc.) are up to date and easy to access.

2. Forecast potential disasters and develop “what-if” scenarios. Think about aspects of your program that are more likely to be crisis prone, and consult with the International Center study abroad staff regarding those scenarios.

AFTER A CRISIS BREAKS

1. Perform an initial assessment of the incident, gathering as many facts as possible, concerning all of those involved and the exact nature and circumstances of the event. Ask who, when, where, why and how.
   - Begin keeping a log and complete an incident report form.

2. Concern for students’ physical and psychological well-being should influence all decisions – the student(s) affected as well as the other program participants.
   - In your log, record actions taken to ensure students’ well-being.

3. After you have attended to the students’ immediate needs, contact the International Center (see contact information on page 4).
   - In case of programs run by other MU academic units or offices, contact those offices directly (see contact information on pages 4 and 5).
   - If you are calling outside of normal business hours, contact MUPD (see contact information on page 4).

4. MU will assume full responsibility for dealing with the media. If you find yourself and your group in a crisis that will garner public relations or media attention, it is imperative that you immediately make contact with someone at the MU International Center (see contact information on page 4). Immediately means immediately, regardless of the time difference. All official responses, statements or comments on any issue or situation will be coordinated through the News Bureau.
Guidelines for media inquiries:

- **Do not** speak to a representative of the media before contacting the International Center or News Bureau. Much of the communication to the media can be handled from Columbia, so resist the entreaties by the media and refer them to the International Center.

- If you are contacted by a member of the media during an emergency or incident and you have **not** been in contact with the university, please use the following statement:
  
  “My first responsibility is to the students on this trip, their families and the university. I will be happy to discuss this matter with you after I have contacted those parties. Thank you for understanding.”

5. The International Center will bring together a crisis management team with News Bureau staff, content area experts and, if available/necessary, in-house counsel or other representatives of the administration.

6. The MU crisis management team and the News Bureau will develop a communication plan for disseminating information. Depending on the situation, the crisis management team may establish a “communication central” phone number and inform campus operators and all involved personnel to direct callers to this number.

- Calls will be logged, prioritized and returned systematically.
- They will determine all of the individuals and groups, internal and external, that need to be informed of the situation, and will determine whom they need to hear it from and in what order.
- The crisis management team and the News Bureau recognize that the press is also likely to request contact, or make contact, with students’ families.

**AS THE CRISIS UNFOLDS**

1. The MU crisis management team will hold briefings with important constituents, internal and external, as the situation evolves (if necessary).

2. The News Bureau, crisis management team and International Center will develop formal, written communications in the form of a situation fact sheet.

- This information will be available for distribution by staff at all levels and faxed in response to media queries.

- A fact sheet* might include:
  
  > The confirmed facts of the situation
  > Official university statements
  > Contact information and phone numbers
  > Information regarding university (host university and MU) resources that have been committed to rectify the situation
  > A time line for action

*All such fact sheets are considered works in progress and would be updated as the situation develops.

**AFTER THE CRISIS**

1. The MU crisis management team will contact you for a debriefing and to discuss potential changes to future practices, and to make sure that all key constituents have received relevant information.

If any of this sounds daunting, it is only a measure of the responsibility we undertake in extending our education environment to include the world. There are, however, sufficient resources on the MU campus and in the professional education and travel fields linked to MU to provide the assistance and support needed to a faculty member engaged in this type of activity. The challenge of creating a successful program abroad is more than equaled by the reward of its successful outcomes.
HEALTH EMERGENCIES

SERIOUS ACCIDENT OR ILLNESS (not leading to immediate death of student)

**Typical problems:** Auto accidents, recreational injury, serious illness, drug overdoses, loss of consciousness, swimming accident

**Response:** As the faculty program director, you should:

1. Assist the student in finding appropriate medical care in a hospital/clinic that you trust.
2. Assess the extent or severity of the accident/illness, usually through talking with the physician treating the student.
3. Begin writing a log, which you will update as the situation develops.
   - Complete a study abroad program incident report form for each incident that occurs.
4. Brief the International Center study abroad staff about the student’s condition.
   - You and the study abroad staff will follow these steps while respecting the privacy of the injured person.
   - The study abroad staff will contact the student’s designated emergency contact, depending on the severity of injury/illness.
5. Consult with the attending physician monitoring the emergency situation and brief the International Center.
   - In some cases, the student may need to be evacuated in order to receive appropriate medical treatment. Follow the evacuation procedure.
   - All students have insurance to cover medical evacuation through the mandatory health insurance policy.
   - The International Center study abroad staff may consult with MU Student Health Center to obtain a second opinion in regard to the medical treatment being given to the student.
   - Where feasible, a physician from the Student Health Center may be put in contact with the host country physician treating the student.
   - The International Center study abroad staff may inform campus officials such as the dean of students, the student’s academic dean and other appropriate MU offices as soon as possible.
   - If it appears necessary, a crisis management team, including a physician from the Student Health Center, will be convened.
6. Communicate with the study abroad staff, who will brief you in order to prepare you for media inquiries (see the guidelines for media inquiries section on page 8).
7. Inform the student’s professor(s) at the host university that the student will be absent from classes.
8. Provide appropriate information and reassurances to other MU program participants, along with the International Center study abroad staff.

In the unfortunate case of the death of a student, follow the protocol on page 17.

PSYCHIATRIC EMERGENCIES (disruptive or psychotic behavior, suicide attempt)

**Typical problems:** A student:

- Exhibits severe disruptive behavior that appears to have a psychiatric basis.
- Is believed to be severely emotionally disturbed and is creating disturbances, or is a danger to self or others.
- Has made a suicide attempt or threat, or has spoken with someone about the plan to do so.
- Is severely disruptive due to alcohol or drug use.
EMERGENCY PROCEDURES

Response: As the faculty program director, you should:

1. Talk to the participant and identify as many key people in the situation as possible.
2. Gather information on the actual behavior exhibited and the history of the problem.
3. Begin writing a log, which you will update as the situation develops.
   - Complete a study abroad program incident report form for each specific incident that occurs.
4. Assess the extent of the emergency.
5. Assess the student’s support network (family, friends, roommates, etc.).
6. Determine if the student will voluntarily seek help.
   - If yes, follow the procedures in option A.
   - If the student will not voluntarily seek help and appears to be a danger to self or others, follow the procedures in option B.
   - If the student will not voluntarily seek help, but does not appear to be a danger to self or others, follow the procedures in option C.

A. If the student will voluntarily seek help, you should:
   - Arrange to have the student seen by a counseling professional immediately.
   - Have the student escorted to the designated location of the appointment, preferably by one or two interested and supportive people.
   - Arrange and carry out hospitalization if necessary.
   - Brief the International Center study abroad staff regarding details of the situation.
     > The study abroad staff will consult with the MU Counseling Center about the student’s condition.
     > Where possible, the director of the counseling center will be put in contact with the individual in the host country treating the student’s condition.
     > In some cases, a student may need to be evacuated in order to receive appropriate treatment.
   - Notify the student’s designated emergency contact and other involved parties on a need-to-know basis, with the student’s consent.
   - In the absence of consent, work with information that is available from non-privileged sources in planning follow-up support.
   - Prepare to assist and support other involved persons using available resources.
   - Complete a study abroad program incident report form.

Note: If the student’s behavior remains a serious impediment to the educational process or a threat to safety, contact the International Center study abroad staff. They will work with the MU dean of students, director of the Counseling Center and other appropriate MU personnel to determine what other measures are necessary.

B. If the student will not voluntarily seek help and appears to be a danger to self or others, you should:
   - Assess who can be called upon to persuade the student to seek help (e.g., friend, roommate or therapist). Work with those people to persuade the student to obtain treatment.
   - Continue to encourage the student to seek help.
     > Brief the International Center study abroad staff regarding details of the situation.
     > The study abroad staff will consult with the Counseling Center regarding appropriate treatment for the student’s condition.
     > Where possible, the director of the Counseling Center will be put in contact with the individual in the host country treating the student’s condition.
     > In some cases, a student may need to be evacuated in order to receive appropriate treatment.
   - If appropriate, and if such procedures exist in the host country, the faculty program director may petition to have the student involuntarily committed to the hospital. In most circumstances, however, arrangements will be made to have the student sent back to the U.S. for hospitalization.
   - Complete a study abroad program incident form.
C. If the student will not voluntarily seek help, but does not appear to be a danger to self or others, you should:

- Assess who can be called upon to persuade the student to seek help. Work with those people to persuade the student to obtain treatment.
- Continue to encourage the student to seek help.
  > Brief the International Center study abroad staff regarding details of the situation.
  > The study abroad staff will consult with the Counseling Center regarding appropriate treatment for the student’s condition.
  > Where possible, the director of the Counseling Center will be put in contact with the individual in the host country treating the student’s condition.
  > In some cases, a student may need to be evacuated in order to receive appropriate treatment.
- Establish behavioral limits and carry them out to the extent the student will cooperate.
- If the student is breaking the law (e.g., vandalism, destruction of property) and continues to refuse to seek help, the International Center study abroad staff will consult with the Counseling Center and Office of Student Affairs.
  > The director of the Counseling Center will advise regarding appropriate treatment.
  > Complete a study abroad program incident report form for each specific incident.
- If disruptive behavior continues, notify and brief the International Center study abroad staff.

POTENTIALLY SERIOUS MENTAL HEALTH PROBLEMS

Typical problems: A student:

- Is missing class.
- Asks to take less than a full academic program.
- Withdraws from friends or favorite activities.
- Exhibits unusual behavior that is reported by the host family.

Possible causes:

- Clinical depression
- Eating disorder (e.g., anorexia, bulimia)
- Alcoholism

Note: These are just a few of the many possible causes of the problems described above. For more information on these issues, please see the health guides section on page 33.

Response: As the faculty program director, you should:

1. Begin writing a log, which you will update as the situation develops.
   - Inform the International Center study abroad staff of your observations.
   - The study abroad staff will contact the Counseling Center to discuss potential causes of the student’s behavior and an appropriate course of action. You will be informed of any recommendations.
   - The study abroad staff, director of the Counseling Center and faculty program director will work together to arrange follow-up treatment, such as locating an appropriate psychologist/psychiatrist.
   - If it is recommended that the student see a psychologist/psychiatrist, with the student’s approval, the director of the Counseling Center will be put in contact with the individual in the host country treating the student’s condition and will monitor the treatment.
2. Inform the International Center study abroad staff of any changes in the student’s behavior.
   - Complete a study abroad program incident report form.
OTHER EMERGENCIES

In the history of MU's study abroad programs, only a small number of students have been victims of crimes, and even fewer have committed crimes. In this section, we will detail the legal information students are told before they leave MU and the type of information we would like students to receive on-site. General guidelines for support, intervention and communication in the event of a legal emergency will be detailed.

CRIME AGAINST A STUDENT (excluding sexual assault)

**Typical problems:** A student is the victim of a robbery, assault or fight.

**Response:** As the faculty program director, you should:

1. Contact campus security and the local police.
2. Ensure that the physical and emotional needs of the student(s) are met.
3. Talk to the individual who reported the crime; identify as many key witnesses and facts as possible. Determine the identity and present location of the victim(s) and perpetrator(s).
4. Begin writing a log, which you will update as the situation develops.
   - Complete a study abroad program incident report form.
5. Contact the International Center. You will work with the study abroad staff to determine which people at MU and the host university need to be involved in order to ensure necessary support for the victim(s) and community.
   - For serious injury, see the protocol for serious accident or illness (not leading to immediate death of student) on page 9.
   - If/when a victim exhibits fear or shock, activate protocol for psychiatric emergencies, on page 9.
   - Brief the International Center on at least a daily basis until the crisis has subsided.
   - Contact the International Center before you respond to any media inquiries. If you are contacted about an MU student, do not give the student’s name or speak on behalf of MU without following the guidelines for media inquiries found in the crisis procedures section on page 8.

CRIME AGAINST A STUDENT: SEXUAL ASSAULT, SEXUAL HARASSMENT OR OTHER TITLE IX VIOLATION

**Typical problems:** A student is the victim of rape, attempted rape or other violent sexual assault, sexual harassment, sexual misconduct, stalking on the basis of sex, dating/intimate partner violence or sexual exploitation.

**Response:** As the faculty program director, you should:

1. Talk to the person reporting the crime, and determine the identity and location of the victim.
2. Clarify with the victim the degree to which the victim wishes to involve local authorities (e.g., the university or local police).
3. Discern any obvious physical or emotional disturbance.
4. If there is obvious physical injury, take the student to a trusted urgent care hospital/clinic.
   - If there is not obvious physical injury — with consent — have victim transported to a hospital/clinic you trust.
5. If there are signs of an obvious emotional disturbance, consult a psychologist/psychiatrist and provide immediate support to the victim.
6. Inform the student of the laws and procedures for dealing with sexual assault in the host country, as they may vary from the U.S.
   - For example, in the U.S. it is important to preserve the evidence of a sexual assault as it may be used in a court of law.
7. Report the situation to the International Center study abroad staff as soon as possible.
   - The director of the Counseling Center will be consulted to obtain advice for dealing with the crisis.
   - With the student’s consent, they will also inform the student’s designated emergency contact and aid the student in activating a support network.
   - Contact the International Center before you respond to any media inquiries. If you are contacted about an MU student, do not give the student’s name or speak on behalf of MU without following the guidelines for media inquiries found in the crisis procedures section on page 8.

8. File a report with the Office of Civil Rights and Title IX. Per MU policy, “any employee of the university who becomes aware of sex discrimination... (including sexual harassment, sexual misconduct, stalking on the basis of sex, dating/intimate partner violence or sexual exploitation) is a mandated reporter, regardless of whether the recipient of the behavior is a student, employee, volunteer or visitor of the university.” Please note that the reporting requirement applies regardless of whether the victim is a student, employee, volunteer or visitor to the university (and, by extension, your program).
   - The preferred method of reporting is online at titleix.missouri.edu/reporting.
   - Reports may also be made by phone (+1-573-882-3880) or email (eardleye@missouri.edu).

9. Begin writing a log, which you will update as the situation develops. Stress to the student that the information reported will be kept as confidential as possible.
   - Complete a study abroad program incident report form.

10. Provide regular briefings to the International Center.

If the victim declines assistance
1. Escort/transport the victim home or to a designated location.
2. Inform the victim that you will be in touch later to determine if assistance is desired.
3. Provide the victim with the number of a hospital/clinic, psychologist/psychiatrist and any other sexual assault crisis resources that may exist, along with the contact information for local law enforcement.
4. Contact a local psychologist/psychiatrist, brief that individual of the situation and that the victim has refused assistance, but may be in contact.
5. Report the situation to the International Center staff as soon as possible.
   - The study abroad staff will consult the director of the Counseling Center to obtain advice for dealing with the crisis.
   - With the student’s consent, they will also inform the student’s designated emergency contact and aid the student in activating a support network.
6. File a report with the Office of Civil Rights and Title IX. Per MU policy, “any employee of the university who becomes aware of sex discrimination... (including sexual harassment, sexual misconduct, stalking on the basis of sex, dating/intimate partner violence or sexual exploitation) is a mandated reporter, regardless of whether the recipient of the behavior is a student, employee, volunteer or visitor of the university.” Please note that the reporting requirement applies regardless of whether the victim is a student, employee, volunteer or visitor to the university (and, by extension, your program).
   - The preferred method of reporting is online at titleix.missouri.edu/reporting.
   - Reports may also be made by phone (+1-573-882-7915) or email (eardleye@missouri.edu).
7. Begin writing a log, with clear notation of the circumstances surrounding the offer of assistance and the student’s refusal to accept such assistance. You will continue to update this log as the crisis proceeds. Stress to the student that the information reported will be kept as confidential as possible.
   - Complete a study abroad program incident report form for each specific incident that occurs.
8. Provide regular briefings to the International Center study abroad staff.
9. Contact the International Center. You will work with the study abroad staff to determine who at MU and the host university need to be involved in order to ensure necessary support for the victim(s) and community.
   - For serious injury, see the protocol for serious accident or illness (not leading to immediate death of student) on page 9.
   - If/when a victim exhibits fear or shock, activate protocol for psychiatric emergencies, on page 9.

**Guidelines for talking with a victim of rape**

The following information should be used as a guideline for accomplishing steps three and four listed above.

- Encourage the student not to be alone. Emotional support is necessary and should be received immediately, no matter when the rape occurred.
- Encourage the student to get medical attention and visit a hospital or student health service to be examined immediately. The student should receive treatment for possible sexually transmitted diseases, and may have internal injuries that are not obvious.
- Encourage the student to report the attack to police and appropriate host university officials. Recommend the student have someone accompany the student when speaking with the authorities. Remember, rapists rarely attack just one person. By reporting the incident, the student may help break the pattern and potentially save someone else from a similar attack.
- Provide the student with help and support, such as professional counseling. The student has been through a trauma and should be allowed to process the event and feelings associated with the incident. Counseling can assist a student in the recovery process and minimize the effects of the incident.
- Remind the student that the student is not to blame. The student did not ask to be assaulted and is truly a victim of what happened.
- Provide the student with a list of resources at MU and/or the host organization (if applicable).

**CRIME COMMITTED BY A STUDENT**

During orientation at MU, students are informed they are subject to the laws of the host country(s) in which they are studying or traveling. Also, students are informed that the U.S. Embassy cannot get them out of jail if they commit a crime overseas; the embassy can only try to ensure that their human rights are not violated. The International Center study abroad staff and MU faculty members with expertise regarding the region where the students will be studying point out differences in the host country legal system that may come as a surprise to U.S. students.

**Typical problems:** A student is arrested for theft, assault or drug possession.

**Response:** As the faculty program director, you should:

1. Quickly assess the situation by obtaining as many details as possible.
   - Determine who, what, when, where, why and how.
2. Begin writing a log, which you will update as the situation develops.
   - Complete a study abroad program incident report form for each incident that occurs.
3. Immediately contact the U.S. Embassy Consular Office. Ask the officer for the names of lawyers who can give the student the legal help required and provide this information to the student.
   - The consular officer will also work to ensure that the student’s human rights are not violated.
4. Brief the International Center as soon as possible on the situation.
   - The study abroad staff will contact the student’s designated emergency contact and will provide that person with the contact information for the relevant U.S. Embassy.
   - The study abroad staff will convene a crisis management team (see additional information in the crisis procedures section on pages 7-8).
Contact the International Center before you respond to any media inquiries. If you are contacted about an MU student, do not give the student’s name or speak on behalf of MU without following the guidelines for media inquiries found in the crisis procedures section on page 8.

5. Visit the student wherever the student is being held, reassure the student and explain the legal procedures of the host country.
   ▪ Remain in contact with the embassy officer assigned to the student.

6. Provide regular updates (on at least a daily basis) to the International Center until the crisis has been resolved.

DISCIPLINE OF A STUDENT

Typical problems: A student:
- Has exhibited non-life threatening, violent behavior, or pushed or hit someone.
- Has repeatedly violated the cultural norms of the host country.
- Is believed to have plagiarized or cheated on coursework.
- Has consistently not attended or participated in class or group activities.
- Is severely disruptive because of alcohol or drug use.

Response: As the faculty program director, you should:

1. Talk to the participant and identify as many key people in the situation as possible.

2. Gather information on the actual behavior exhibited and the history of the problem.

3. Begin writing a log, which you will update as the situation develops.
   ▪ Fill out a study abroad program incident report form for each incident that occurs. Keep the original, give a copy to the student and send a copy to the International Center.

4. Assess the extent of the issues (e.g., repeated offense, serious issue).

5. Determine the level of reprimand:
   A. Verbal warning
   B. Written warning
   C. Termination from the study abroad program

   A. Verbal warning
   ▪ Arrange to meet with the student as soon as possible.
   ▪ Brief the International Center study abroad staff regarding details of the situation.
   ▪ Make and keep copies of any documents associated with the incident (e.g., medical reports, police reports, complaints).
   ▪ Explain the situation to the student and refer to the agreed upon and signed conditions of participation.
   ▪ Discuss your expectations for future behavior and agree on a plan of action with the student.
   ▪ Explain the procedure for discipline if the offense is repeated or another offense is committed (i.e., written warning, termination from program).
   ▪ Record the meeting and complete a study abroad program incident report form.
   ▪ Keep the original, give a copy to the student and send a copy to the International Center.

Note: If the student’s behavior remains a serious impediment to the educational process or a threat to safety, contact the International Center study abroad staff. They will work with the MU dean of students, director of the Counseling Center and other appropriate MU personnel to determine what other measures are necessary. If the student repeats the offense or commits a more serious one, please see options B or C.
B. Written warning

- Arrange to meet with the student as soon as possible.
- Brief the International Center study abroad staff regarding details of the situation.
- Make and keep copies of any documents associated with the incident (e.g., medical reports, police reports, complaints).
- Explain the situation to the student and refer to the agreed upon and signed conditions of participation.
- Discuss your expectations for future behavior and agree on a plan of action with the student.
- Explain the procedure for discipline if the offense is repeated or another offense is committed (i.e., termination from program).
- Record the meeting and complete a study abroad student conduct violation written warning form.
  > Keep the original, give a copy to the student and send a copy to the International Center.

