Summer 2017 Study Abroad

Guidelines for Education Abroad
Summer Program Directors and Faculty

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Dear Study Abroad Program Faculty:

The responsibilities of summer program faculty extend well beyond the classroom. Instructor, academic advisor, event and excursion coordinator, liaison with local contacts, substitute parent, budget manager, disciplinarian, and troubleshooter—these are all roles that Program Directors will assume at some point during their time abroad with students. The guidelines in this handbook are designed to help first-time and veteran summer program faculty alike manage day-to-day responsibilities, on-site orientations, inappropriate student conduct, voluntary withdrawals, health issues, and emergency situations. The guidelines and summary of responsibilities in this manual also serve to ensure faculty and staff involved in coordinating summer programs are able to respond professionally and properly to every situation that may arise, as well as understand and obey federal and local laws while complying with university policies.

The success of our summer study abroad programs reflects the initiative, hard work, and experience of our faculty Program Directors. Most of the guidelines and suggested practices that we include in this handbook respond to issues or specific cases that have arisen in Temple summer programs in recent years. While we acknowledge that there are countless other scenarios not addressed here, we hope that this handbook provides faculty members with suggestions and information to consider when resolving any situation that may arise during the study abroad program.

We wish you a safe and rewarding experience abroad with your students.

Denise Connerty
Lezlie McCabe
Sara Sequin
I

PRE-DEPARTURE RESPONSIBILITIES OF SUMMER PROGRAM FACULTY

❖ A Note about Division of Responsibilities. When there are two Temple faculty members teaching on the same Temple summer program abroad, one typically assumes the role of faculty director (also referred to as Program Director), and as such, coordinates most of the pre-departure preparations, handles most financial aspects of the program, and serves as our primary contact on site. However, both faculty members are responsible for the health and welfare of the student participants outside of the classroom. This involves being available to the group as needed, providing support and assistance to the faculty director, participating in program-organized orientations (pre-departure and on-site) and extracurricular events, and being prepared to act in the event of an emergency. In instances where there are two Program Directors, it is recommended that they coordinate evenings and weekends to ensure that there is always someone ready and available in case of emergency.

The Program Director and/or program instructor should fulfill the following duties prior to departure:

- **Program Planning Meeting.** Early in the fall semester, Lezlie McCabe contacts Program Directors to set up