Note: If the student’s behavior remains a serious impediment to the educational process or a threat to safety, contact the International Center study abroad staff. They will work with the MU dean of students, director of the Counseling Center and other appropriate MU personnel to determine what other measures are necessary. **If the student repeats the offense or commits a more serious one, please see option C.**

C. Termination from the study abroad program

- Arrange to meet with the student as soon as possible.
- Brief the International Center study abroad staff regarding details of the situation.
- Make and keep copies of any documents associated with the incident (e.g., medical reports, police reports, complaints).
- Explain the situation to the student and refer to the agreed upon and signed conditions of participation.
- Discuss past actions that led up to the termination or explain why the situation’s severity merits immediate termination.
- Explain the procedure for leaving the program.
  > The student must absent themselves from all premises used by the study abroad program within 48 hours and return to the U.S.
  > You, in conjunction with the International Center study abroad staff, must help the student in making arrangements to leave the program. A terminated student must not be left stranded.
- Record the meeting and complete a notification of termination from study abroad program form.
  > Keep the original, give a copy to the student and send a copy to the International Center.

Note: If the student’s behavior remains a serious impediment to the educational process or a threat to safety, contact the International Center study abroad staff. They will work with the MU dean of students, director of the Counseling Center and other appropriate MU personnel to determine what other measures are necessary.

**REPORT A MISSING STUDENT**

**Typical problems:** A student is reported missing by a roommate, other program participant, host family or professor.

**Response:** As the faculty program director, you should:

1. Notify the host university and local police. Ask them to check hospital admissions and city records for possible police information.
   - Contact the university’s student health or psychiatric services (if applicable) on the chance that the student has been admitted to their facilities.
2. Begin writing a log, which you will update as the situation develops.
   - Complete a study abroad program incident report form for each incident that occurs.
3. Inform the International Center that the student has been reported missing. The study abroad staff will convene a crisis management team that includes staff from the MU Office of Student Affairs (see additional information in the crisis procedures section on pages 7-8).
   - Contact the International Center before you respond to any media inquiries. If you are contacted about an MU student, do not give the student’s name or speak on behalf of MU without following the guidelines for media inquiries found in the crisis procedures section on page 8.

4. Visit or contact the student’s accommodations and talk with any neighbors, roommates, host family members or building managers.
   - If the student lives alone, ask the landlord to accompany you to the missing student’s apartment so you can look for information that might lead to finding the student.
   - If possible, designate a program leader or other participant to remain at the missing student’s accommodations with a cell phone so that they can contact you immediately if the student returns.

5. Ask any person who might come into contact with the student to get in touch with you immediately if the student returns.

6. Contact the student’s professors to determine when the student was last seen. Gather information on any unusual behavior that may have been exhibited.

7. If the student has not been located within 24 hours of the first report of disappearance, file a report with the local police.

8. Work with the student affairs office at the host university to coordinate appropriate actions and follow-up (if applicable).

9. Along with the study abroad staff, provide appropriate information and reassurances to other MU program participants.

10. Inform all appropriate persons on-site and at the International Center once the student has been located.
   - The study abroad staff will notify all other persons in the U.S.
   - If necessary, activate other protocols, such as serious accident or illness (page 9) or crimes against a student (pages 12-14).

DEATH OF A STUDENT

Typical problems: Fatal accident or illness, suicide or homicide.

Response: As the faculty program director, you should:

1. Verify the identity of the student.

2. Gather as much information as possible about the circumstances surrounding the student’s death.

3. Begin writing a log, which you will update as the situation develops.
   - Complete a study abroad program incident report form.

4. Contact the International Center.
   - The study abroad staff and MU dean of students will notify the student’s designated emergency contact (in person, if possible) and offer appropriate support.
   - Contact the International Center before you respond to any media inquiries. If you are contacted about an MU student, do not give the student’s name or speak on behalf of MU without following the guidelines for media inquiries found in the crisis procedures section on page 8.

5. Work with the study abroad staff in assisting the family (e.g., transportation arrangements, accommodations, meeting with the physicians, etc.).

6. Notify the U.S. Embassy or Consulate.

7. Coordinate a plan for dealing with the situation with the International Center and Office of Student Affairs.
   - They will construct a network to offer appropriate support to all involved parties, including close friends, roommates, host family, other MU program participants and the person who may have discovered the body.
8. Once the network is in place, inform the student’s roommate(s)/housemate(s) and close friends.
   - The International Center and Office of Student Affairs will notify the appropriate offices at MU and make sure all necessary paperwork is completed.
   - The MU dean of students will verify that appropriate contacts have been made. If deemed appropriate, a letter will be sent to the campus community.

POLITICAL EMERGENCIES AND NATURAL DISASTERS

While it is unlikely a coup d’état or natural disaster will occur in any of the countries in which MU conducts study abroad programs, many of the structures that need to be in place to deal with a crisis of this magnitude are the same ones that ensure the safety of a program on a daily basis. Many of the procedures listed below are already in place, and some are most appropriate for programs that mainly enroll U.S. students. Procedures for dealing with a catastrophic event will also be detailed in this section. For more information, please refer to the general security precautions section on page 6.

Typical problems:
- Political unrest: coup d’etat, violence toward Americans, severe rioting, civil unrest
- Natural disaster: earthquake, typhoon, flood

Response: As the faculty program director, you should:
1. Contact all students to make sure they are safe. If a student has been injured, follow the protocol for serious accident or illness (page 9).
   - Caution students about speculative communication and advise them to wait until clear information is available before contacting home.
2. Contact the U.S. Embassy or other official government agency to ask for advice and assistance.
   - If the embassy is closed, determine the location from which it is operating (e.g., another embassy in the country or in a neighboring country).
3. Gather information regarding the target of unrest and possible danger to U.S. citizens. This may include advice regarding minimizing the danger to students; probable impact of the event on the availability of food, water and medical supplies; the intensity of the emergency or political unrest; presence of emergency or military personnel; feasibility of continuing classes; etc.
4. Begin writing a log, which you will update as the situation develops.
   - Complete a study abroad program incident report form.
5. Brief the International Center immediately regarding the situation. The study abroad staff will:
   - Contact the U.S. Department of State’s Citizen Emergency Center (202-647-5225).
   - Contact the U.S. Embassy in your host country.
   - Contact U.S. study abroad offices at other institutions that have programs in the region to develop a common plan of action. They will continue contact with these offices as the situation develops.
   - Convene a crisis management team made up of senior administrators at MU (see additional information in the crisis procedures section on pages 7-8). This team will:
     > Consider immediate measures needed to ensure the health and safety of students and staff, along with additional issues regarding health, safety, academics, financial aid, public relations and legalities.
     > Develop a written action plan to be sent to each student, dealing with immediate student concerns and recommendations regarding appropriate student behavior. If conditions permit, students will submit written acknowledgment of receipt of the action plan to you.
     > Develop an evacuation plan (if appropriate). The plan will take into consideration:
       - Relative safety of various modes of transportation and travel routes, the costs of evacuation and the means for meeting these costs.
       - Possibility of splitting up the students into smaller groups, and having them reconvene later in a different location.
       - Resources available in the host country.
Guidelines to be utilized when speaking to the media or other individuals about the crisis. Please review the guidelines for media inquiries found in the crisis procedures section on page 8.

A list of people to be alerted once the crisis management plan is in place, including parents and families of the students abroad, the MU community, the media, state officials and legislators.

A plan for daily communication with key people and organizations. The International Center study abroad staff will serve as your link to MU and be in contact on a daily basis.

6. Communicate with the International Center about the plan of action developed by the crisis management team.
   - You will work with the study abroad staff to determine an appropriate course of action and means of disseminating information to students.
   - If you believe the plan will need to be modified, you should inform the study abroad staff, who will, in turn, make recommendations to the crisis management team.

7. Utilize available resources to carry out the decided-upon plan of action.

8. Once the crisis has ended, the study abroad staff and crisis management team will work with you to assess the impact of the event and provide any follow-up that may be needed.
   - Keep a log of all events, write a final report after the crisis ends and submit it to the International Center.
ON-SITE PROGRAM MANAGEMENT

Your main responsibility as faculty program director is to oversee the academic content of the study abroad program. This generally includes review of course syllabuses in conjunction with departmental colleagues at MU during program planning and regular visits to classes on-site. Students and parents expect you to be available to discuss any academic concerns that a student may be experiencing, and, if appropriate, to serve as a mediator with the host country professors or administrators.

In addition to academic responsibilities, you will also serve as a leader in terms of cultural adjustment and the health and safety of students while they are abroad. While students are held responsible for their own health and safety, you are asked to serve as a resource for students and to provide support in case of an emergency. Many first-time faculty program directors are surprised at the degree to which students look to them for support in dealing with homesickness and the process of cultural adjustment. It is important for you to understand your role in managing a study abroad program in the host country(s) and the correct procedures to employ in the case of an emergency.

This field guide is intended to be employed by all faculty and student leaders involved in organizing a study abroad program. Certain sections will apply to all types of study abroad programs, while others have been divided to address the differences between programs that are managed by the International Center and programs that are run by other departments on campus. For an overview of the responsibilities of a faculty program director, a program administration checklist is provided in the appendix of this guide (page 73).

PRE-DEPARTURE ORIENTATION

The International Center strives to prepare students for their time abroad. This is done through individual advising sessions and pre-departure orientations. The center provides students with cultural, travel, health and safety information through the Study Abroad General Pre-Departure Online Orientation.

This orientation stresses that students will need to take precautions to avoid being a victim of crime while abroad. In the general study abroad orientation manual and on the International Center’s website (international.missouri.edu/studyabroad), students are provided with guidelines for protecting themselves and their belongings while abroad. Students are also offered information about the services the U.S. Department of State provides, including consular information sheets that address issues concerning health and safety in the countries where the students will be studying. They are advised to consult the State Department website (travel.state.gov) for updates and to register their trip with the U.S. or other appropriate consulate.

The International Center recognizes that much of the specific information that students need is better imparted and received overseas. You are in a better position to alert students to concerns as they arise by constantly monitoring any unstable situations. You must provide a site-specific pre-departure orientation. Below is a list of items that should be covered in this orientation, and a checklist is provided in the appendix of this section (page 74).

Site-specific orientations must provide students with basic information regarding:

1. Health and safety concerns
   - Short-term study abroad and the impact of illness on program participation
   - Instruction to students on what to do if they become ill overseas
   - HTH Worldwide international health insurance (hthstudents.com) and UnitedHealthcare Global insurance policy (uhcglobal.com)
     > Parents have access to information about the HTH policy and benefits at hthparents.com
   - Health care system of the host country
   - Guidelines regarding transporting prescription medications overseas
   - Information on necessary immunizations, anti-malarials/malarial prevention and basic food and water safety (where applicable)
     > In these cases, students are given printouts from the Center for Disease Control website (cdc.gov) and are advised to check this site regularly.
2. Cultural concerns
   - Cultural adjustment and culture shock
   - Etiquette
   - Modesty and dress
   - Personal hygiene
   - Issues of gender, disability, race, religion, sexual orientation and identity abroad

3. Packing tips
   - What to take and what not to take

4. Travel information
   - Flight and other transportation options
   - Passport and visa requirements

5. Finances
   - Program costs
   - Personal finances (credit/debit cards, access to cash)

6. Academic expectations and requirements
   - Syllabus

MANAGING PROGRAM FINANCES
It is your responsibility, along with the study abroad office or administrative assistant, to track program expenditures and comply with MU financial procedures. While MU policies and procedures guide you in making financial decisions, the policies and guidelines may not cover every eventuality. If you have any questions about appropriate use of program money, you are encouraged to consult with the International Center or your department's finance officer.

PAYING PROGRAM EXPENSES
- MU travel credit card
  - Must be obtained through your academic department
- Expense advance
  - International Center-administered programs: You may be provided an expense advance for your program. These funds are used to cover any costs not arranged for and paid in advance.
  - Divisional programs: Please talk to your study abroad or administrative staff for specific information regarding the availability and attainment of funds.

TRACKING EXPENSES
International Center-administered programs
- Please keep itemized receipts for all purchases. If the vendor cannot provide a receipt, use the blank receipts provided to you by the International Center to record the expenditure.
  - You are required to submit original receipts to the International Center within one week of the end of the program, and are required to submit receipts for all program expenses with the exception of meals covered per diem.
  - Submitted hotel receipts must show a zero balance.
  - You will be reimbursed for valid, unexpected program expenses as long as there is money left in the budget.
  - In the event of an emergency, you will be reimbursed for all emergency-related expenses.
- Recording expenses/organizing receipts: The International Center can provide a Microsoft Excel spreadsheet for tracking of expenses.
ON-SITE PROGRAM MANAGEMENT

> Organize receipts by date and note the purpose. Whenever possible, cluster similar expenses from a single date on the same page (e.g., all entrance fees or train tickets) and provide a detailed description of each expense in the space provided.

> For group meals or activities, record the names of the students and faculty participating. Please be as detailed as possible to facilitate the quick processing of receipts upon your return.

> If you pay directly for any program expenses for which you did not receive an advance, you must document the use of such money.

Although documenting the use of program funds can be handled in various manners, please maintain a tracking system listing, by date, what expenses were incurred.

**Divisional programs**

Please talk to your study abroad or administrative staff for specific information regarding how funds should be tracked while you are abroad.

**Important:** The purchase of alcohol, including wine with meals, will not be reimbursed. You may not purchase alcohol for any program event or provide alcohol to students under any circumstances.

**ON-SITE RESPONSIBILITIES**

**ARRIVAL ON SITE**

After the last student has arrived or was expected to arrive, you should contact the MU International Center with verification that all of the program participants are safe and accounted for in the host country. **You must provide the International Center with your in-country contact information upon arrival** (if you have not already provided this information prior to departure).

**ON-SITE ORIENTATION**

Upon arrival in the host country, you must conduct an on-site orientation session. The most immediate and practical aspects of adjustment should be dealt with first. Students need to have a 24/7 emergency number where they can contact you, another university representative or a local program contact in the event of serious illness or injury. **Emergency procedures are detailed elsewhere in this field guide.**

During the first few days, students are usually engaged in exploration of their new environment. They begin to form views of the host country based on their interactions with the host country residents. You should provide ample opportunities for students to compare and discuss their experiences. Tours of the campus and city, organized by you or a trusted program provider, will help provide students with insights into the nature of daily life in the host country. The context in which students are presented with cultural differences may help them avoid drawing conclusions based on unrepresentative experiences.

**The following information should be covered in the on-site orientation:**

- Introduction of program staff, key host institution administrators, faculty members
- Description of the roles of the program staff, administrators and faculty members
- Faculty program director and student roles; program policies
  > It is important for you to schedule regular office hours to discuss students’ personal and academic concerns.
  > It is advisable to schedule individual meetings with students at the end of the first week on-site, as concerns often surface during this time.
- Host country basics
- Culture shock and adjustment issues
- Emergency action/contingency plan (see page 7)
- Personal safety in the host country (e.g., locations to avoid, traveling in pairs, etc.)
- Explanation of host country laws, especially regulations related to drug use and political activism by foreigners if they vary from those in the U.S.
Arrangements for accessing money (e.g., handling funds and financial emergency procedures)
- General introduction to the community and surrounding environment
  > Students should have tours of the city and campus (if applicable)
- Directions to the U.S. or other appropriate consulate
  > Follow-up to ensure that students have actually registered their passports
- Local transportation (e.g., how to use it, passes, student rates)
- Personal hygiene and differing cultural norms (e.g., left hand rule, use of deodorant, clothing, etc.)
- Appropriate dress (e.g., modesty, not standing out as an American, acceptable styles of dress as related to location or site visit)
- Common language phrases (e.g., polite greetings, common questions, basic phrases, emergency vocabulary, directions)
- Photography, especially restrictions and respectful use (e.g., museums, sites of religious importance, etc.)
- Medical and health facilities, what to do in case of a medical emergency
  > National healthcare system (where applicable)
- If there is such a system, assist students in enrolling in it and providing instructions for use
  > Procedures for dealing with illness – encourage students to take appropriate action before calling parents and alarming them unnecessarily
- Housing information and explanation of policies governing housing
- Appropriate conduct for program participants
- Cultural differences
  > Racial attitudes in the host country (if applicable)
  > Invite local students to mix with the incoming MU students
- Academic expectations, especially in terms of class attendance (emphasize that travel must not interfere with attendance)

After an on-site orientation, students should know how to contact:
- Law enforcement/police department (911 equivalent)
- Emergency room/hospital/doctor
- Nearest U.S. Embassy

LEADING EXCURSIONS AND ACTIVITIES
You will naturally want to take full advantage of the unique learning environment that studying abroad offers students. Excursions and outside activities allow for the addition of an experiential component to the program that can make classroom learning come alive for students. However, the organization of official program excursions is not without risk.

When an excursion or activity is an official part of an MU study abroad program, it is important that you understand the high degree of responsibility that is undertaken in terms of demonstrating reasonable care for student health and safety (for more information see the emergency response section on page 6). Students, their parents and the MU administration will expect that you have thoroughly investigated the advisability of the activity/excursion in light of health and safety concerns by consulting the U.S. Department of State website and trusted colleagues on-site.

In addition, it will be assumed that you have thoroughly vetted all persons who will be involved in organizing the activity/excursion. Excursions and activities must be integrally related to the academic purpose of the program. Remember that some activities, such as water sports, may be excluded from insurance coverage. Members of the International Center study abroad staff are very willing to serve as consultants if you desire to investigate the advisability of adding a particular activity/excursion to your program.
STANDARDS OF CONDUCT

The standards for student conduct on the MU campus continue to apply to MU students studying abroad. In addition, MU students planning to study or travel in another country agree to inform themselves of and abide by host country laws and standards of acceptable behavior. Students make both of these commitments when they sign the UM System Assumption of Risk and Release and Program Confirmation and Conditions of Participation forms, which state:

“I understand that each foreign country has its own laws and standards of acceptable conduct, including dress, manners, morals, politics, drug use and behavior. I recognize that behavior that violates those laws or standards could harm the university’s relations with those countries and the institutions therein, as well as my own health and safety. I will become informed of, and will abide by, all such laws and standards for each country to or through which I will travel during the program.”

Students also acknowledge that, due to the unique circumstances of a study abroad program, “procedures for notice, hearing and appeal applicable to student disciplinary proceedings at the university do not apply.” Students agree to return home at their own expense if they are dismissed from the program, and they acknowledge that they will not be entitled to a refund for fees or program costs if dismissed from the program. For examples of the UM System Assumption of Risk and Release and Program Confirmation and Conditions of Participation forms, see the participant forms section on page 30.

Academic dishonesty: MU guidelines regarding academic dishonesty, defined as “cheating, plagiarism or sabotage,” also apply to the study abroad context. The MU standard of conduct states:

“The Board of Curators realizes that academic honesty is essential for the intellectual life of the university. Faculty members have a special obligation to expect high standards of academic honesty in all student work. Students have a special obligation to adhere to such standards. In all cases of academic dishonesty, the instructor shall make an academic judgment about the student’s grade on that work and in that course. The instructor shall report the alleged academic dishonesty to the primary administrative officer.”

The primary administrative officer would be the student’s academic dean. The International Center study abroad staff will serve as a resource if you need to make a judgment call regarding dismissing an MU student from a study abroad program. All cases should be documented through the use of the incident report forms.

Sexual harassment: It is obviously not feasible to enforce MU official standards upon the residents of another country. However, all employees of MU, including the faculty program director and any assistants, are subject to the MU sexual harassment policies. In addition, all employees (with a few exceptions) are now mandatory reporters whenever they learn of sex discrimination against a student, employee, volunteer or visitor of the university. Please see the Office of Civil Rights and Title IX reporting contact information (page 4) to file a report.

Alcohol and drug use: The use of alcohol deserves special mention since MU students who are not of legal age to drink in the U.S. are often old enough to drink in the host country. The International Center again defers to MU campus standards for alcohol use to the greatest possible degree. This means that if participants in an MU study abroad program are found to be in possession of alcohol or drugs in the location where they are attending classes, they will be held accountable for the same violations applicable to students found in possession here on campus in Columbia. In other words, students are subject to sanction if they are found in possession of alcohol or illegal drugs in the location where they are living and attending classes abroad.

You have the authority to dismiss from your program students who violate either MU or host country standards of conduct. You also have the responsibility to explain to students the areas in which host country laws differ from U.S. laws, particularly concerning the use of alcohol and drugs. The International Center addresses these topics in the general and site-specific pre-departure orientations. Students are told that the penalties for possession of illegal drugs are almost always more severe overseas than in the United States. Overseas contacts are also asked to reinforce these differences as part of their on-site orientation.

During the site-specific pre-departure orientation you should brief all participants of your expectations regarding their behavior and what will or won’t be tolerated during the program. In particular, it is important
to be clear about the possible consequences of student misbehavior, including the possibility of program
dismissal without a refund. It is MU policy to dismiss students from a study abroad program if they use illegal
drugs. Experience has shown that dismissing one student from a program for substance abuse can be an
effective deterrent against future incidents. It is expected that you will provide students with suggestions for
activities or entertainment in the host country that do not involve alcohol.

As a faculty program director, you will be dealing with the varied personalities of each program participant.
Be advised that some students will either not disclose a pre-existing problem or will have had little or no
opportunity to learn the degree of drinking that leads to intoxication. In general, you should be prepared for
a much younger legal drinking age and stiffer penalties for possession and use of illegal drugs. If you have
questions about a substance abuse issue with a student, please refer to the health guides section on page
33. For more information on what to do if a student commits a crime, see the crime committed by a student
section on page 14.

Given the complexity of this issue, you are asked to contact the International Center immediately if a
participant is found in possession of alcohol or illegal drugs. The study abroad staff will work with you and
on-campus colleagues to determine an appropriate course of action.

**Warning:** In concert with MU campus policies, MU employees must never be viewed as promoting alcohol
use by students. It is against MU policy to use university funds to purchase alcohol for students. The MU
Office of General Counsel strongly advises against faculty members purchasing alcohol for students or
consuming alcohol with students during study abroad programs. When considering this issue, it is advisable
to remember that the university’s policy for providing legal defense and protection to employees for suits or
claims arising out of the performance of their duties requires a determination that the employee was acting
in good faith and within the scope of employment or authority.

**Discipline:** The best policy for dealing with student issues is prevention, meaning you should provide clear
expectations for student behavior from the beginning of the program during the site-specific pre-departure
orientation. If students are aware of expectations, steps taken in response to an incident and the possibility
of their termination from the program, they will be less likely to be disruptive. Per agreement of the
Conditions of Participation form, if an incident occurs, you can refer students to this form and explain how
their actions violated the agreement to participate in the program.

Student conduct problems could include: academic dishonesty, sexual harassment, alcohol or drug use,
violece, disruptiveness, repeated violation of cultural norms, lack of attendance/participation, absence.

The International Center has created several forms to document student incidents (copies of all forms can be
found in the incident report section on page 65):

- Incident report form: For immediate use after any incident to describe the event and the circumstances
  surrounding it.
- Written warning form: For a repeated offense, after the student has been given a verbal warning.
- Notification of termination: For responding to either an extremely serious, one-time offense or a repeated
  offense after the student has received both verbal and written warnings.

When incidents do occur, you should not feel you must deal with the situation alone, but rather should
communicate with the International Center study abroad staff, who will consult the MU emergency response
team to help rectify the problem. For more information, see the emergency response protocol (page 6) and
the discipline of a student section (page 15).
Dear study abroad participant,

Congratulations! On behalf of the International Center, it is our pleasure to inform you that you have been accepted, nominated or authorized for the program listed below.

- **Accepted** status means you have been officially accepted to the program listed below.
- **Nominated** status means your application to the program listed below will be submitted to the host university or provider with the full support of the International Center. All nominations are subject to review and approval by the host university or program provider.
- **Authorized** status means you have completed the necessary application paperwork for the International Center; however, all decisions regarding final acceptance to the program will be determined by the host university or provider.
- **Committed** status means you are confirmed for your program. Most MU divisional study abroad participants are listed in committed status.

You are about to begin an experience that we hope will be both exciting and life-changing. The International Center study abroad staff is here to support you as you prepare to depart, while you are abroad and when you return to MU.

Please be aware that your status on the program is dependent upon your continued meeting of the eligibility requirements for the program upon the conclusion of the semester.

Please click **Continue** at the bottom of this page and complete the post-decision procedures outlined on the page that follows this one. Once on your program page, you will be presented two options: Commit or Decline.

- If you wish to continue in the program, click **Commit** to accept your placement in the program.
- If you no longer wish to study abroad, please decline your placement in the program by clicking **Decline**. This will withdraw your application.

You must complete the requirements and commit to the program by the date posted in the important dates document (located under **Learning Content** in your myStudyAbroad account).

Please be certain to check your MU email account regularly for important information regarding the next steps in the process, including information about your host university application, any required student visas or other items specific to your program.

If you have any questions or are in need of additional information, please do not hesitate to contact your study abroad adviser directly.

Sincerely,

International Center
MYSTUDYABROAD STUDENT HOMEPAGE

MYSTUDYABROAD APPLICATION PAGE

Program: *Philippus Universitat, ISU-Marburg
Term/Year: Summer, 2012
Deadline: 02/20/2012
Dates: TBA

Commitment to Participate
Your status: Accepted
In order to participate in this program of study, you must state your intent and commitment by clicking the Commit button below. It is important to do this as soon as possible so that the office will be notified of your intent to participate in this program. If you wish to decline your admission into the program, click Decline.

Material Submissions
Click the following to view instructions and/or printable forms which require the physical submission of materials.

<table>
<thead>
<tr>
<th>Title</th>
<th>Received</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Information Form</td>
<td></td>
</tr>
<tr>
<td>Philippus Universitat, ISU-Marburg Application - Host University Materials</td>
<td></td>
</tr>
<tr>
<td>UM System Risk and Release - Parent or Legal Guardian</td>
<td>n/a</td>
</tr>
<tr>
<td>Faculty-Led Course Proposal for Study Abroad</td>
<td></td>
</tr>
<tr>
<td>Official Transcript</td>
<td></td>
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</tbody>
</table>

Signature Documents

international.missouri.edu/studyabroad
PARTICIPANT FORMS

MYSTUDYABROAD APPLICATION CERTIFICATION

(*) Indicates the question is required.

1. Probation verification (*)
   Are you currently 1) on academic probation, or 2) currently, or ever been, under any disciplinary sanction by the university?

   Please note that the fact that a student is on probation or under sanction will be taken into account when making a decision regarding that student’s application for study abroad and may result in the rejection of an application. As part of the application process, current academic and disciplinary standing will be reviewed. Failure to indicate probationary status may result in withdrawal of support for an application.

2. Permission to release information: participants (*)
   May the International Center release your name and email address to other present/potential study abroad participants?

3. Permission to release information: emergency contact (*)
   May the International Center provide information related to your program to the person listed as your emergency contact?

4. Certification
   I certify the following:
   ■ That the information in this application is complete and correct to the best of my knowledge.
   ■ I understand that any action on this application is contingent on review of all my grades until the time of departure for the program.
   ■ I further understand that if I incur a disciplinary sanction prior to my departure, it may result in the withdrawal of support for my nomination.
   ■ I understand that the application process may include supplementary materials, which I agree to complete promptly.
   ■ If accepted, I will participate in all required orientations and complete all evaluations.
     I authorize my study abroad program coordinator to forward my transcripts to the overseas studies program(s) to which I am applying.
   ■ I authorize the director of study abroad to release any information deemed relevant to my health or safety.
MYSTUDYABROAD HEALTH FORM

Health Information form:

Instructions:
The information you provide in this questionnaire will be reviewed by the MU Student Health Center. This information along with any reviewer feedback will only be available to your study abroad program leader, overseas program staff and/or health care professionals overseas in the event of a medical emergency.

Some affiliated program providers (Alliance, CIEE, IES, IFSA-Butler, ISA, KU, MSU and UWP) have their own health information review processes. In these cases, the information provided will be reviewed but will not be forwarded to the providers listed above. For more information, please contact your study abroad adviser.

(*) Indicates the question is required.

1. Health Care Issues (*)
List any health care issues (current or past) that you feel could affect your health while abroad. Include any serious illnesses, operations, injuries, and emotional/psychological conditions.

2. Allergies (*)
Do you have any allergies? If yes, please list any allergies that you have (including hay fever, environmental, asthma, food and/or any other allergies) and include the type of reaction and how it is currently managed.

3. Medications (*)
Are you currently taking any medications? If "Yes," please list any medications that you are currently taking (include dosage, generic name, and condition the medication was prescribed for). *Please note that in other countries it is not possible to fill prescriptions written in the U.S. In addition, it is not legal to mail medications from the U.S. to other countries. It is your responsibility to verify that the medication you are taking is legal in your host country, as well as where you plan to travel.

4. Additional Health Info (*)
Is there any additional health information that we should know about before you study abroad? If "Yes," please explain below.
PARTICIPANT FORMS

MYSTUDYABROAD UM SYSTEM ASSUMPTION OF RISK AND RELEASE

Study abroad provides a unique opportunity for academic achievement and personal growth. Study abroad also entails special risks. Please discuss both aspects of your prospective study abroad experience with a study abroad adviser. This release form specifies certain areas of risk that you should know about before you decide to participate in a study abroad program.

I have carefully read this release form before signing it. No representations, statements or inducements, oral or written, apart from the forgoing written statement, have been made. This agreement shall define my responsibilities relating to the program for which I have qualified at the University of Missouri in Columbia and shall be governed by the laws of Missouri, which shall be the forum for any lawsuits filed under or incident to this agreement or to the program.

1. Risk and release - 1 (*)

Risks of study abroad: I understand that participation in a University of Missouri study abroad program (specified “the program”) may involve risks not found in study at the University of Missouri. These risks include, but are not limited to, those risks involved in traveling to and within, and returning from, one or more foreign countries; foreign political, legal, social and economic conditions; different standards of design, safety and maintenance of buildings, public places and conveyances; local medical and weather conditions; and other matters described on a separate program risk form, which I have received, reviewed and initiated, and which is incorporated by reference in this release form. I have made my own investigation and am willing to accept these risks.

Institutional arrangements: I understand that the university does not represent or act as an agent for, and cannot control the acts or omissions of, any host institution, host family, transportation carrier, hotel, tour organizer or other provider of goods or services involved in the program.

Limits of university responsibility: I understand that the university cannot:

1. Guarantee the safety of participants or eliminate risk from the study abroad environment.
2. Monitor or control all the daily personal decisions, choices and activities of individual participants.
3. Prevent participants from engaging in illegal, dangerous or unwise activities.
4. Assure that U.S. standards of due process apply or provide or pay for legal representation for participants.
5. Assume responsibility for the actions of persons not employed or otherwise engaged by the university, for events that are beyond the control of the university and its subcontractors, or for situations that arise from the failure of a participant to disclose pertinent information.
6. Assure that home-country cultural values will apply on the program when these differ from those of the host university.
7. Be responsible for any injury or loss suffered when traveling independently or otherwise.

Health and safety:

1. I have consulted with a medical doctor or Christian Science practitioner and program coordinator with regard to my personal medical needs. There are no health-related reasons or problems that preclude my participation in the program.
2. I understand that I am required to maintain comprehensive insurance coverage that covers me overseas during my entire study abroad program. If I fail to maintain the required coverage, I recognize that the university is not obligated to attend to any of my medical or medication needs, and I assume all risk and responsibility therefore. If I require medical treatment or hospital care, in a foreign country or in the U.S., during the program, the university is not responsible for the cost of such treatment or care, I agree to promptly express any health or safety concerns to the program staff or other appropriate individuals.
3. The university may (but is not obligated to) take any actions it considers to be warranted under the circumstances regarding my health and safety. I agree to pay all expenses relating thereto and release the university from any liability for any actions.

2. Risk and release - 2 (*)

Standards of conduct:

1. I understand that each foreign country has its own laws and standards of acceptable conduct, including dress, manners, morals, politics, drug use and behavior. I recognize that behavior that violates those laws or standards could harm the university’s relations with those countries and the institutions therein, as well as my own health and safety. I will become informed of, and will abide by, all such laws and standards for each country to or through which I will travel during the program.
2. I also will comply with the university’s and program’s rules, standards and instructions for student behavior.
3. I agree that the university has the right to enforce the standards of conduct described above, in its sole judgment, and that it will impose sanctions, up to and including termination from the program, for violating these standards or for any behavior detrimental to or incompatible with the interest, harmony and welfare of the university, program or other participants. I recognize that due to the circumstances of foreign study programs, procedures for notice, hearing and appeal applicable to student disciplinary proceedings at the university do not apply. If I am terminated from the program, I consent to being sent home at my own expense with no refund of fees or program costs.
4. I will attend to any legal problems I encounter with any foreign nationals or governments. The university is not responsible for providing any assistance under such circumstances.

Program changes: The university has the right to make cancellations, substitutions or changes in case of emergency or changed conditions or in the interest of the program. I understand that the university’s fees and program charges are based on current airfares, lodging rates and travel costs, which are subject to change. If I leave or am terminated from the program for any reason, there will be no refund of fees already paid. I accept all responsibility for loss or additional expenses due to delays or other changes in the means of transportation, other services, or sickness, weather, strikes or other unforeseen causes. If I become detached from the program group, fail to meet a departure bus, airplane or train, or become sick or injured, I will, at my own expense, seek out, contact and reach the program group at its next available destination.

Assumption of risk and release of claims: Knowing the risks described above, and in consideration of being permitted to participate in the program, I agree, on behalf of my family, heirs and personal representative(s), to assume all the risks and responsibilities surrounding my participation in the program. I hereby agree to release, hold harmless and indemnify the Curators of the University of Missouri, a public corporation, its officers, employees and agents, and all the individual members of the Board of Curators, from and against any present or future claim, loss or liability for injury to person or property which I may suffer, or for which I may be liable to any other person, during my participation in the program (including period in transit to or from any country where the program is being conducted).
As a participant in an MU study abroad program, please review and confirm the following statement of your obligations.

1. **Commitment to program.** If accepted to participate, I confirm my commitment to study on my chosen study abroad program by submitting this online document to the MU International Center. After submission of this form, I agree that my MU student account may be billed a non-refundable study abroad administrative fee of $400, posted to my MU student account. I realize that I must be in good disciplinary and academic standing (as defined by my school or college) and must have successfully completed all program prerequisites by the time of departure or I may be withdrawn from the program and will not be eligible for a refund of the $400 study abroad administrative fee and may be billed for additional non-recoverable costs. If I am not accepted into my chosen study abroad program, or if the study abroad program for which I have applied is canceled, I will not be responsible for paying the $400 study abroad administrative fee or other withdrawal penalties.

2. **Withdrawal process.** I understand that this is a firm commitment to participate in this program. If an emergency makes it impossible for me to participate, I will notify the International Center immediately in writing.

3. **Insurance.** MU requires all participants in MU study abroad programs to have comprehensive health insurance that will cover them overseas, as well as emergency travel health and security insurance. In fulfillment of this requirement, I understand that the International Center will enroll me in the MU sickness and accident policy for study abroad administered by HTH Worldwide and UnitedHealthcare Global. I understand that the costs of this insurance coverage will be billed to my MU student account. In addition, I understand that I am advised to maintain my insurance coverage through my U.S. health insurance provider.

4. **Medical treatment.** In the event of sickness or injury, I authorize the faculty program director or MU contact person at the host institution abroad to secure whatever treatment is deemed necessary, including admission to a hospital, administration of anesthetics, transfusion of blood and surgery.

5. **Financial aid.** I understand that the International Center does not administer any financial aid. I understand that if I wish to receive any financial aid (scholarships, grants, loans, etc.) for my study abroad program, I must contact a financial aid adviser (11 Jesse Hall, 573-882-7506). I must submit all necessary documents before I leave the United States. The International Center cannot complete any paperwork for me in my absence.

6. **Program costs.** I understand that the information I have received regarding the costs of my study abroad program is estimated based on the most accurate information available. Actual costs may vary depending on a number of factors, including, but not limited to, increases in MU educational fees, changes in currency exchange rates and individual spending habits.

7. **Program payments.** I am aware that MU students on MU-sponsored programs are required to make program payments according to the schedule of payment outlined by MU and the overseas university or program. I agree to make all payments on time.

8. **Refunds.** I understand that no refunds will be issued for any fees charged by MU if I choose to withdraw from a study abroad program after on-site activities have begun. Furthermore, I understand that, if applicable, I am bound by the host institution's cancellation and refund policies regarding withdrawal from the study abroad program, which may prevent me from receiving a refund even if I withdraw prior to the beginning of my study abroad program. It is my responsibility to be familiar with and abide by all refund policies for my study abroad program. Refunds by MU will be awarded according to the withdrawal/refund schedule outlined below.
   - **Withdrawal before departure:** If I withdraw at any point after I complete this certification, I agree to abide by the conditions of participation outlined in this document and I will forfeit the $400 administrative fee. In addition, I will be responsible for any non-recoverable costs or losses incurred as a result of my withdrawal from the program. These costs may include transportation, housing, or other fixed group expenses (e.g. program leader expenses), as well as any other program expenditures incurred up to the point of my withdrawal.
   - **Withdrawal after departure:** If I decide to return to the U.S. early from my study abroad program, I will consult my faculty program director(s) and the director of study abroad for the appropriate course of action. No refund will be available.

9. **Academic credit.** I understand that in some circumstances I may not receive full academic credit for the study abroad program for which I have applied. These circumstances include, but are not limited to:
   - Cancellation of the program due to circumstances beyond the control of MU;
   - A decision by the university, in its sole discretion, that cancellation of the program is appropriate based on health, safety or similar considerations;
   - My inability to participate in or complete the program due to circumstances beyond the control of MU;
   - My dismissal from the program.

I understand that, in any of these circumstances, I will be refunded only those costs that can be recovered by MU or its partner program, and may incur increased costs for my return trip.
PARTICIPANT FORMS

10. Program enrollment. I realize that, upon receipt of the Program Confirmation and Conditions of Participation and UM System Assumption of Risk and Release (please note that the UM System Assumption of Risk and Release will be completed after acceptance into the program), the International Center will register me for the study abroad program for the appropriate term(s). If I have already registered for regular MU classes for the term I am going abroad, I give the International Center permission to drop me from those classes in order to complete my registration for study abroad.

11. Auditing courses. I understand I am not permitted to audit study abroad program courses. In addition, if I voluntarily withdraw from a study abroad program early, I may not receive any academic credit and, in most cases, will receive less than full academic credit.

12. Preregistration. I realize that if I wish to preregister for classes for the semester I return to MU, I must make my own arrangements. It is my obligation to register for classes for the semester I return.

13. Recreational travel. Recreational travel must not interfere with regularly scheduled courses. If I choose to travel prior to or during the program, I understand that MU is not responsible for me during non-program related travel. I understand that any risky activity or travel in which I choose to become involved outside of the program will be at my own expense and risk. While MU employees or host university contact persons may provide information regarding extracurricular activities or travel, in no way does this represent MU’s endorsement of those activities or destinations.

14. Motor vehicles abroad. MU strongly discourages students from owning or operating motor vehicles abroad while participating in a study abroad program. Traffic congestion and different traffic laws and regulations, civil and criminal, can make driving motor vehicles in foreign countries extremely hazardous. Insurance requirements or other financial responsibilities, as well as laws — court systems — vary from country to country. If, however, I determine to operate a motor vehicle while abroad, I recognize that the university assumes no financial, legal or medical aid responsibility or other assistance should I be involved in an accident while operating a motor vehicle.

15. Political activities. I realize that I am expected to observe and not to participate in any political activities while abroad. Becoming a political activist may endanger my own safety or that of my colleagues in the program, and will almost certainly jeopardize the program itself.

16. Termination of participation. I agree that the director of study abroad, faculty program director or host university/organization may terminate my participation in the program if:

- I engage in actions endangering to myself or others, or
- My conduct is considered to be detrimental or incompatible with the best interest and welfare of the program.

I further agree, if expelled from the program, to be responsible for all expenses incurred in returning to the United States and understand that I may not receive academic credit for my participation in the program. Prior to taking any action pursuant to this clause, the director of study abroad or program director will discuss with me the conduct considered to be detrimental or incompatible with the program.

17. Travel arrangements. I understand that it is my responsibility to make all travel arrangements outside of those arranged by the program, and obtain my passport and student visa (unless the visa is arranged by the program sponsor).

18. General orientation requirement. I realize that I must complete the General Pre-Departure Study Abroad Orientation, which is mandatory for all MU students participating in study abroad programs. My failure to complete this requirement may result in termination of my participation in the program. (Please visit the learning content section of your myStudyAbroad application following your acceptance for more information about how to complete this requirement.)

19. Forms. I agree to complete all program-related forms, including supplementary application materials required for my program, and program evaluation forms issued by the International Center.

20. Certification. I have read, understand and agree to abide by the above conditions of participation.
This section contains more detailed information about what to do for students suffering from stress, depression, eating disorders and other issues. The information was prepared by or adapted from the MU Wellness Center, MU Rape Education Office, Kansas State University Counseling Services and the American College Health Association.

HELPING AN EMOTIONALLY DISTRESSED STUDENT

RECOGNIZING STUDENTS IN DISTRESS

Stress is a natural part of life and no stranger to university students. Many students successfully cope with the realities of college life, but for some, the stressors are overwhelming and unmanageable. And, unfortunately, a small number of students will be subjected to sexual assault, discrimination and hate crimes, and sexual harassment. Whatever the cause of students’ distress, the emotional and behavioral consequences are often played out on campus in classrooms, residences halls or offices. Faculty and staff members will not be able to spot every such student, and not every student you approach will be willing to accept your assistance. Still, just by being available and ready to listen, you may play an important role in helping a student regain the emotional balance needed to cope with the stressful circumstances and get back on track.

What to look for

- Marked changes in academic performance or behavior, poor performance or lack of preparation
- Excessive absences or tardiness
- Repeated requests for special consideration, especially when this represents a change from previous behavior
- Unusual or changed pattern of interaction
- Avoiding participation
- Domination of discussions
- Excessive anxiety when called upon
- Disruptive behavior
- Exaggerated emotional responses obviously inappropriate to the situation
- Unusual behavior or appearance
- Depressed or lethargic mood
- Hyperactivity or very rapid speech
- Unexplained crying
- Irritability or angry outbursts
- Swollen or red eyes
- Change in personal hygiene or dress
- Dramatic weight loss or gain
- Strange or bizarre behavior indicating loss of contact with reality
- References to suicide, homicide or death
- Expressed thoughts of helplessness or hopelessness
- Overt references to suicide
- Isolation from family or friends
- Homicidal threats

What to do

If you choose to approach a student you’re concerned about or if a student reaches out to you for help with personal problems, here are some suggestions for helpful responses.

- Talk to the student in private when both of you have the time and are not rushed or preoccupied.
Give the student your undivided attention. It is possible that just a few minutes of patient listening on your part may be enough to help the student feel cared about as an individual and more confident about what to do.

Listen to thoughts and feelings in a sensitive, non-threatening way. If you have initiated the contact, express your concern in behavioral, non-judgmental terms.

> For example, “I’ve noticed you’ve been absent from class lately and I’m concerned,” rather than, “Where have you been lately? You should be more concerned about your grades.”

Communicate understanding by repeating back the essence of what the student has told you.

> Try to include both content and feelings. For example, “It sounds like you’re not accustomed to such a big campus and you’re feeling out of it.”

Let the student talk.

Assure the student that things will get better.

Help the student realize that there are options and that things will not always seem hopeless.

Suggest resources (e.g., family, friends, clergy or professional help on campus).

Maintain clear and consistent boundaries and expectations.

Maintain the professional nature of the faculty/student or staff/student relationship and the consistency of academic expectations, exam schedules, etc.

Refer to other resources when:

> The problem is more serious than you feel comfortable handling.
> You are extremely busy, stressed and cannot find the time to deal with the student.
> You have helped as much as you can and further assistance is needed.
> You think your personal feelings about the student will interfere with your objectivity.
> The student admits that there is a problem but doesn’t want to talk to you about it.
> The student asks for information or assistance that you are unable to provide.

SPECIAL CONSIDERATIONS

How to respond to alcohol/drug abuse, sexual assault, discrimination and hate crimes or a potentially violent student: All of the previous recommendations are applicable for these special circumstances, but there are some additional considerations to keep in mind if a student shows signs of distress in these areas.

Alcohol or drug abuse

Many of the signs and symptoms of alcohol or drug abuse are similar to the signs of distress listed previously. In addition, you might observe:

- Smell of alcohol or marijuana on breath or clothes
- Hand tremors
- Watery or blood-shot eyes
- Bruises, cuts or other injuries
- Increased frequency of missed classes
- Continuous excuses for turning in work late or not at all
- Extreme negativism, a “don’t care” attitude
- Bragging about the amount of alcohol or other drugs used

If you are concerned that a student is using or abusing alcohol or drugs, here are some helpful strategies:

- Care: Meet privately with the student to discuss your concerns in a non-judgmental, respectful fashion, showing the individual that you care.
HEALTH GUIDES

- Confront behaviors: Take care to avoid making a judgment about the person and focus on behaviors.
  > Connect your observations with the student’s class performance (test scores, attendance issues), and state that you want the student to succeed.

- Know the basic facts: Use facts to substantiate your concern.
  > Know that alcohol and drug use impairs mental alertness (loss of short-term memory and impairments in concentration), mood, motor skills, interpersonal relationships, and academic and work performance.
  > Take some time to educate yourself about alcohol and drug problems.

- Use referral resources: It is not your job to diagnose or “chase” a student to get help, but you can refer the student to campus resources, including the Student Health Center (studenthealth.missouri.edu), Counseling Center (counseling.missouri.edu) or BASICS (Brief Alcohol Screening and Intervention for College Students; wellness.missouri.edu/basics.html), to help them address a possible problem. The Wellness Resource Center (wellness.missouri.edu) can help students educate themselves about alcohol and drug abuse issues and community resources.

You should expect to encounter a lot of excuses, promises to change, attempts to challenge you, attempts to change the subject and attempts to pass the behavior off as “no big deal.”

If your confrontation does not result in a referral for treatment:
- Expect to feel helpless.
- Expect denial of the problem by the user.
- Continue to offer caring and behaviorally specific confrontations about the problem.
- Don’t get discouraged – seek support.
- Don’t nag, preach or lecture.
- Don’t make threats unless you intend to carry them out.
- Don’t try to protect the student from potentially problematic situations.
- Don’t enable a person’s negative behavior by minimizing what has happened.

Sexual assault
If a student reports a sexual assaulted, here are specific tips to guide your response:
- Provide support and comfort.
  > Let the student know you are concerned for the student’s physical and emotional safety.
- Communicate clearly that what happened was wrong and was not the student’s fault.
- Ask the student what is needed.
- Let the student talk and validate emotional reactions.
- Assure the student’s confidentiality. Don’t tell others without permission.
- Encourage the student to get medical care as soon as possible.
  > The student may have unknown injuries or infections. Immediately after an assault, most people are in shock and uncertain of what to do.
  > If the assault was recent, encourage the student to seek an evidence-gathering exam at a local medical facility.
  > Getting an exam can preserve evidence should the student wish to report the assault.
  > If possible, call ahead to the health care center where treatment will be sought.
- Encourage the student to talk to trusted friends or family.
- Encourage the student to seek the support and help of a professional counselor.
- Let the student know that there are people locally or at MU who have helped many other individuals through similar situations.
HEALTH GUIDES

> The International Center and HTH Worldwide can help you find local resources.
> At MU, the Counseling Center (counseling.missouri.edu), Student Health Center (studenthealth.missouri.edu) and Women's Center (womenscenter.missouri.edu) all provide free and confidential crisis management and counseling, advocacy and 24-hour crisis hotline services.
> Remember that you must still file a report with the MU Office of Civil Rights and Title IX office, regardless of the student’s wishes. See page 4 for Title IX reporting contact information.

- Accept the student’s choices about how to deal with the assault.
- Even if you disagree with the student, it is not your choice whether to report the assault to the local authorities and whether to tell family members or friends.

**Discrimination and hate crimes**

Sadly, study abroad programs are not immune to discrimination and hate crimes. Hate crimes are defined as violent acts against people, property or organizations because of the group to which a person belongs. The violence could be verbal harassment, threats, assault, vandalism or murder. Victims of hate crimes are likely to recover more quickly when they are given support and access to appropriate resources as soon as possible after the incident occurs.

If a student tells you about an incident (verbal attack or more serious assault or incident) that singles the student out due to race, ethnicity, sexual orientation, national origin, gender or disability:

- Offer the student your full attention and support.
- Encourage, but don’t pressure, the student to report the incident to the International Center or other law enforcement.
- Help the student to think about a safety plan to respond to further incidents.
- Refer the student to the appropriate support agency:
  > The Counseling Center (counseling.missouri.edu), MU Equity Office (equity.missouri.edu), Women’s Center (womenscenter.missouri.edu) or LGBTQ Resource Center (lgbtq.missouri.edu).

**Threatening or potentially dangerous student**

A student whose behavior has become threatening, disruptive or violent requires a different kind of approach. A very small number of students become aggressive when they are extremely frustrated by a situation that seems beyond their control. Students rarely become violent, but it does occur, and it is important to know how to respond.

If you feel uneasy about a student’s behavior:

- Don’t ignore your feelings of unease, but discuss them with the International Center. Identify exactly what is making you feel uneasy; maybe the student is rude, speaks in a loud or threatening manner or makes veiled threats.
- Meet with the student and request a change in the behaviors that are causing a problem.
- Make sure that other staff or faculty members are nearby when you meet with the student.
- Refer the student for help with whatever might be causing the problem (e.g., stress, learning difficulties).

If a threatening or violent situation occurs during class:

- Ask the student to come with you to discuss the situation somewhere help is available.
- Don’t be alone or isolated with the student.
- Seek help from MUPD and consult with the Counseling Center staff as needed.

If you are alone with an angry, verbally abusive or physically threatening student:

- Acknowledge the student’s anger and frustration calmly. For example, “I can see how upset you are because you feel your rights are being violated and no one is listening to you.”
HEALTH GUIDES

- Allow the student to vent feelings or frustrations.
- Calmly tell the student that verbally abusive behavior is unacceptable: “When you yell and scream at me, I find it hard to listen to you.” Do not get into an argument or shouting match.
- Do not become hostile or threatening (e.g., “I’ll have you expelled from school”).
- Do not touch the student.
- If possible, leave.
- Contact the International Center, 24/7.

CAMPUS RESOURCES

This is a brief list of resources available to assist students with their physical, emotional and academic well-being. At MU, you are encouraged to consult about your concerns and how to make a successful referral.

**MU Counseling Center** 573-882-6601  |  [counseling.missouri.edu](http://counseling.missouri.edu)
Provides free and confidential services to students, including crisis intervention, individual/couples/group counseling, stress management and testing services. 8 a.m. to 5 p.m. Monday through Friday.

**Student Health Center** 573-882-7481  |  [studenthealth.missouri.edu](http://studenthealth.missouri.edu)
Provides medical services, psychiatric and counseling services, alcohol/drug problem assistance and health education. After-hours nurse provides 24-hour service to students who need medical services or advice. 8 a.m. to 5 p.m. Monday, Tuesday, Thursday and Friday; 9 a.m. to 5 p.m. Wednesday.

**Wellness Resource Center** 573-882-4634  |  [wellness.missouri.edu](http://wellness.missouri.edu)
Offers information and resource library materials, workshops and referral services for students with alcohol or drug use concerns.

**BASICS** 573-882-4634  |  [wellness.missouri.edu/basics.html](http://wellness.missouri.edu/basics.html)
Brief Alcohol Screening and Intervention for College Students is a program administered by the Wellness Resource Center that has been demonstrated by research to reduce harmful drinking behavior in college students. Students referred for BASICS attend an interactive workshop with a group of their peers, receive personalized feedback and meet for an hour with a counselor to discuss their alcohol use and related issues.

**Psychological Services Clinic** 573-882-4677  |  [psychology.missouri.edu/clinic](http://psychology.missouri.edu/clinic)
Offers therapy and outpatient psychiatric services on a sliding-fee basis. 9 a.m. to 7 p.m. Monday, 9 a.m. to 8 p.m. Tuesday through Thursday, 9 a.m. to 5 p.m. Friday.

**MU Women’s Center** 573-882-6621  |  [womenscenter.missouri.edu](http://womenscenter.missouri.edu)
Offers educational programming, resource lending library, counseling, crisis intervention and referrals with special expertise in sexual assault and violence. 8 a.m. to 5 p.m. Monday and Friday, 8 a.m. to 6 p.m. Tuesday through Thursday.

**RSVP Center** 573-882-6638  |  [rsvp.missouri.edu](http://rsvp.missouri.edu)
Offers educational programs and events in an effort to decrease the prevalence of rape, sexual assault, relationship violence and stalking, and provides basic crisis intervention and advocacy services for survivors of violence. 8 a.m. to 5 p.m. Monday through Friday.

**MU Police Department** 573-882-7201 or 911  |  [mupolice.com](http://mupolice.com)
Offers emergency response for any crisis or safety concern.

HELPING A STUDENT WITH STRESS

WHAT IS STRESS?

Stress is a physical, mental and emotional response to change, whether it is a good or bad change. Some stress can be beneficial, such as stress that allows us to deal with challenges. However, long-term stress can have repercussions on the body, including high blood pressure, illness, exhaustion, disrupted digestion and muscle tension. Stress can impact the immune system, hormone levels, metabolism and heart function. It may stem from various academic pressures, family and relationship issues or other life challenges.
What to look for
There are several general signs of stress that you can look for to determine if a student is having trouble with stress.
- Reported trouble with sleep and change in eating habits
- Lack of energy and general fatigue
- Weakness, dizziness or panic attacks
- Lack of interest in activities and social life, changes in exercise
- Difficulty with concentration, increased procrastination
- Mood swings, irritability
- Frequent colds or infections

SHORT-TERM STRATEGIES FOR COPING WITH STRESS
If you decide to approach a student you are concerned about or if a student reaches out to you for help with stress, here are some suggestions that can be used to cope with stress in the short-term.
- Take a few moments to relax. Sit in a comfortable position. Breathe deeply through your nose, inhaling for three or four counts, hold your breath for a moment and release it. Repeat this until your physical responses to stress (anxiety, dizziness) begin to fade.
- Take a break from a stressful situation – go out for fresh air or find a quiet place where you can calm down, cry or yell.
- Realize that you can choose how you respond to a stressful situation. Ask yourself if the situation is worth getting upset about and decide how you will respond. If the issue is important, consider discussing it with a friend, writing down your feelings or addressing the matter directly.
- Make a list of everything that you need to do and focus on the few that are most important or need to be done right away. Then put the rest out of your mind until you need to address them.

LONG-TERM STRATEGIES FOR COPING WITH STRESS
After you’ve helped the student calm down, here are some suggestions that can be used to cope with stress in the long-term.
- Realize that you can only do so much and set boundaries for yourself and with others.
- Pursue your own goals – do not feel pressured to do something to please someone else.
- Abandon negative thinking patterns and develop a positive frame of mind. You can become tense and stressed regardless of the situation if you engage in negative self-talk.
- Let your friends and family help you; become part of a support group if you do not have one already.

HOW TO HELP A STUDENT COPE WITH STRESS
You do not need to feel responsible for the student’s stress or feel obligated to take on some of the student’s responsibilities. Often all that is needed is a sympathetic ear. The following points may be helpful when approaching a student.
- Realize that many people in our society believe that they should be able to handle any amount of stress and that having difficulty with stress is some kind of personal weakness. Challenge this assertion.
- Express your concern for the student and ask how you can help.
- Emphasize that stress can result from many sources and that it is OK to ask for help. Suggest that the student consider visiting the Counseling Center after returning home.
- Continue to monitor the student’s situation and be there to talk when needed.
MORE INFORMATION ABOUT STRESS
For campus resources, see list on page 37.

- National Mental Health Association [nmha.org] | 800-969-6642
- National Institute of Mental Health [nimh.nih.org] | 800-615-6564

HELPING A STUDENT WITH DEPRESSION

WHAT IS DEPRESSION
Depression is a serious medical condition, not a sign of personal weakness or flawed character. Causes of depression may include biological changes, hormonal imbalance, genetic predispositions, loss of loved ones or stressful life events such as divorce, academic difficulties or unrealistic expectations. There are often multiple causes of depression. It may escalate when self-devaluing thoughts are combined with painful life events. It is important to seek treatment from mental health professionals, as depression is a treatable condition.

What to look for
There are several general signs that you can look for to determine if a student is suffering from depression.

- Reported trouble with sleep (insomnia, oversleeping)
- Lack of energy and general fatigue
- Lack of interest in activities and social life
- Disruption of eating patterns (overeating or lack of appetite)
- Difficulty with concentration
- Mood swings, irritability
- Withdrawing from friends and family
- Sadness, thoughts of suicide

HOW TO HELP A STUDENT WHO IS DEPRESSED
If you decide to approach a student you are concerned about or if a student reaches out to you for help with depression, here are some suggestions.

- Be supportive. Realize that you won’t be able to fix the student’s situation but offer your assistance and undivided attention.
- Don’t attempt to minimize or make judgmental comments about the student’s feelings. Be open minded.
- Demonstrate your concern. Remain supportive of the student and communicate your willingness to help.
- Be honest with the student if you are concerned for the student’s safety and well-being.
- Remind the student that depression is a medical condition and is treatable. Emphasize that medical attention is an important part of dealing with depression.
- Know when to stop. Realize that one conversation may not be enough and that the student may be in denial. Let the student know that you are concerned, but back off when appropriate.
- Refer the student to other resources or professional help when:
  - The problem is more serious than you feel comfortable handling.
  - You have helped as much as you can and further assistance is needed.
  - The student admits there is a problem but doesn’t want to talk to you about it.
  - The student asks for information or assistance that you are unable to provide.
  - The student’s health seems to be at risk.
HEALTH GUIDES

WARNING SIGNS FOR A SUICIDE ATTEMPT
Suicide attempts are serious medical emergencies and professional help is always necessary, even if the student may not actually carry out a plan. Here are a few warning signs that a student may be planning a suicide attempt.

- Showing signs of depression (listed above)
- Engaging in high-risk behavior (including the abuse of alcohol or other substances)
- Giving away possessions
- Acquiring objects that could be used to assist in suicide (e.g., guns, sleeping pills)
- Statements about suicide or death
- Comments about being alone to the point that others would not care about the student’s death

Helping a student who is suicidal
Begin by using the points listed above for how to help a student with depression. However, the danger of attempted suicide demands persistence on your part – do not back off, even if the student insists that help isn’t needed.

- Ask the student directly if the student is intending to attempt suicide, even if this may be uncomfortable.
- Find out if the student has already made a specific plan for attempting suicide and how far the plan has been carried out.
- Insist on getting the student professional help immediately. Look to the resources below for people to contact in an emergency.
- Do not leave the student alone or assume that the student will be OK alone.
- Realize that you are not sworn to secrecy and ensuring the student’s physical well-being is more important.
- Remember that you can encourage and help the student to get professional help, but you are not responsible for the student’s actions and you may not be able to stop the student from committing suicide.

MORE INFORMATION ABOUT DEPRESSION AND SUICIDE
For campus resources, see list on page 37.

- National Mental Health Association  nmha.org  |  800-969-6642
- National Hopeline Network  hopeline.com  |  800-784-2433 (24/7 hotline)

HELPING A STUDENT WITH A DRINKING PROBLEM
DRINKING HABITS
If you suspect that a student has a drinking problem, you may want to offer support, help the student confront the problem and intervene in difficult situations. It is important to realize that the student’s physical well-being may be at risk and you can help. Listed below are the general habits of moderate, problem and addicted drinkers. The student may be displaying a combination of these behaviors, but the best place to start is identifying whether a student has a problem with alcohol.

Moderate drinkers typically:
- Know and respect laws related to drinking at home and in the host country.
- Don’t drive after drinking.
- Don’t drink on an empty stomach.
- Drink slowly (no fast gulping).
- Respect those who choose not to drink.
- Know and respect their limit – do not get drunk.
Problem drinkers typically:
- Drink to “solve” or escape problems.
- Drink when they shouldn’t – before class or driving.
- Often drink to get drunk.
- Experience personality changes while drinking – may become loud/angry/violent or quiet/reclusive.

People with alcohol addiction typically:
- Often drink alone.
- Keep alcohol hidden and drink for “pick-me-ups.”
- Deny that they have a drinking problem.
- Miss class or work due to hangovers.
- Spend time thinking about and planning their next drink.
- May have blackouts in which they do not remember events or their behavior when drunk.
- Drink before a stressful event or without awareness of how much is consumed.
- May have dangerous and potentially fatal withdrawal symptoms (e.g., delirium tremens).

HOW TO APPROACH A STUDENT WITH A DRINKING PROBLEM
Here are some suggestions on how to approach a student you are concerned about or assist a student who reaches out to you for help with alcohol dependence.

- Demonstrate your concern for the student. Ask the student directly about problems with drinking and continue to ask questions that encourage honesty.
- Avoid blaming the student or verbally attacking. Express your concern without judgment.
- You may need to have more than one conversation. End the conversation if you find yourself getting angry or frustrated with the student. Keep an open mind to the student’s responses.

Dealing with defensiveness
If the student continually defends the behavior, make it clear you disapprove of the behavior, not the student. Realize that the student’s reactions may be based on a fear of facing the problem and that it’s not directed toward you. If you drink, mention how you stay in control and offer tips that help you use alcohol appropriately.

Dealing with denial
If the student denies that there is a problem and you feel that your conversations have no affect on the student’s behavior, point to how the behavior is impacting you and other students on the program. For example, many countries do not tolerate public drunkenness and the student’s behavior may be impacting how the local people perceive the student, the group and MU.

Dealing with agreement
If the student admits to having a drinking problem, you may want to have an honest conversation, asking questions like: How is your drinking impacting your life and the lives of those around you? What do you think you can do about it? How do you plan to change your behavior? How can I offer support to assist you in stopping or limiting your drinking? You may also want to offer some resources to get further help once the student returns home.

Please also be aware of the MU policies on alcohol consumption and the appropriate ways to sanction the abuse of alcohol on a university program.

MORE INFORMATION ABOUT ALCOHOL ABUSE
For campus resources, see list on page 37.
- Alcoholics Anonymous

international.missouri.edu/studyabroad
HELPING A STUDENT WITH AN EATING DISORDER

TYPES OF EATING DISORDERS
Eating disorders include anorexia nervosa, bulimia and compulsive overeating. An anorexic student may be incredibly thin, but is afraid of gaining weight. The student may refuse to eat and exercise compulsively. Bulimics tend to be of average or slightly above average weight. Bulimia is characterized by binge-and-purge cycles in which the person will overeat and then either induce vomiting or use laxatives to purge their bodies. Some anorexics may also periodically binge and purge. Compulsive overeating is characterized by episodes of uncontrolled and continuous eating, which often results in weight-gain.

SIGNS AND SYMPTOMS
Anorexia is characterized by: severe weight loss, dry skin and hair, cold hands and feet, fatigue and weakness, insomnia, absence of menstrual periods, constipation and digestive problems. More severe health problems can result if not treated, such as weakness of the heart, stress fractures and chemical imbalances.

Bulimia is characterized by: dehydration, severe dental problems, constipation and digestive problems, muscle weakness. More severe health problems can result if not treated, such as ulcers and heart irregularities.

There are several general signs that you can look for to determine if a student is suffering from an eating disorder.

- Weighing themselves several times a day
- Initiating severely restricted diets regardless of their weight
- Counting and recounting their caloric intake after meals
- Categorizing food as “good” or “bad” and making judgments about themselves based on what they eat
- Communicating anxiety that others are judging them based on their eating habits

WHAT YOU CAN DO
If you decide to approach a student you are concerned about or if a student reaches out to you for help with an eating disorder, here are some suggestions.

- Talk to the student in private when both of you have the time and are not rushed or preoccupied.
- Give the student your undivided attention. It is possible that a few minutes of patient listening on your part may be enough to help the student feel cared about as an individual and more confident about what to do.
- Listen to thoughts and feelings in a sensitive, non-threatening way. If you have initiated the contact, express your concern in behavioral, non-judgmental terms.
- Focus on your concern for the student’s health, not weight or appearance.
- Realize that you may be rejected. People with eating disorders often deny that they have a problem and may be uncomfortable discussing the issue. If this happens, be sure to kindly end the conversation in such a way that the student will be encouraged to come to you when ready to talk.
- Refer the student to other resources or professional help when:
  - The problem is more serious than you feel comfortable handling.
  - You have helped as much as you can and further assistance is needed.
  - The student admits there is a problem but doesn’t want to talk to you about it.
  - The student asks for information or assistance that you are unable to provide.
  - The student’s health seems to be at risk.
STRATEGIES FOR RECOVERY

Many factors can contribute to an eating disorder (e.g., low self-esteem, depression or anxiety, family and personal relationship issues, history of physical or sexual abuse, cultural norms for appearance, biochemical or biological causes). There is no single solution to recovery from an eating disorder and psychological therapy or hospitalization may be necessary. Until a student can get treatment, here are a few tips for the early stages of recovery.

- Work toward ending the cycle of binging and purging or severe dieting. Be sure to eat breakfast and slowly increase your caloric intake throughout the day.
- Don’t shop when you’re hungry and avoid impulse buying.
- Eat at regular times throughout the day and try to eat nutritious food.
- Eat slowly and stop eating when you feel full.
- Keep healthy snacks handy.
- Find out what triggers your urges to diet, binge, purge or overeat so you can preempt an episode and find a more constructive outlet for your feelings.
- Accept that you may have setbacks and try not to judge yourself. Relapses are opportunities to learn more about yourself and may help you toward long-term recovery.
HEALTH INSURANCE

FACULTY HEALTH INSURANCE

When going abroad, you should maintain your comprehensive health insurance coverage. The insurance policies provided by the MU benefits package will provide limited coverage while you are abroad. However, in most cases, faculty or staff members who use this insurance will need to pay for care up front and be reimbursed by their insurance plan once they return. You can also seek out and purchase a special travel insurance policy if you wish.

Faculty, staff and dependents may be enrolled in the HTH Worldwide policy either by their sponsoring department/college or through self-enrollment — leaders of programs run by the International Center are automatically enrolled. See additional information about this policy on page 58.

In addition, the Curators of the University of Missouri have partnered with UnitedHealthcare Global, a leading provider of international travel assistance services. UnitedHealthcare Global provides 24/7 travel, medical and security-related assistance to faculty and students while traveling more than 100 miles away from home or outside of their home country. Please note this is NOT medical insurance. More information, including a list of benefits, can be found in this section. You should enroll yourself in UnitedHealthcare Global before leaving the United States. If you are enrolled in HTH Worldwide, you are automatically enrolled in UnitedHealthcare Global. Otherwise, you can enroll by following the instructions on page 57 or visiting the UnitedHealthcare Global website (uhcglobal.com).

The university offers World Risk insurance at no cost to all MU employees. This coverage provides emergency travel insurance/assistance, including coverage for medical evacuation and repatriation of remains. To utilize this coverage, you must obtain an insurance card with the policy number. World Risk insurance cards are available at the International Center or UM Office of Risk and Insurance Management (573-882-8100).

STUDENT HEALTH INSURANCE

It is important for you to have some background about healthcare and insurance in order to assist MU students with medical situations. You should also take the students’ health forms abroad so they are available in case of an emergency (see the participant forms section on page 26).

International Center managed programs include the study abroad accident and sickness insurance, administered by HTH Worldwide, in the program fee to ensure that all study abroad participants are fully covered by comprehensive health insurance while abroad. More information about this policy can be found on page 58. Student participants are automatically enrolled in UnitedHealthcare Global when they enroll in the HTH insurance. Details of benefits associated with UnitedHealthcare Global can be found on page 52. The cost of the policy for the 2015/16 academic year is $32.25 per month.

POLICIES INCLUDED IN THIS SECTION

- Faculty and staff; retirees
  - HTH Worldwide: Self-enroll or enroll through department/college (if cost will be covered by such)
  - AIG WorldSource and Assist (securing emergency services only)
  - MU employee/retiree health plan (reimbursed upon return to the U.S.)
- Spouses and dependents
  - HTH Worldwide: Self-enroll (hthstudents.com — use access code CBK-2348)
  - AIG WorldSource and Assist (securing emergency services only)
  - MU employee health plan (reimbursed upon return to the U.S.)
- Student participants
  - HTH Worldwide: Enrolled by the International Center or divisional office
University of Missouri
Resources for Faculty and Staff International Business Travel

The Curators of the University of Missouri have secured services for International Business travel. There is no cost for these Faculty/Staff International Business Travel resources. Contact your campus International Center or Risk Management to receive your Identification Cards. This is an overview of services, for full details refer to the Program Descriptions. The services are provided by FrontierMEDEX and AIG/Chartis WorldSource and include the following:

<table>
<thead>
<tr>
<th>UHC Global (formerly FrontierMEDEX)</th>
<th>AIG WorldSource &amp; Assist</th>
</tr>
</thead>
<tbody>
<tr>
<td>UHC Global provides 24-hour travel, medical and security-related assistance services to you while traveling more than 100 miles away from home or outside of your home country. Please note this IS NOT medical insurance.</td>
<td>Foreign Travel Accident &amp; Sickness Benefits</td>
</tr>
<tr>
<td>Real Time Security Intelligence – Real-time alerts for any incidents that require emergency action and those that may impact life or travel. Alerts are delivered through a variety of communication means including any text-enabled device.</td>
<td>888-969-6753 or collect 817-820-7053</td>
</tr>
<tr>
<td>The UHC Global Assistance Center allows you to have complete management of your UHC Global program, including printing UHC Global ID cards, opening a case online, and reading the details of your UHC Global program coverage. In addition to UHC Global program information, the Assistance Center gives you access to:</td>
<td>8:30 am to 4:30 pm CST M – F</td>
</tr>
<tr>
<td>• UHC Global - complete international health information</td>
<td>Accident &amp; Sickness Medical Expense, each insured person each injury or sickness; Deductible $250 (Emergency medical &amp; prescriptions)</td>
</tr>
<tr>
<td>• UHC Global - travel and medical record storage</td>
<td>Emergency Medical Evacuation</td>
</tr>
<tr>
<td>• World Watches - detailed international security information.</td>
<td>Emergency Family Travel</td>
</tr>
<tr>
<td>Security Evacuation Services – In the event of an emergency security situation, UHC Global will make all possible efforts to arrange for and will pay for your evacuation. If evacuation becomes impractical due to hostile or dangerous conditions, UHC Global will maintain contact with you and provide advice until evacuation becomes viable or the emergency security situation has passed.</td>
<td>Repatriation of Remains</td>
</tr>
<tr>
<td>Political Evacuation Services – In the event the officials of your home country issue a written recommendation that you should leave your host country for non-medical reasons, or if you are expelled or declared “persona non grata” on the written authority of your host country, UHC Global will make all possible effort to arrange for and will pay for your evacuation from an international airport or other safe departure point.</td>
<td>Workers Compensation/Employers Liability</td>
</tr>
<tr>
<td>Other Services:</td>
<td>Excess Repatriation</td>
</tr>
<tr>
<td>• Transportation After Security of Political Evacuation</td>
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<tr>
<td>• Emergency Medical Evacuation.</td>
<td></td>
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<tr>
<td>• Transportation to Join a Hospitalized Member</td>
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<tr>
<td>• Repatriation of Mortal Remains</td>
<td></td>
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<tr>
<td>• Worldwide Medical and Dental Referrals</td>
<td></td>
</tr>
<tr>
<td>For full details refer to the Program Description</td>
<td>Coverage Territory</td>
</tr>
</tbody>
</table>

Anywhere in the world, excluding the United States, its territories and possessions, Puerto Rico, Canada, and any country or territory for which a U.S. governmental embargo, sanction, or ban is in effect.

Covered Hazards
UM Authorized Business Travel Assistance
+01 (713) 260-5508 or within U.S. or Canada (800) 401-2678

They provide toll free and collect telephone numbers for travel related assistance available 24-hours a day, 7 days a week for needs such as:
• Medical Emergency Services
• Lost Baggage/Passport
• Evacuation and Repatriation
• Language Interpretation

Health care providers in some countries expect payment in advance before admitting or treating patients – even if your health insurance provides coverage in foreign countries. This coverage can arrange for a Guarantee of Payment authorization for medical care. However, it’s strongly recommended that all travelers plan for financial emergencies by carrying a credit card and/or information on whom should be contacted in the event it is necessary to make financial arrangements to pay for treatment.

For full details refer to the Program Description.

For additional information, go to the UM Office of Risk and Insurance Management website: umsystem.edu/ums/fa/management/risk.
RENTAL VEHICLES ABROAD

An individual renting a vehicle contractually assumes liability for any loss or damage to that vehicle regardless of fault. We recommend that you always use your University-sponsored Corporate Travel Card when renting a car as it provides physical damage coverage at no cost to the University as defined by the coverage benefits.

The University policy requires that this coverage (CD/LDW) be purchased when vehicles are rented in any country other than the United States or Canada due to exclusions and limitations.

It is recommended that frequent travelers use their University sponsored corporate charge card or procard (if renting from Enterprise or National Rental Agencies) when renting vehicles.

Deductible: There is a $500 deductible for any vehicle liability loss paid by the University. There is no deductible for physical damage losses to the rental vehicle.

- Reporting Claims: In the event of an accident, the rental company should be advised to submit proof of loss and invoices of damages to the UM Office of Risk and Insurance Management. When a damage deposit is required, employees should use their University-sponsored corporate charge card and then request reimbursement from the UM Office of Risk and Insurance Management as part of the claim process.

All accidents involving rented vehicles are to be reported in accordance with procedures established for reporting accidents involving University-owned vehicles. In addition, the renter must submit copies of the rental agreement, the charge card receipt, police report (if applicable) and the rental company accident report. If the vehicles were rented using a University-sponsored corporate charge card, a front and back copy of the renter's driver's license is also required.

UM Employee Medical and Prescription Drug Benefits (9.14)

myChoice Health Plan (PPO Plan eff. 1/1/15) provides coverage to enrolled members when traveling internationally. Medical services received from a non-network provider are covered at the Level B (non-network coverage) benefit. All non-network services are subject to the annual deductible and members are responsible for 20% co-insurance after satisfaction of the deductible. In addition, copayments may be assessed for some services including inpatient hospital admissions. These copayments are in addition to the deductible and co-insurance amounts the member must pay. Medical services received internationally are not subject to usual and customary charges; therefore members will be required to pay their co-insurance for the total amount of the service received.

Emergency transportation is covered from the place of injury or illness to and from the nearest hospital qualified to furnish the necessary treatment. Non-emergency ambulance transportation to or from a hospital is covered, subject to a maximum distance of 150 miles.

Prescription drug coverage provided through Express Scripts, Inc. does include international coverage; however, their pharmacy network does not include pharmacies outside the U.S. In addition, their mail order service cannot mail prescription drugs out of the U.S. Accordingly, receipts for any medications obtained outside the U.S. may be submitted directly to ESI for reimbursement, but bear in mind that the Express Scripts pharmacy program is operated in accordance with U.S. laws as they relate to prescribing physicians as well as the drugs themselves. (The plan covers medications that may only be dispensed upon the prescription of a licensed physician, in accordance with applicable U.S. regulations and subject to the coverage provisions and limitations of the plan.) For Leave of Absence (LOA) or extended vacation out of the country refills of maintenance medications may be obtained in advance with approval from ESI and the prescribing physician.

The myOptions Health Plan (Healthy Savings Plan eff. 1/1/15) provides coverage to enrolled members when traveling internationally. Medical services received from a non-network provider are covered at the Level B (non-network coverage) benefit. All non-network services are subject to the annual deductible and members are responsible for 30% co-insurance after satisfaction of the deductible. Medical services received internationally are not subject to usual and customary charges; therefore members will be required to pay their co-insurance for the total amount of the service received.

Emergency transportation is covered from the place of injury or illness to and from the nearest hospital qualified to furnish the necessary treatment. Non-emergency ambulance transportation to or from a hospital is covered, subject to a maximum distance of 150 miles.

Prescription drug coverage provided through MEDCO Inc. does include international coverage; however, their pharmacy network does not include pharmacies outside the U.S. In
addition, their mail order service cannot mail prescription drugs out of the U.S. Accordingly, receipts for any medications obtained out of the U.S. may be submitted directly to MEDCO for reimbursement, but bear in mind that the MEDCO’s pharmacy program is operated in accordance with U.S. laws as they relate to prescribing physicians as well as the drugs themselves. (The plan covers medications that may only be dispensed upon the prescription of a licensed physician, in accordance with applicable U.S. regulations and subject to the coverage provisions and limitations of the plan.) For Leave of Absence (LOA) or extended vacation out of the country refills of maintenance medications may be obtained in advance with approval from MEDCO and the prescribing physician.

If traveling internationally and need medical care:

- In the case of an emergency, seek medical care first. The general, common interpretation of a medical emergency is the sudden onset of a condition which would cause the prudent person to seek immediate medical care due to fear of loss of life, limb or bodily function will be considered to be a medical emergency. Contact the administrative services provider as soon as possible following the onset of a medical emergency.
- In a non-emergency situation, contact your physician, if applicable, or the plan administrator. When receiving services internationally, most health care providers expect payment prior to admitting or treating patients, even though your health insurance covers international services. Therefore, you must remit payment for services and then submit a claim for reimbursement through administrative services provider.
- Retain all documents and receipts that are provided to you when receiving international services. These will be needed by the administrative services provider to process your claim for reimbursement.
- Always have your health plan identification card with you.

Contact Faculty and Staff Benefits at 573-882-2146 for additional information regarding international medical and prescription drug benefits.

Key Components to use of AIG WorldSource and/or UM Employee Health coverage:

The AIG WorldSource coverage is for emergency medical care and will guarantee payment in advance if the provider requires it. This allows the provider to be paid directly and you’re not out of pocket. With either the AIG WorldSource Emergency coverage or UM Health coverage, you may pay in advance and submit detail bills for reimbursement; however, you need to select one company to submit the claim for reimbursement and if it’s for emergency medical the balance can be submitted to the other. Documentation Needs:

- Keep copies
- Note the submission date on documents
- Include the policy and claim #

Faculty and Staff Benefits or Risk Management is available to assist if there is a challenge with the claim process; however, it’s the employees’ responsibility to submit and track documentation. If the question is with:

- UM Employee Medical or Prescription benefit plan, please contact Faculty and Staff Benefits.
- AIG WorldSource, please contact Risk & Insurance Management
January 1, 2015

RE: University of Missouri Business Travel Insurance

To Whom It May Concern:

The Curators of the University of Missouri have secured services for authorized International Business travel. There is no cost for these Faculty/Staff International Business Travel resources.

The services are provided by UHC Global as noted in the attached brochure and identification card. A sample of the services includes but is not limited to:

- Security & Political Evacuation Services
- Transportation After Security of Political Evacuation
- Emergency Medical Evacuation
- Transportation to Join a Hospitalized Member

The UHC Global plan includes worldwide coverage.

Foreign Travel Accident & Sickness Benefits from AIG which includes but is not limited to the following benefits:

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death &amp; Dismemberment, benefit amount subject to schedule of injury</td>
<td>$100,000</td>
</tr>
<tr>
<td>Emergency Accident &amp; Sickness Medical Expense, each insured person, each injury or sickness, Deductible $250</td>
<td>$50,000</td>
</tr>
<tr>
<td>Emergency Medical Evacuation</td>
<td>$100,000</td>
</tr>
<tr>
<td>Emergency Family Travel</td>
<td>$100,000</td>
</tr>
<tr>
<td>Repatriation of Remains</td>
<td>$25,000</td>
</tr>
<tr>
<td>Workers compensation/employers Liability</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Excess Repatriation</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

Should you require additional information, please advise.

Sincerely,

Ed Knollmeyer

Ed Knollmeyer
Director
AIG Assist

24-Hour Emergency Travel Assistance Services

**Overview**

Emergency travel assistance services by AIG Assist are included with WorldRisk TAS coverage. These services are available 24-hours-a-day, 7-days-a-week, 365-days-a-year through a toll-free or collect number to the AIG International Services (AIG IS) Worldwide Call Center. Below is an overview of the available services and how AIG Assist can help you.

<table>
<thead>
<tr>
<th>Travel Assistance Services</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Lost Documents</strong></td>
<td>Instruct employee how to replace lost passports, visas, credit cards, tickets.</td>
</tr>
<tr>
<td><strong>Lost Personal Effects</strong></td>
<td>Help employee track missing effects, complete necessary forms for police/airline, retain receipts, and file claims if appropriate.</td>
</tr>
<tr>
<td><strong>Emergency Messages</strong></td>
<td>Store and retrieve emergency messages from family or business electronically.</td>
</tr>
<tr>
<td><strong>Emergency Travel Services</strong></td>
<td>Manage airline &amp; hotel reservations/changes while the employee is in transit.</td>
</tr>
<tr>
<td><strong>Dependent Assist</strong></td>
<td>Make airline and hotel arrangements for dependents if they are left behind due to unforeseen circumstances.</td>
</tr>
<tr>
<td><strong>Emergency Cash</strong></td>
<td>Work with employee to use a personal source of funds to cover emergency expenses.</td>
</tr>
<tr>
<td><strong>Legal Referrals</strong></td>
<td>Offer names &amp; contacts of appropriate attorneys worldwide.</td>
</tr>
<tr>
<td><strong>Language Interpretation</strong></td>
<td>Provide traveler with over-the-telephone translation in emergencies and during medical situations.</td>
</tr>
<tr>
<td><strong>Weather</strong></td>
<td>Provide current weather conditions worldwide.</td>
</tr>
<tr>
<td><strong>Currency Rates</strong></td>
<td>Provide up to date currency and exchange rates.</td>
</tr>
<tr>
<td><strong>Embassy Information</strong></td>
<td>Provide contact information and services offered for the nearest government offices, embassies, consulates.</td>
</tr>
<tr>
<td><strong>Bail Bonds</strong></td>
<td>Help traveler obtain a bond using personal sources of funds.</td>
</tr>
<tr>
<td><strong>Security Evacuation</strong></td>
<td>AIG Assist can make arrangements for an evacuation due to political or other reasons. A small service charge in addition to actual evacuation expenses will apply. Should specialty arrangements be needed due to location or circumstances in the location, AIG Assist will work with one of our partners, some of the world's top security specialist firms.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Medical Assistance Services</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hospital Guarantee</strong></td>
<td>Help coordinate hospital admission.</td>
</tr>
<tr>
<td><strong>Immunization</strong></td>
<td>Provide information on recommended and required immunization information.</td>
</tr>
<tr>
<td><strong>Medical Record Storage</strong></td>
<td>Provide storage of records needed during a medical emergency.</td>
</tr>
<tr>
<td><strong>Special Services</strong></td>
<td>Arrange for special medical services such as wheelchairs and oxygen.</td>
</tr>
<tr>
<td><strong>Medical Transport</strong></td>
<td>Arrange for a medical evacuation or repatriation and make all necessary arrangements with transport provider and medical professionals.</td>
</tr>
</tbody>
</table>
**AIG ASSIST**

### MEDICAL ASSISTANCE SERVICES (CONT.)

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repatriation of Mortal Remains</td>
<td>Make all necessary arrangements for the return of remains in accordance with local governmental procedures.</td>
</tr>
<tr>
<td>Medical Referrals</td>
<td>Provide the name, contact information and office hours for medical providers in traveler’s destination.</td>
</tr>
<tr>
<td>Emergency Messages</td>
<td>Store and retrieve emergency medical messages electronically.</td>
</tr>
<tr>
<td>Emergency Medication</td>
<td>When traveler forgets or runs out of prescription medication, AIG will contact traveler’s doctor and have prescription filled and shipped to traveler at traveler’s expense.</td>
</tr>
</tbody>
</table>

### CONTACT INFORMATION

AIG Assist staff members, including travel assistance coordinators, registered nurses and U.S. board certified doctors, are fully trained to handle emergency situations with a consultative and caring approach towards employees and their families. AIG Assist services are designed to:

1. provide fast-acting, life-saving help in an emergency and
2. make international travel less troublesome.

**How to Contact the AIG Assist 24-hour Worldwide Call Center:**

- Inside the US and Canada, dial our toll-free number: 1-800-401-2678.
- Outside the US and Canada:
  - Request an international operator and proceed with your call.
  - To place a collect call, ask the international operator to place a collect call to Houston, TX, USA at 01-713-260-5508
- Our fax number is: 01-713-974-3422

**When to Contact AIG Assist:**

- When you require medical assistance or have a medical emergency.
- For all non-medical situations (lost luggage, lost documents, legal help, etc.).
- Whenever there is a travel-related question.

AIG Assist is available 24-hours-a-day/7-days-a-week/365-days-a-year.

**Information you will need to provide to AIG Assist when you call:**

- Advise AIG Assist that you are insured under WorldRisk TAS coverage.
- Provide your Policy number.
- Be prepared to explain the nature of your call and/or emergency. Be sure to provide the contact information at your current location in the event the line is disconnected and AIG Assist needs to call you back.

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Insurance underwritten by members of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policy/service described. Please refer to the actual policy/service for complete details of coverage and exclusions. Coverage may not be available in all jurisdictions. Issuance of coverage is subject to underwriting. Non-insurance products may be provided through independent third parties.

AIG
Insurance Provided by Members of American International Group, Inc.
AIG ASSIST

WORLDRIK®

Name of Insured Organization
CURATORS OF THE UNIVERSITY OF MISSOURI

Policy Number:
WR10005736

AIG International Services

Please note this is not a credit card or medical insurance card.

Call AIG Assist® when you are travelling outside the USA and Canada on a trip sponsored by the insured organization and you need help finding or arranging services such as:

- Medical Assistance and Travel Medical Emergency Services
- Personal and Pre-Trip Services
- Legal Assistance
- Emergency Cash – from personal funding source
- Lost Baggage or Passport Assistance
- Insurance Coordination
- Evacuation and Repatriation
- Emergency Message Center
- Other General Assistance

AIG Assist can be reached collect at: +1 (713) 260 5508
or within the U.S. or Canada, call (800) 401-2678.

This information card is intended to provide a brief outline of some of the assistance services provided to covered persons as a part of their WorldRisk insurance policy. The availability of services is subject to the terms and conditions of the policy to the insured organization. Coverage is underwritten by members of American International Group, Inc. AIG Assist makes every effort to refer you to appropriate medical and other services. We cannot, however, be responsible for the quality of services by these independent providers. Services may be provided by a third party vendor. Services shall not be available if the insurance policy or specific coverage is no longer in effect for the insured organization or the policy limit has been exhausted.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incur.

In all cases, the medical professional, the medical facility and/or attorney suggested by AIG Assist or services provided directly to the eligible person pursuant to this Agreement are not employees or agents of AIG Assist, and the final selection of the medical professional, medical facility, or legal counsel is your choice alone. AIG Assist assumes no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall AIG Assist be liable for the negligence or other wrongful acts or omissions of any of the legal and/or health care professionals providing direct services pursuant to this agreement. The covered person shall not have any recourse against AIG Assist by reason of its suggestion of or contract with a medical professional and/or attorney. 93640 AMS 8/06
The following definitions apply:

- **Dependent** means the Member’s legal spouse; the Member’s unmarried children from birth and under age 19; or under age 23, if enrolled as a full-time student in an accredited college, university, vocational or technical school; and children whose support is required by a court decree. Children include natural, stepchildren and legally adopted children. They must be primarily dependent on the Member for support and maintenance and must live in a parent-child relationship with the Member. A spouse or child who is insured under this Policy as a Dependent will not be eligible as a Dependent.

- **Emergency Security Situation** means a civil and/or military uprising, insurrection, war, revolution, or other violent or unusual disturbance in a Host Country, which is the opinion of either the recognized government of Your Home Country or Host Country immediate evacuation is advised. Emergency Security Situation does not include natural disasters.

- **Enrollment Period** means the period of time for which You are vouched for MEDEX SECURE and for whom We have received the appropriate enrollment fee.

- **Expirations** means individual traveler whose trips exceed 90 consecutive days or whose travel exceeds 180 days in a 12-month period.

- **Home Country** means the country or territory as shown on Your passport.

- **Host Country** means a country or territory You are visiting in where You are living which is not Your Home Country.

- **Illness** means a sudden and unexpected sickness that manifests itself during Your Enrollment Period.

- **Injury** means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during Your Enrollment Period.

- **MEDEX Physician Advisors** means physicians, retained by MEDEX to provide You with consultative and advisory services, including the review and analysis of the quality of medical care You are receiving.

- **MEDEX** and *“You”* and **“Your”** means MEDEX Assistance Corporation.

- **Exclusions Not Covered** means any costs or expenses arising from:
  1. Hospital or medical expenses of any kind or nature.
  2. Travel arrangements were neither coordinated by Us nor approved by Us in advance.
  3. Your travel arrangement advice of a physician or traveling for the purpose of obtaining medical treatment.
  4. Suicide, attempted suicide, or willful self-inflicted injury.
  5. Failing in part in military or police service operations.
  6. The commissions or, at attempt to commit, an unlawful act.
  7. Injury or illness caused by or contributed to by use of drugs or alcohol.
  8. Pregnancy, except in the case of a major, vital complication during the first trimester of pregnancy which presents a clear and apparent risk of death or imminent serious injury or harm to the mother or fetus.

- **MEDEX Services** means services, Security & Political Evacuation Services, and Worldwide Medical and Other Assistance Services provided by or on behalf of MEDEX.

- **MEDEX Physician Advisors and Our medical director with respect to Your condition and ability to travel. We will determine the appropriate method, establishment, and time or any evacuation. The destination will be the nearest facility capable of providing appropriate care, as determined by Us.

- We have sole discretion in making the coverage determination for Your Transportation After Stabilization. Our determination will be based on Your need for continuing medical care. We will not return You to Your Home Country for the sole sake of Your convenience.

- We have sole discretion regarding the means, method and timing of a security evacuation. Our security personnel will consult with government officials, security analysts, and the sponsor of Your MEDEX program. Security Evacuations will be from an international airport or other safe departure point We designate. We will arrange and pay for Your transportation to the nearest safe haven We designate. MEDEX will assist with the arrangement of ground transportation to the designated international airport or other safe departure point, and You will be responsible for any costs associated with that ground transportation. You will be responsible for all transportation and living costs while at the safe haven. The decision to travel is the sole responsibility of the traveler.

- Our obligation to pay for Your Security and/or Political Evacuation will be limited to a maximum of $100,000 USD per person per Your Enrollment Period.

- In the event We are arranging transportation by commercial air and You hold an original return airline ticket, We may use that ticket and are only responsible for any applicable change fees.

- We will arrange and pay for Your transportation to the nearest safe haven in the event You are living which is not Your Home Country.

- We shall not be responsible for any costs or expenses arising from:
  1. Hospital or medical expenses of any kind or nature.
  2. Travel arrangements were neither coordinated by Us nor approved by Us in advance.
  3. Your travel arrangement advice of a physician or traveling for the purpose of obtaining medical treatment.
  4. Suicide, attempted suicide, or willful self-inflicted injury.
  5. Failing in part in military or police service operations.
  6. The commissions or, at attempt to commit, an unlawful act.
  7. Injury or illness caused by or contributed to by use of drugs or alcohol.

- **Inpatient or Outpatient** means treatment received during Your Enrollment Period.

- **Host Country** means a country or territory You are visiting where You are living which is not Your Home Country.

- **MEDEX Assistance Corporation**.

- **Expatriates** are eligible regardless of whether You are an American citizen.

- **Emergency Security Situation** means a civil and/or military uprising, insurrection, war, revolution, or other violent or unusual disturbance in a Host Country, which is the opinion of either the recognized government of Your Home Country or Host Country immediate evacuation is advised. Emergency Security Situation does not include natural disasters.

- **Enrollment Period** means the period of time for which You are vouched for MEDEX SECURE and for whom We have received the appropriate enrollment fee.

- **Expirations** means individual traveler whose trips exceed 90 consecutive days or whose travel exceeds 180 days in a 12-month period.

- **Home Country** means the country or territory as shown on Your passport.

- **Host Country** means a country or territory You are visiting where You are living which is not Your Home Country.

- **Illness** means a sudden and unexpected sickness that manifests itself during Your Enrollment Period.

- **Injury** means an identifiable accidental injury caused by a sudden, unexpected, unusual, specific event that occurs during Your Enrollment Period.

- **MEDEX Physician Advisors** means physicians, retained by MEDEX to provide You with consultative and advisory services, including the review and analysis of the quality of medical care You are receiving.

- **MEDEX** and *“You”* and **“Your”** means MEDEX Assistance Corporation.

- **Exclusions Not Covered** means any costs or expenses arising from:
  1. Hospital or medical expenses of any kind or nature.
  2. Travel arrangements were neither coordinated by Us nor approved by Us in advance.
  3. Your travel arrangement advice of a physician or traveling for the purpose of obtaining medical treatment.
  4. Suicide, attempted suicide, or willful self-inflicted injury.
  5. Failing in part in military or police service operations.
  6. The commissions or, at attempt to commit, an unlawful act.
  7. Injury or illness caused by or contributed to by use of drugs or alcohol.
  8. Pregnancy, except in the case of a major, vital complication during the first trimester of pregnancy which presents a clear and apparent risk of death or imminent serious injury or harm to the mother or fetus.

- **Initial transportation to local facilities, including ground ambulance fees, except as arranged by Us.

- **Mountaineering or rock climbing necessitating the use of guides or maps, spelunking, skydiving, parachuting, balloononing, hang gliding, deep sea diving utilizing hard helmet with an air attachment, rating of any kind other than an foot, bungee jumping, operating a vehicle when not properly licensed, or participating in professional sports unless otherwise agreed in writing by Us prior to Your Enrollment Period.

- **Psychiatric, psychological, or emotional disorders.

- **Incidental expenses, including but not limited to accommodations, local transportation, meals, telephone, and face-to-face charges.

- **Subsequent Medical Evacuations for the same or related medical condition, regardless of location, or more than one Security or Political Evacuation from a country or territory per individual per annual term.

- **Failure to properly process or maintain immigration, work, residence or similar type visas, permits or documents.

- **Security or Political Evacuations from Your Home Country.

- **Security or Political Evacuations when the Emergency Security Situation prevails. Your arrival in the Host Country, or when the evacuation notice issued by the recognized government of Your Home Country or Host Country has been posted for a period of more than 7 days.

- The actual or threatened use or release of any nuclear, chemical or biological weapon or device, or exposure to such weapon or device, regardless of cause.

- Services not otherwise shown as covered.

- **MEDICAL AND FRESH/Subsistence**

You or a responsible party on Your behalf shall either pay the cost of medical care and treatment, including hospital expenses directly or shall reimburse Us upon demand for all such costs and expenses which may be imposed upon Us by health care providers, including the cost of medical care and treatment, including hospital expenses, or related assistance services either authorized by You or required by You under urgent medical circumstances, to the extent that such expenses are not Our responsibility. Such reimbursement shall be without regard to the specific terms, conditions, or limitations of any insurance policy or benefit to You.

We shall be fully and completely subrogated to Your rights against parties who may be liable for the payment of, or a contribution toward the payment of, the costs and expenses of assistance services provided by Us or medical care and treatment, including hospital expenses, in the event that We pay or contribute to the payment of them. You must assign to Us any and all rights of recovery under any such insurance plans, including any occupational benefit plan, health insurance, or other cost-sharing plan or public assistance program, up to the sum of any payment by Us.

**MEDEX Assistance Corporation**

P.O. Box 190056
Baltimore, MD 21203
1-800-537-2029
1-410-363-6330
www.medexsecure.com

**MEDEX SECURE**

A multilingual assistance coordinator will ask for Your name, Your company or group name, the group number shown on Your ID card, and a description of Your situation. We will immediately begin assisting You. A full listing of services follows.

If the condition is an emergency, You should go immediately to the nearest hospital or obtain medical care and then contact the 24-Hour Emergency Response Center before You do anything else. We will take the appropriate action to assist You and monitor Your care until the situation is resolved.

**MEDEX SECURE** provides You with Medical Assistance Services, Travel Assistance Services, Medical Evacuation & Repatriation Services, Security & Political Evacuation Services, and Worldwide Destination Intelligence as described below. These services are subject to certain Conditions, Limitations, and Exclusions also described below.

**MEDEX Assistance Corporation**

P.O. Box 190056
Baltimore, MD 21203
1-800-537-2029
1-410-363-6330
www.medexsecure.com

**MEDICAL EVACUATION**

A comprehensive program providing You with 24/7 emergency medical, security, and travel assistance, including medical and security evacuations and repatriations - when you are outside your home country or 100 or more miles away from your permanent residence in your home country. (Expatriates are eligible regardless of distance from your expatriate home.)

**MEDICAL EVACUATION**

How To Access MEDEX Services

24 hours a day, 7 days a week, 365 days a year Your MEDEX identification card is Your key to travel security. If You have a medical, personal safety or travel problem, simply call Us for assistance. Our toll-free and collects telephone numbers are printed on Your ID card. Either call the toll-free number of the country You are in, or call the Emergency Response Center listed below.

**MEDICAL EVACUATION**

Baltimore, Maryland 1-800-537-2029
1-410-363-6330
www.medexsecure.com

**MEDICAL EVACUATION**

...
MEDICAL ASSISTANCE SERVICES

Worldwide Medical and Dental Referrals: We will provide referrals to help you locate appropriate treatment or care.

Monitoring of Treatment: Our Assistance Coordinators will continually monitor your case. In addition, MEDEX Physician Advisors provide us consultative and advisory services, including review and quality of medical care you are receiving.

Facilitation of Hospital Payment: Upon securing payment or a guarantee to reimburse, we will either wire funds or secure required emergency hospital admissions deposits. You are ultimately responsible for the payment of the cost of medical care and treatment, including hospital expenses.

Transfer of Insurance Information to Medical Providers: We will assist you with hospital admission, such as relaying insurance benefit information, to help prevent delays or denials of medical care. We will also assist with discharge-planning.

Medication, Vaginal and Blood Transfers: In the event medication, vaccines, or blood products are not available locally, or a prescription medication is lost or stolen, we will coordinate their transfer to you upon the prescribing physician’s authorization, if it is legally permissible.

Dispatch of Doctors/Specialists: In an emergency where you cannot adequately be assessed by telephone for possible evacuation, you cannot be moved and local treatment is unavailable, we will send an appropriate medical practitioner to you.

Transfer of Medical Records: Upon your consent, we will assist with the transfer of medical information and records to you or the treating physician.

Continuous Updates to Family, Employer, and Home Physician: With your approval, we will provide case updates to appropriate individuals you designate in order to keep them informed.

Hotel Arrangements for Convalescence: We will assist you with the arrangement of hotel stays and room requirements before or after hospitalization.

Replacement of Contact Lenses and Medical Devices: We will coordinate the replacement of corrective lenses or medical devices if they are lost, stolen, or broken during travel.

TRAVEL ASSISTANCE SERVICES

Replacement of Lost or Stolen Travel Documents: We will assist you in taking the necessary steps to replace passports, visas, and other important travel documents.

Emergency Travel Arrangements: We will make new reservations for airlines, hotels, and other travel services in the event of an illness or injury.

Transfer of Funds: We will provide you with an emergency cash advance subject to us first securing funds from you or your family.

Legal Referrals: Should you require legal assistance, we will direct you to an attorney and assist you in securing a bail bond.

Translation Services: Our multilingual Assistance Coordinators are available to provide immediate verbal translation assistance in a variety of languages in an emergency; otherwise, we will provide you with referrals to local interpreter services.

Message Transmission: You may send and receive emergency messages toll-free, 24-hours a day, through our Emergency Response Center.

Emergency Pet Housing and/or Pet Return: We will coordinate arrangements for temporary boarding or the return of a pet left unattended as a result of your illness or injury.

WORLDWIDE DESTINATION INTELLIGENCE

ProTravel Information: Upon your request, we can provide continuously updated destination intelligence for over 173 countries covering subject areas such as weather, currency, and culture.

Travel and Health Information: Our request you can provide you with continuous updates on travel and health information such as immunizations, vaccinations, regional health concerns, entry and exit requirements, and transportation information.

Real-Time Security Intelligence: Upon your request, we will provide you with the latest authoritative information on security and travel advice for over 173 countries and 283 cities. Our global security database is continuously updated and includes intelligence from thousands of worldwide sources.

MEDICAL EVACUATION & REPATRIATION SERVICES

Emergency Medical Evacuation: If you sustain an injury or suffer a sudden and unexpected illness and adequate medical treatment is not available in your current location, we will arrange and pay for a medically supervised evacuation to the nearest medical facility. We determine to be capable of providing appropriate medical treatment. Your medical condition and situation must be such that, in the professional opinion of the health care provider and MEDEX, you require immediate emergency medical treatment, without which there would be a significant risk of death or serious impairment.

Transportation to Join a Hospitalized Member: If you are traveling alone and are or will be hospitalized for more than seven days, we will coordinate and pay for one-way economy airfare to return you to your home country. You will be responsible for any costs associated with this segment of the evacuation.

Transportation After Security or Political Evacuations: Following a Security or Political Evacuation and when safety allows, we will coordinate and pay for one-way economy airfare to return you to either your host country or your home country.

Other Evacuation Assistance Services: In the event you feel your personal safety is threatened, but the situation does not dictate a Security or Political Evacuation and you none-the-less wish to be evacuated, we will assist you on a best-effort basis in making evacuation arrangements. This may include flight arrangements, securing visas, and logistical arrangements such as ground transportation and housing. In more complex situations, we will assist you in making arrangements with providers of specialized security services. You will be responsible for any costs associated with this type of voluntary evacuation.
In an ongoing commitment to your personal safety, The Curators of The University of Missouri has partnered with UnitedHealthcare Global, a leading provider of international travel assistance services. UnitedHealthcare Global provides 24-hour travel, medical and security-related assistance services to you while traveling more than 100 miles away from home or outside of your home country. Please note this IS NOT medical insurance.

**How to use these services**

- Always carry your member ID card with you when traveling in a foreign country.
- If you have a medical, travel or security problem, call the Emergency Response Center (ERC). If you are experiencing a medical emergency, you should immediately go to the nearest physician or hospital before calling the ERC.
- Printed on your member ID card are toll-free phone numbers for the ERC. Call the number for the country in which you are located. If your current location is not listed, call the ERC, reverse charges accepted at +1-410-453-6330.
- When you call, be prepared with as much of the following information as possible: Your name, your organization’s name and ID number, a description of the situation, and a phone number to reach you.
- A multilingual Assistance Coordinator will render whatever assistance is necessary, and the Emergency Response Team will monitor your case until the situation is resolved.
**Global Assistance**

Register Online

To get the most out of your UnitedHealthcare Global benefit, you are encouraged to register online with the Member Center. While registration is not required to use the emergency assistance services, you will be able to take advantage of a wide array of additional traveler assistance services that UnitedHealthcare Global has to offer. Examples include obtaining pre-travel reports, safety and health information, and real-time medical and security intelligence.

1. Visit www.UHCGlobal.com
2. Select “Member Log-In”
3. Under “Global Intelligence Center Log-In” select “Create User.”
4. Enter The Curators of The University of Missouri’s UnitedHealthcare Global ID Number (330331).
5. Accept the User Agreement and click “Next”
6. Enter in your personal account information to designate yourself a unique username and password, and then click “Register Now”

The UnitedHealthcare Global Member Center allows you to have complete management of your UnitedHealthcare Global program, including printing UnitedHealthcare Global ID cards, opening a case online, and reading the details of your UnitedHealthcare Global program coverage. In addition to UnitedHealthcare Global program information, the Member Center gives you access to:

- MEDEX 360ºm Global Medical Monitor – complete international health information
- MEDEX 360ºtr Travel Registry – travel and medical record storage
- World Watch® - detailed international security information

**Real Time Security Intelligence** – This state-of-the-art technological platform allows UnitedHealthcare Global to deliver real-time alerts for any incidents that require emergency action and those that may impact life or travel. Alerts are delivered through a variety of communication means including any text-enabled device.

**Security Evacuation Services** – In the event of an emergency security situation, UnitedHealthcare Global will make all possible efforts to arrange for and will pay for your evacuation. If evacuation becomes impractical due to hostile or dangerous conditions, UnitedHealthcare Global will maintain contact with you and provide advice until evacuation becomes viable or the emergency security situation has passed.

**Political Evacuation Services** – In the event the officials of your home country issue a written recommendation that you should leave your host country for non-medical reasons, or if you are expelled or declared “persona non grata” on the written authority of your host country, UnitedHealthcare Global will make all possible efforts to arrange for and will pay for your evacuation from an international airport or other safe departure point.

**Natural Disaster Services** - In the event of a natural disaster, UnitedHealthcare Global will make all possible efforts to arrange for and will pay for your evacuation. If evacuation becomes impractical due to hostile or dangerous conditions, UnitedHealthcare Global will maintain contact with you and provide advice until evacuation becomes viable or the Natural Disaster has passed.

**Transportation after Security, Political or Natural Disaster Evacuation** – Following a security, political or Natural Disaster evacuation and when safety allows, UnitedHealthcare Global will coordinate and pay for one-way economy airfare to return you to either your home or host country.

**Emergency Medical Evacuation** – If you sustain an injury or suffer a sudden or unexpected illness and adequate medical treatment is not available in your current location, UnitedHealthcare Global will arrange and pay for a medically supervised evacuation to the nearest medical facility UnitedHealthcare Global feels is capable of providing appropriate medical treatment.

**Transportation to Join a Hospitalized Member** – If you are traveling alone and are or will be hospitalized for more than 3 days, UnitedHealthcare Global will coordinate and pay for economy round-trip airfare for a person of your choice to join you.

**Return of Dependant Children** – If your dependant child(ren) are age 18 or under are left unattended as a result of your injury or illness, UnitedHealthcare Global will coordinate and pay for one-way economy airfare to send them, and an escort back if necessary, back to your home country.

**Transportation after Stabilization** – Following emergency medical evacuation and stabilization, UnitedHealthcare Global will coordinate and pay for a one-way economy airfare to your point of origin or back to your home country.

**Repatriation of Mortal Remains** – If you sustain an injury or suffer an unexpected illness that results in your death, UnitedHealthcare Global will coordinate and pay for the expenses of the preparation and transportation of your mortal remains to your home country.
In an ongoing commitment to your personal safety, The Curators of The University of Missouri has partnered with UnitedHealthcare Global, a leading provider of international travel assistance services. UnitedHealthcare Global provides 24-hour travel, medical and security-related assistance to you while traveling more than 100 miles away from home or outside of your home country. Please note this IS NOT medical insurance.

**GLOBAL ASSISTANCE**

**Client Name:** The Curators of The University of Missouri

**United Healthcare Global ID #330321**

**Validity Dates:** 8/1/2015 – 7/31/2016

UnitedHealthcare Global Emergency Response Center
United States +1-410-453-6330 (Reverse Charges Accepted)

**TOLL FREE ACCESS** - The numbers below must be dialed from within the country

- Australia: 0000 11 4105
- Brazil: 0800 891 2734
- China (northern): 010 1100 452
- China (southern): 010 1100 452
- France: 0800 452 0218
- Germany: 001 800 101 0061
- Hong Kong: 00852 11 452
- Israel: 0800 101 0061
- Italy: 1800 1100 452
- Japan: 00531 11 4065
- Mexico: 001 800 11 4065
- Philippines: 0800 1100 452
- Singapore: 008888*800 527 0218
- Spain: 0800 9 92379
- Switzerland: 0800 9 92379
- South Africa: 00800 992379
- U.K.: 0800 9 92379
- U.S. & Canada: 1 800 1 111 0503
- Dominican Republic: 0800 97 374
- Singapore: 0800 1100 452
- United States: +1-410-453-6330 (Reverse Charges Accepted)

If your location is not listed or the call will not go through, call the 24-hour Emergency Response Center collect (reverse charges accepted).

* Dial the first portion of phone number, wait for tone, and then dial remaining numbers.

For a complete list, go to the Intelligence Center: https://members.uhcglobal.com

### How to use these services

- **Always carry your member ID card with you when traveling in a foreign country.**

- **If you have a medical, travel or security problem, call the Emergency Response Center (ERC).** If you are experiencing a medical emergency, you should immediately go to the nearest physician or hospital before calling the ERC.

- **Printed on your member ID card are toll-free phone numbers for the ERC.** Call the number for the country in which you are located. If your current location is not listed, call the ERC, reverse charges accepted at +1-410-453-6330.

- **When you call, be prepared with as much of the following information as possible:** Your name, your organization’s name and ID number, a description of the situation, and a phone number to reach you.

- **A multilingual Assistance Coordinator will render whatever assistance is necessary, and the Emergency Response Team will monitor your case until the situation is resolved.**
Register Online

To get the most out of your UnitedHealthcare Global benefit, you are encouraged to register online with the Member Center. While registration is not required to use the emergency assistance services, you will be able to take advantage of a wide array of additional traveler assistance services that UnitedHealthcare Global has to offer. Examples include obtaining pre-travel reports, safety and health information, and real-time medical and security intelligence.

1. Visit www.UHCGlobal.com
2. Select “Member Log-In”
3. Under “Global Intelligence Center Log-In” select “Create User.”
4. Enter The Curators of The University of Missouri’s UnitedHealthcare Global ID Number (330321).
5. Accept the User Agreement and click “Next”
6. Enter in your personal account information to designate yourself a unique username and password, and then click “Register Now”

The UnitedHealthcare Global Member Center allows you to have complete management of your UnitedHealthcare Global program, including printing UnitedHealthcare Global ID cards, opening a case online, and reading the details of your UnitedHealthcare Global program coverage. In addition to UnitedHealthcare Global program information, the Member Center gives you access to:

- MEDEX 360°m Global Medical Monitor - complete international health information
- MEDEX 360°fr Travel Registry - travel and medical record storage
- World Watch® - detailed international security information

Real Time Security Intelligence – This state-of-the-art technological platform allows UnitedHealthcare Global to deliver real-time alerts for any incidents that require emergency action and those that may impact life or travel. Alerts are delivered through a variety of communication means including any text-enabled device.

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Transportation After Security, Political or Natural Disaster Evacuation – Following a security, political or Natural Disaster evacuation and when safety allows, UnitedHealthcare Global will coordinate and pay for one-way economy airfare to return you to either your home or host country.
**HTH Provider Community**

HTH members receive care from health professionals who are English-speaking, Western-trained and have a formal business relationship with HTH.

**Emergency Evacuation and Centers of Excellence**

HTH Worldwide maintains a 24/7 call center to assist members with everything from routine requests to medical emergencies. HTH coordinates emergency services with a worldwide network of Physician Advisors. Members in need of life-saving medical intervention are treated in Centers of Excellence in the U.S. and around the world.

**Well Prepared Profile**

Members are encouraged to plan for their medical needs before embarking on study abroad programs by updating personalized web pages in the Global Health and Safety database. These pages address potential health issues and allow HTH to arrange doctor appointments for members, set up direct pay for the services received and suggest treatment alternatives as necessary.

**mPassport**

HTH offers a number of global health resources designed to promote personal safety by giving members convenient mobile and internet access to these options:

- Choose from over 5,450 selected, English speaking doctors in 182 countries.
- Find selected hospitals and clinics in over 1,400 destinations.
- Search notable pharmacies in over 500 international destinations.
- Translate medication brand names and key medical terms and phrases.
- Receive personalized health and safety alerts via text message or email.
**Member Services**

In case of serious injury or illness contact HTH to:
- Facilitate hospital admissions for emergency care
- Arrange emergency evacuation services

To get the medical care you need, contact HTH to:
- Schedule an appointment with a qualified doctor, dentist or behavioral health professional
- Explain insurance benefits and coordinate direct payments to hospitals and doctors
- Monitor inpatient and outpatient care
- Help you fill prescriptions locally or receive prescription pharmaceuticals while abroad
- Help you replace corrective lenses or medical devices or equipment
- Arrange transportation, escorts, accommodations and visas for medical treatment

To help you manage expected and unexpected medical needs, HTH enables you to:
- Understand health and security risks in your destination
- Select an English-speaking doctor with proper training and credentials
- Identify the best hospitals in your destination
- Make contingency plans to leave a medically underserved area
- Understand treatment options
- Translate brand names of drugs, medical terms and phrases
- Communicate with family members and your organization during a crisis

To meet your special needs, HTH will:
- Coordinate personalized security consultations for specific destinations
- Make referrals for legal assistance
- Arrange repatriation of mortal remains
- Coordinate emergency cash transfers
- Coordinate passport replacement

**Internet Resources**

HTH Worldwide’s unique **Global Health and Safety Resources** give travelers the medical information and assistance services they need to travel safely. These databases and tools are available through the internet or personal hand-held mobile devices via mPassport.

- **Doctor and Hospital Profiles** Search the database of profiled HTH doctors and facilities in the HTH contracted community.
- **Brand Name Drug Translation Guides** Find the country-specific brand name under which common prescription and over-the-counter medications are sold.
- **Medical Phrase and Term Translation Guides** Translate idiomatic healthcare terms (“hay fever”, “CAT scan”) and critical healthcare phrases (“When can I travel?”) in six common languages.
- **CityHealth Profiles** Learn critical information about healthcare services in the world’s most popular destinations including emergency phone numbers, high quality hospitals, vaccination requirements, pharmacy information and more.
- **Security Profiles** – Peruse up-to-date country level information about political climate and communication infrastructure. This is done at city level and focuses on the prevalence of crime and terrorism and on the reliability of police, hotels and transportation.
- **Health and Safety Alerts** – Read alerts that include articles relaying tips on national healthcare systems abroad and healthy travel practices, as well as warnings on health hazards and disease outbreaks around the world. These alerts can be customized, regionalized and personalized.

For a valuable source of timely insights on safe and healthy travel, visit [www.healthytravelblog.com](http://www.healthytravelblog.com)
What is not covered:

Unless specifically provided for elsewhere under the Plan, the Plan does not cover loss caused by or resulting from, nor is any premium charged for, any of the following:

1. Expenses incurred in excess of Reasonable Expenses.
2. Services or supplies that the Insurer considers to be Experimental or Investigative.
3. Preventative medicines, routine physical examinations, or any other examination where there are no objective indications of impairment in normal health, including routine care of a newborn infant, unless otherwise noted.
4. Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury, unless otherwise noted.
5. Surgery for the correction of refractive error and services and prescriptions for eye examinations, eye glasses or contact lenses or hearing aids, except when Medically Necessary for the Treatment of an Injury.
6. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment within 24 hours of the Accident.
7. Expenses incurred as a result of pregnancy that is not covered.
8. For diagnostic investigation or medical treatment for infertility, fertility, or birth control.
9. Organ or tissue transplant.
10. Participating in an illegal occupation or committing or attempting to commit a felony.
11. While traveling against the advice of a Physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
12. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Plan.
13. Expenses incurred within the Covered Person's Home Country.
14. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extractions of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless otherwise noted.
15. Expenses incurred in connection with weak, strained or flat feet, corns or callouses.
16. Diagnosis and treatment of acne and sebaceous cyst.
17. Outpatient treatment for specified therapies including, but not limited to, Physiotherapy and acupuncture which does not follow a covered Hospital Confinement or surgery.
18. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
19. Loss due to an act of war, service in the armed forces of any country or international authority and participation in a riot or civil commotion.
20. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
21. Loss arising from a. participating in any professional sport, contest or competition;
22. Medical Treatment Benefits provision for loss due to or arising from a motor vehicle Accident if the Covered Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.
23. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the Covered Person's Home Country.

Claims Submission

Claims are to be submitted to HTH Worldwide, Attn: International Claims, One Radnor Corporate Center, Suite 100, Radnor PA 19087, USA. See the hthstudents.com website for claim forms and instructions on how to file.
Who is eligible for coverage?
All regular, full-time and part-time Eligible Participants and Eligible Dependents of the educational organization or institution who:
1. Are engaged in international educational activities; and 2. Are temporarily located outside his/her Home Country as a non-resident alien; and 3. Have not obtained permanent residency status.

When does coverage start?
Coverage for an Eligible Participant and their Eligible Dependents starts at 12:00:01 a.m. on the latest of the following:
1) The Coverage Start Date shown on the Insurance Identification Card; 2) The date the requirements in Section 1 – Eligible Classes are met; or 3) The date the premium and completed enrollment form, if any, are received by the Insurer or the Administrator.

Thereafter, the insurance is effective 24 hours a day, worldwide except whenever the Covered Person is in his/her Home Country. In no event, however, will insurance start prior to the date the premium is received by the Insurer.

When does coverage end?
Coverage for an Eligible Participant and their Eligible Dependents will automatically terminate on the earliest of the following dates:
1.) The date the Policy terminates; 2) The Organization’s or Institution’s Termination Date; 3) The date of which the Eligible Participant ceases to meet the Individual Eligibility Requirements; 4) The end of the term of coverage specified in the Eligible Participant’s enrollment form; 5) The date the Eligible Person permanently leaves the Country of Assignment for his/her or her Home Country; 6) The date the Eligible Participant requests cancellation of coverage (the request must be in writing); or 7) The premium due date for which the required premium has not been paid, subject to the Grace Period provision. 8) The end of any Period of Coverage.

What to do in the event of an emergency
All Eligible Participants are entitled to Global Assistance Services while traveling outside of the United States. In the event of an emergency, they should go immediately to the nearest physician or hospital without delay and then contact HTH Worldwide. HTH Worldwide will then take the appropriate action to assist and monitor the medical care until the situation is resolved. To contact HTH Worldwide in the event of an emergency, call 1.800.257.4823 or collect to +1.610.254.8771.

hthstudents.com
Once Eligible Participants receive their Medical Insurance ID card from HTH Worldwide, they should visit hthstudents.com, and using the certificate number on the front of the card, sign in to the site for comprehensive information and services relating to this plan. Participants can track claims, search for a doctor, view plan information, download claim forms and read health and security information.

What does the plan cost?

<table>
<thead>
<tr>
<th>Limits – Covered Person</th>
<th>Limits – Covered Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>MEDICAL EXPENSES</td>
<td></td>
</tr>
<tr>
<td>Period of Coverage Maximum Benefits</td>
<td>$325,000</td>
</tr>
<tr>
<td>Maximum Benefit per Injury or Sicknesses</td>
<td>$325,000</td>
</tr>
<tr>
<td>Period of Coverage Deductible</td>
<td>$5,000</td>
</tr>
<tr>
<td>ACCIDENTAL DEATH AND DISMEMBERMENT</td>
<td>Maximum Benefit: Principal Sum up to $10,000 for Participant; up to $5,000 for Spouse; up to $1,000 per Child(ren)</td>
</tr>
<tr>
<td>REPATRIATION OF REMAINS</td>
<td>Maximum Benefit up to $25,000</td>
</tr>
<tr>
<td>MEDICAL EVACUATION</td>
<td>Maximum Lifetime Benefit up to $250,000</td>
</tr>
<tr>
<td>BEDSIDE VISIT</td>
<td>Up to a maximum benefit of $3,000</td>
</tr>
</tbody>
</table>

Schedule of Benefits – Table 1

<table>
<thead>
<tr>
<th>Schedule of Benefits – Table 2 – Medical Expense Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limits – Covered Person</td>
</tr>
<tr>
<td>Maternity Care for a Covered Pregnancy</td>
</tr>
<tr>
<td>Inpatient treatment of mental and nervous disorders including drug or alcohol abuse</td>
</tr>
<tr>
<td>Outpatient treatment of mental and nervous disorders including drug or alcohol abuse</td>
</tr>
<tr>
<td>Treatment of specified therapies, including acupuncture and Physiotherapy</td>
</tr>
<tr>
<td>Routine nursery care of a newborn child of a covered pregnancy</td>
</tr>
<tr>
<td>Repairs to sound, natural teeth required due to an Injury</td>
</tr>
<tr>
<td>Outpatient prescription drugs including oral contraceptives and devices</td>
</tr>
<tr>
<td>Hearing Services</td>
</tr>
</tbody>
</table>

Schedule of Benefits – Table 2 – Medical Expenses

<table>
<thead>
<tr>
<th>Indemnity Plan Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician Office Visits, Inpatient Hospital Services, Emergency Hospital Services, Hospital and Physician Outpatient Services</td>
</tr>
</tbody>
</table>
TRAVEL HEALTH INFORMATION
FOR STUDY ABROAD

Travel education, immunizations, medications and physicals are offered to MU students planning to travel abroad. Emphasis is placed on prevention of illness and safety during travel. Timely, detailed, country-specific information regarding requirements and recommendations are provided through travel appointments at the MU Student Health Center.

If you are planning to study in or travel to countries listed in travel regions two or three (see below) or if you have an on-going physical or psychological health condition, you are strongly advised to make a travel appointment with the Student Health Center as soon as you have selected a study abroad program. To schedule an appointment, call 573-882-4661 or go to studenthealth.missouri.edu.

You should make sure all your routine immunizations are up to date. The Student Health Center can assist by reviewing your medical history and providing information on vaccinations, medications and precautions specific to individual destinations. Other issues discussed may include malaria, traveler’s diarrhea, food and water precautions and insect/animal avoidance techniques.

LOCATE YOUR IMMUNIZATION RECORDS. Prior to your appointment, attempt to find the dates of the following:
- TD (tetanus/diphtheria) or TDaP (tetanus/diphtheria/pertussis) — within the last five to 10 years
- MMR (measles/mumps/rubella) — two doses within a person’s lifetime
- Polio — completion of primary series as a child, may need a booster depending on destination
- Hepatitis B — recommended for every college student
- Hepatitis A — recommended for every college student
- Meningococcal meningitis — especially for those living in a dormitory setting
- Chicken pox — know level of immunity either by disease, blood test or vaccine
- Pneumococcal — for those with certain chronic health conditions
- Influenza — annual vaccine, especially for those traveling during flu season
- TB (tuberculosis) skin test — before departure and repeated 10 to 12 weeks after return (if traveling to a country with a high incidence rate)

Places to check in order to locate your immunization records:
- Parents
- Family physician or pediatrician
- High school or previous college attended
- Health department or clinic where vaccinated
- Japanese encephalitis
- Typhoid
- Rabies
- Yellow fever
- Additional vaccinations that may be recommended or required based on your destination:
- Centers for Disease Control and Prevention (cdc.gov/travel)
- HTH Worldwide (hthstudents.com)
- UnitedHealthcare Global (unitedhealthcareglobal.com)
- International Association for Medical Assistance to Travelers (iamat.org)
- U.S. Department of State (travel.state.gov)
- Travel Health Online (tripprep.com)
- Additional resources. The following websites provide medical recommendations for travel, and may also be useful in assisting you in locating medical services while abroad:
### COUNTRIES BY TRAVEL REGION

Listed alphabetically and labeled with appropriate travel region (1, 2 or 3).

<table>
<thead>
<tr>
<th>Country</th>
<th>Travel Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Afghanistan (South Asia)</td>
<td>3</td>
</tr>
<tr>
<td>Albania (E. Europe/N. Asia)</td>
<td>3</td>
</tr>
<tr>
<td>Algeria (North Africa)</td>
<td>3</td>
</tr>
<tr>
<td>American Samoa (S/W Pacific)</td>
<td>2</td>
</tr>
<tr>
<td>Andorra (W. Europe)</td>
<td>1</td>
</tr>
<tr>
<td>Angola (Central Africa)</td>
<td>3</td>
</tr>
<tr>
<td>Anguilla (Caribbean)</td>
<td>1</td>
</tr>
<tr>
<td>Antarctica</td>
<td>1</td>
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<tr>
<td>Antigua and Barbuda (Caribbean)</td>
<td>1</td>
</tr>
<tr>
<td>Argentina (South America)</td>
<td>3</td>
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<tr>
<td>Armenia (E. Europe/N. Asia)</td>
<td>2</td>
</tr>
<tr>
<td>Aruba (Caribbean)</td>
<td>1</td>
</tr>
<tr>
<td>Australia (S/W Pacific)</td>
<td>2</td>
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<tr>
<td>Austria (W. Europe)</td>
<td>1</td>
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<tr>
<td>Azerbaijan (E. Europe/N. Asia)</td>
<td>3</td>
</tr>
<tr>
<td>Bahamas (Caribbean)</td>
<td>3</td>
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<tr>
<td>Bahrain (Middle East)</td>
<td>3</td>
</tr>
<tr>
<td>Bangladesh (South Asia)</td>
<td>3</td>
</tr>
<tr>
<td>Barbados (Caribbean)</td>
<td>1</td>
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<tr>
<td>Belarus (E. Europe/N. Asia)</td>
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<tr>
<td>Belgium (W. Europe)</td>
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<tr>
<td>Belize (Central America)</td>
<td>3</td>
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<tr>
<td>Benin (West Africa)</td>
<td>3</td>
</tr>
<tr>
<td>Bermuda (Caribbean)</td>
<td>1</td>
</tr>
<tr>
<td>Bhutan (South Asia)</td>
<td>3</td>
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<tr>
<td>Bolivia (South America)</td>
<td>3</td>
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<tr>
<td>Bosnia and Herzegovina (E. Europe/N. Asia)</td>
<td>2</td>
</tr>
<tr>
<td>Botswana (Southern Africa)</td>
<td>3</td>
</tr>
<tr>
<td>Brazil (South America)</td>
<td>3</td>
</tr>
<tr>
<td>British Indian Ocean Territory (Indian Ocean)</td>
<td>3</td>
</tr>
<tr>
<td>British Virgin Islands (North America)</td>
<td>1</td>
</tr>
<tr>
<td>Brunei (Southeast Asia)</td>
<td>3</td>
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<tr>
<td>Bulgaria (E. Europe/N. Asia)</td>
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<tr>
<td>Burkina Faso (West Africa)</td>
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<td>Burma (Southeast Asia)</td>
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<td>Burundi (East Africa)</td>
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<td>Cambodia (Southeast Asia)</td>
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<td>Cameroon (Central Africa)</td>
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<td>Canada (North America)</td>
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<td>Cape Verde (West Africa)</td>
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<td>Cayman Islands (Caribbean)</td>
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<td>Central African Republic (Central Africa)</td>
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<td>Chad (Central Africa)</td>
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<td>Chile (South America)</td>
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<tr>
<td>China (East Asia)</td>
<td>3</td>
</tr>
<tr>
<td>Christmas Island (S/W Pacific)</td>
<td>2</td>
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<tr>
<td>Cocos (Keeling) Islands (S/W Pacific)</td>
<td>2</td>
</tr>
<tr>
<td>Colombia (South America)</td>
<td>3</td>
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<tr>
<td>Comoros (Indian Ocean Islands)</td>
<td>3</td>
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<tr>
<td>Congo, Democratic Republic of the Central Africa</td>
<td>3</td>
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<tr>
<td>Congo, Republic of the (Central Africa)</td>
<td>3</td>
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<tr>
<td>Costa Rica (Central America)</td>
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<tr>
<td>Cote d’Ivoire (West Africa)</td>
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<tr>
<td>Croatia (E. Europe/N. Asia)</td>
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<tr>
<td>Cuba (Caribbean)</td>
<td>1</td>
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<td>Cyprus (Middle East)</td>
<td>3</td>
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<tr>
<td>Czech Republic (E. Europe/N. Asia)</td>
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<tr>
<td>Denmark (W. Europe)</td>
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<tr>
<td>Djibouti (East Africa)</td>
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<td>Dominica (Caribbean)</td>
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<td>Dominican Republic (Caribbean)</td>
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<td>Estonia (E. Europe/N. Asia)</td>
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INCIDENT REPORT FORMS

FORMS INCLUDED IN THIS SECTION
- Sample emergency log
- Study abroad program incident report
- Study abroad student conduct violation written warning
- Notification of termination from study abroad program

Fillable PDF versions of these forms are available online at international.missouri.edu/forms.

SAMPLE EMERGENCY LOG
This is an overview of the types of information you should include in an emergency log. You can compose and share this information via email or fax to the International Center.

Initial response
1. Attend to immediate needs, such as physical injuries and safety concerns.
2. Consult the emergency procedures section (pages 6–19).
3. Contact the International Center (see page 4 for contact information). The center will convene a crisis management team and offer guidance.
4. Begin writing a log.
   It is critical to obtain detailed information regarding names, locations, times, witnesses, etc. The log should be updated as the situation develops. Specific information to collect includes:
   - What happened?
   - Where did it happen?
   - When did it happen?
   - Who was involved?
   - Who has been notified regarding the situation?
   - What assistance has been offered to the student(s) involved in the crisis? (Please note name(s), time and location.)
   - What additional actions have been taken? (Please note name(s), time and location for any actions.)
   - What assistance has been offered to the family members of the student(s) involved? (Please note name(s), time and location.)
   - Have you contacted or been contacted by anyone else regarding the crisis (e.g., a representative of the media)? If so, what information was exchanged?
Study Abroad Program Incident Report

Today’s date: _______________________________ Date of incident: _______________________________

Place and time incident occurred: _______________________________________________________________

Name(s) of student(s) involved: ________________________________________________________________

Type of incident:  □ Medical  □ Academic  □ Alcohol or substance
                  □ Legal  □ Disruptive

Description of event:

Witnesses:

Formal charges (if applicable; attach any appropriate documents, e.g., medical/police/etc.):

Sanctions place upon student (if appropriate)

□ Verbal warning (describe):
□ Written warning (attach copy)
□ Termination from program (attach copy)

Report filed by: _____________________________________________________________________________

name  title

Program: ___________________________  Country: ___________________________

Student signature: _______________________________________________________  Date: ______________

Please fax to the MU International Center (+1 573-882-3223) within 48 hours of signing.
Name of student: ___________________________________________________________________________

Date and location of incident: __________________________________________________________________

SUMMARY OF VIOLATION
Initial incident report should contain more detailed information.

On ___________________ (mm/dd/yyyy), the above-named student was determined to have violated the rules and regulations for MU students abroad in the following manner:

WRITTEN WARNING
The student is therefore receiving this written warning. If the above-named student fails to comply with the expected behavior specific below or continues to violate the rules and regulations for MU students abroad, the student will be terminated from the study abroad program. The student must leave all premises used by the study abroad program within 48 hours and return to the U.S. at the student’s own expense.

EXPECTED BEHAVIOR

Student’s signature: ________________________________ Date: ______________

Program director’s signature: ______________________________ Date: ______________

Please fax to the MU International Center (+1 573-882-3223) within 48 hours of signing.
INCIDENT REPORT FORMS

Notification of Termination
From Study Abroad Program

Name of student: ___________________________________________________________________________

Date and location of incident: __________________________________________________________________

Study abroad program: _______________________________________________________________________

SUMMARY OF VIOLATION
Initial incident report should contain more detailed information.

CHECK THE APPROPRIATE BOX

☐ After having received a verbal and/or written warning on _________________________ (mm/dd/yyyy)
   describing a previous violation of the rules and regulations for MU students abroad, the above-named
   student has not desisted from continuing to violate the rules and regulations, nor has the student fulfilled
   the required expected behavior conditions as specific on the written warning form. For this reason, the
   student in question has been terminated from the program.

☐ The seriousness of the violation is such that further participation by the above-named student would be to
   the detriment of the program and its participants either by impacting the health and safety of the individual
   or other participants in the program or causing detriment to the best interest and welfare of the program
   and MU. For this reason, the student in question has been terminated from the program.

TO BE COMPLETED BY STUDENT

I understand that, due to the violation of the rules and regulations for MU students abroad, I have been
terminated from the above-named study abroad program. Termination shall not diminish or otherwise affect
my obligation to make any and all payments to MU. I understand that I will receive a grade of “F” in all
coursework in progress; in addition, I will not be entitled to a refund of fees, may be required to reimburse MU
for financial aid received and am responsible for all non-recoverable costs incurred by the host institution or
MU, as well as personal financial obligations. I understand that the conduct that led to my termination from this
program may also lead to further sanctions upon returning to MU.

I agree to absent myself from all premises used by the study abroad program within 48 hours and return to the
United States.

Student’s signature: ________________________________________ Date: ______________

Program director’s signature: ________________________________ Date: ______________

Please fax to the MU International Center (+1 573-882-3223) within 48 hours of signing.
TOP 10 LIST FOR RISK MITIGATION AND EMERGENCY RESPONSE
from Thomas Butcher, Grand Valley State University

1. Do the right thing.
2. Do something, rather than nothing.
3. Consider what a reasonable person would do, and carry it out.
4. Consider what can go wrong before a program begins.
5. Disclose the dangers of a program and destination.
6. Obtain signed waivers (informed consent).
7. Don’t adopt policies and procedures you can’t enforce.
8. Alcohol and students don’t mix well.
9. Prepare program directors and participants. Information is key to healthy and safe behavior.
10. Involve and educate your campus president, provost, legal counsel, risk manager, public affairs staff, business office, health services staff, counseling office and any other office associated with study abroad programs.

RESPONSIBLE STUDY ABROAD: GOOD PRACTICE FOR HEALTH AND SAFETY
by the Interorganizational Task Force on Safety and Responsibility in Study Abroad; NAFSA: Association of International Educators

STATEMENT OF PURPOSE
Because the health and safety of study abroad participants are primary concerns, these statements of good practice have been developed to provide guidance to institutions, participants (including faculty and staff) and parents/guardians/families. These statements are intended to be aspirational in nature. They address issues that merit attention and thoughtful consideration by everyone involved with study abroad. They are intentionally general; they are not intended to account for all the variations in study abroad programs and actual health, safety and security cases that will inevitably occur. In dealing with any specific situation, those responsible must also rely on their collective experience and judgment while considering their specific circumstances.

RESPONSIBILITIES OF PROGRAM SPONSORS
The term sponsors refers to all the entities that together develop, offer and administer study abroad programs. Sponsors include sending institutions, host institutions, program administrators and placement organizations. To the extent reasonably possible, program sponsors should consider how these statements of good practice may apply. At the same time, it must be noted that the structure of study abroad programs varies widely. Study abroad is usually a cooperative venture that can involve multiple sponsors. Because the role of an organization in a study abroad program may vary considerably from cases to case, it is not possible to specify a division of efforts that will be applicable to all cases. Each entity should apply these statements in ways consistent with its respective role.

In general, practices that relate to obtaining health, safety and security information apply to all parties consistent with their role and involvement in the study abroad program. Much of the basic information is readily available and can be conveyed to participants by distributing it or by referring them to, or utilizing materials from, recognized central sources. Statements of good practice that refer to the provision of information and the preparation of participants are intended for parties that advise, refer, nominate, admit, enroll or place students. Statements of good practice that suggest operating procedures on-site apply to entities that are directly involved in the operation of the study abroad program.

It is understood that program sponsors that rely heavily on the collaboration of overseas institutions may exercise less direct control over specific program components. In such cases, sponsors are urged to work with their overseas partners to develop plans and procedures for implementing good practices.
Program sponsors should:

- Conduct periodic assessments of health and safety conditions for their programs, and develop and maintain emergency preparedness processes and a crisis response plan.
- Provide health and safety information for prospective participants so that they and their parents/guardians/families can make informed decisions concerning preparation, participation and behavior while on the program.
- Provide information concerning aspects of home campus services and conditions that cannot be replicated at overseas locations.
- Provide participants with an orientation prior to the program and as needed on-site, which includes information on safety, health, legal, environmental, political, cultural and religious conditions in the host country. In addition to dealing with health risks and safety issues, the orientation should address appropriate emergency response measures.
- Consider health and safety issues in evaluating the appropriateness of an individual’s participation in a study abroad program.
- Determine criteria for an individual’s removal from a study abroad program, taking into account participant behavior, health and safety factors.
- Require that participants be insured. Either provide health and travel accident (emergency evacuation, repatriation) insurance to participants, or provide information about how to obtain such coverage.
- Conduct inquiries regarding the potential health, safety and security risks of the local environment of the program, including program-sponsored accommodations, events, excursions and other activities, prior to the program. Monitor possible changes in country conditions. Provide information about changes and advise participants and their parents/guardians/families as needed.
- Hire vendors and contractors (e.g., travel and tour agents) that have provided reputable services in the country in which the program takes place. Advise such vendors and contractors of the program sponsor’s expectations with respect to their role in the health and safety of participants.
- Conduct appropriate inquiry regarding available medical and professional services. Provide information about these services for participants and their parents/guardians/families, and help participants obtain the services they may need.
- Develop and provide health and safety training for program directors and staff, including guidelines with respect to intervention and referral that take into account the nature and location of the study abroad program.
- Develop codes of conduct for their programs; communicate codes of conduct and the consequences of noncompliance to participants. Take appropriate action when aware that participants are in violation.
- In cases of serious health problems, injury or other significant health and safety circumstances, maintain good communication among all program sponsors and others who need to know.
- In the participant screening process, consider factors such as disciplinary history that may impact the safety of the individual or group.
- Provide information for participants and their parents/guardians/families regarding when and where the sponsor’s responsibility ends and the range of aspects of participants’ overseas experiences that are beyond the sponsor’s control. In particular, program sponsors generally cannot:
  > Guarantee or assure the safety or security of participants or eliminate all risks from the study abroad environments.
  > Monitor or control all of the daily personal decisions, choices and activities of participants.
  > Prevent participants from engaging in illegal, dangerous or unwise activities.
  > Assure that U.S. standards of due process apply in overseas legal proceedings, or provide or pay for legal representation for participants.
  > Assume responsibility for actions or events that are not part of the program or are beyond the control of the sponsor and its subcontractors, or for situations that may arise because of the failure of a participant to disclose pertinent information.
RESPONSIBILITIES OF PARTICIPANTS

In study abroad, as in other settings, participants can have a major impact on their own health and safety through the decisions they make before and during their program, and by their daily choices and behaviors.

Participants should:

- Assume responsibility for all the elements necessary for their personal preparation for the program and participate fully in orientations.
- Read and carefully consider all materials issued by the sponsor related to safety, health, legal, environmental, political, cultural and religious conditions in the host country(s).
- Conduct their own research on the country(s) they plan to visit with particular emphasis on health and safety concerns, as well as the social, cultural and political situations.
- Consider their physical and mental health, and other personal circumstances, when applying for or accepting a place in a program. Make available accurate and complete physical and mental health information and any other personal data that is necessary in planning for a safe and healthy study abroad experience.
- Obtain and maintain appropriate insurance coverage and abide by any conditions imposed by the carriers.
- Inform parents/guardians/families and any others who may need to know about their participation in the study abroad program, provide them with emergency contact information and keep them informed of their whereabouts and activities.
- Understand and comply with terms of participation, codes of conduct and emergency procedures of the program.
- Be aware of local conditions and customs that may present health or safety risks when making daily choices or decisions. Promptly express any health or safety concerns to the program staff or other appropriate individuals before or during the program.
- Accept responsibility for their decisions and actions and obey host country laws.
- Behave in a manner that is respectful of the rights and well being of others, and encourage others to behave in a similar manner.
- Avoid illegal drugs and excessive or irresponsible consumption of alcohol.
- Follow the program policies for keeping program staff informed of their whereabouts and well being.
- Become familiar with the procedures for obtaining emergency health and legal services in the host country.

RECOMMENDATIONS TO PARENTS/GUARDIANS/FAMILIES

In study abroad, as in other settings, parents/guardians/families can play an important role in the health and safety of participants by helping them make decisions and influencing their behavior overseas.

Parents/guardians/families should:

- Be informed about and involved in the decision of the participant to enroll in a particular program.
- Obtain and carefully evaluate participant program materials, as well as related health and safety information.
- Discuss with the participant any travel plans and activities that may be independent of the program.
- Engage the participant in a thorough discussion of safety and behavior issues, insurance needs and emergency procedures related to living abroad.
- Be responsive to requests from the program sponsor for information regarding the participant.
- Keep in touch with the participant.
- Be aware that the participant, rather than the program, may most appropriately provide some information.

— Revised November 2002
What is Title IX?

Title IX of the Education Amendments of 1972 protects people from discrimination based on their sex in education programs or activities which receive federal financial assistance. Title IX states:

No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving federal financial assistance.

The University of Missouri is charged with providing a safe, healthy learning and working environment for our students, faculty, staff and visitors, and that includes an environment free from inequality based on sex, gender identity or gender expression.

POLICY STATEMENT

Sex discrimination is prohibited by university policy and federal law in educational programs, activities and employment receiving federal financial assistance. The university’s policy applies to all students, employees, volunteers and visitors at the university and prohibits sexual harassment, sexual misconduct and other forms of sex discrimination as defined in Section 600.020C of the Collected Rules and Regulations. Additionally, there is a specific application of Title IX in athletic programs to ensure gender equity and that women and men have equitable access to sports opportunities. As used in this policy, the word “sex” is also inclusive of the term “gender.” (CR&R 600.020A)

Students, Employees, Volunteers and Visitors

Students, employees, volunteers and visitors of the university who have experienced any form of sex discrimination, including sexual harassment or sexual misconduct, are encouraged to report the incident promptly to the appropriate Title IX Coordinator.

What should be reported?

Sex-based discrimination occurs when a person has been treated inequitably based on sex, pregnancy, gender identity or gender expression. Specifically, the UM System prohibits the following forms of sex discrimination:

- Sexual Harassment
- Sexual Misconduct
- Stalking on the Basis of Sex
- Intimate Partner/Relationship Violence
- Sexual Exploitation
- Unequal Treatment

Definitions of the above terms can be found at title9.missouri.edu/about/definitions.

Online reports preferred: title9.missouri.edu

If you become aware, directly or indirectly, of the above behaviors, file a report with the Title IX coordinator or a Title IX deputy. Duties and responsibilities of the university’s Title IX coordinators include monitoring and oversight of overall implementation of Title IX compliance at the university, including coordination of training, education, communications and coordination of grievance procedures for faculty, staff, students and other members of the university community.

Title IX Deputies

Cathy Scroggs, PhD
Vice Chancellor for Student Affairs
Division of Student Affairs
S1 Memorial Union
573-882-6776
ScroggsC@missouri.edu

Sarah Reesman, JD
Executive Associate Athletic Director
Department of Intercollegiate Athletics
1 Champions Drive, Suite 200
573-884-6428
ReesmanS@missouri.edu

Noel Ann English, JD
Director of MU Equity
Memorial Union S303
573-882-9069
EnglishNo@missouri.edu

Phil Shearrer, JD
MUHC Grievance Officer
Women and Children’s Hospital
404 Keene Street, Office 204A
573-499-6035
ShearrerP@health.missouri.edu

Toll-Free UMHC Hotline: 855-645-1384
24/7 Web Intake Site: muhealth.ethicspoint.com

How to Report

University of Missouri
Title IX Administrator:
Ellen Eardley, JD
573-882-7915
202 Jesse Hall
EardleyE@missouri.edu

Title IX Investigator:
Salama Gallimore, JD
573-884-7526
304A Tate Hall
GallimoreS@missouri.edu

All complaints are submitted to the Title IX Administrator. Reports can be made in person, by telephone or by email; the preferred method is the online form available at title9.missouri.edu.
PROGRAM ADMINISTRATION CHECKLIST

AT MU (BEFORE DEPARTING CAMPUS/ THE U.S.)
- Attend an International Center health and safety workshop for faculty program directors.
- Conduct a travel meeting and site-specific pre-departure orientation with students in conjunction with the International Center.
- Schedule a meeting with the International Center to discuss finances, student forms, and personal and student travel arrangements.
- Pack emergency contact information, course evaluations, this field guide, receipt/expense log, student health forms, HTH insurance cards, passport copies, travel plans and personal travel insurance information.
- Submit a detailed program itinerary with all lodging and overseas contact information to the office managing your program.

UPON ARRIVAL AT SITE (FIRST WEEK OF PROGRAM)
- Ensure students have arrived safely and notify the International Center of such.
- Provide students with your contact information, office hours and any other relevant host country contact information; request the students’ contact information.
- Conduct an on-site orientation with students (refer to the on-site orientation checklist, page 75).
- Arrange a welcome dinner for all participants (sponsored by the program).
- Visit students at their accommodations to ensure their health and safety.

WHILE ON-SITE (ON-GOING FOR DURATION OF PROGRAM)
- Conduct program activities (academic and extracurricular) and notify the students and International Center of any changes.
- Keep in contact with all students to assess adjustment and satisfaction during the program.
- Maintain a detailed receipt log of all program expenses (especially those more than $75 U.S.).
- Visit courses taught by the host organization periodically (if applicable).
- Notify the International Center of all incidents involving the health, safety or conduct of the students.

BEFORE DEPARTING SITE (LAST WEEK OF PROGRAM)
- Ensure students have completed all in-country course requirements and explain expectations for future assignments, including content, format and due dates, to all students.
- Obtain information regarding grade submission from host institution (if applicable) and explain grade submission timeline to students.
- Conduct a debriefing session with students to discuss program highlights and suggestions for improvement; issue MU course/program evaluations.
- Arrange a good-bye dinner for all participants (sponsored by the program).
- Verify that you have collected/created receipts for all purchases (especially those more than $75 U.S.).
- Collect helpful materials from the host country(s) for future students (maps, brochures, etc.).
- Provide time for students to complete the online program evaluation.

AT MU (UPON RETURNING TO THE U.S.)
- Submit grades before MU deadlines and inform students and the International Center when completed.
- Submit all receipts and credit card statements to the International Center within two weeks of returning.
- Return students’ completed program evaluations, health forms, HTH insurance cards and passport copies to the International Center.
- Discuss the program’s future with the International Center and apply for program renewal (if applicable).
- Hold a program alumni reunion where students can share photos and experiences.
SITE-SPECIFIC PRE-DEPARTURE ORIENTATION CHECKLIST

BASIC
- Flight and arrival information
- Passport and visa reminders
- Getting acquainted with the host country (places to study, visit, shop, go out and eat)
- Communication (mail, phone/calling home, Internet)
- Housing and meals
- Faculty program director and student roles (program policies, office hours, student meetings)

HEALTH AND SAFETY
- Health care, hospitals and emergency procedures
- Emergency action/contingency plan
- Personal safety in the host country (locations to avoid, traveling in pairs, etc.)
- Directions to U.S. or other appropriate consulate; ensure registration of student passports

CULTURE
- Description of host country culture
- Food
- Culture shock
- Major areas of cultural difference (etiquette, discrimination, religion)

PACKING
- Weather conditions, appropriate clothing, outerwear
- Appropriate dress (modesty, not standing out as an American)
- Medication (doctor’s notes, prescription drugs, regulations)
- What not to pack (immigration and customs)
- Miscellaneous necessities

LEGAL
- Explanation of host country laws
- Reminder that students must exhibit the same behavior as they would on the MU campus

FINANCES
- Arrangements for accessing money (banking and the best way to take money)

ACADEMIC
- Expectations (attendance, participation)
- Course registration
ON-SITE ORIENTATION CHECKLIST

BASICS
- General introduction to the community and surrounding environment
- Mail, phone, Internet, local transportation
- Housing information and explanation of related policies
- Introduction of program staff, key host institution administrators and faculty
- Faculty program director and student roles (program policies, office hours, student meetings)

HEALTH AND SAFETY
- Medical and health facilities (doctors/hospitals, emergency procedures)
- Emergency action/contingency plan
- National healthcare system (where applicable)
- Procedures for dealing with illness
- Personal safety in the host country (locations to avoid, traveling in pairs, etc.)
- Directions to U.S. or other appropriate consulate; ensure registration of student passports

CULTURE
- Culture shock and adjustment issues
- Food
- Personal hygiene (differing cultural norms)
- Appropriate dress (modesty, not standing out as an American)
- Common language phrases
- Racial attitudes in the host country (if applicable)
- Try to invite local students to mix with MU students
- Photography issues (restrictions and respectful use)

LEGAL
- Explanation of host country laws
- Reminder that students must exhibit the same behavior as they would on the MU campus
- Regulations related to drug use and political activism by foreigners

FINANCES
- Arrangements for accessing money

ACADEMIC
- Expectations
- Attendance and participation
## APPENDICES

### SAMPLE EXPENSES LOG

<table>
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<th>Amount</th>
<th>Method of payment</th>
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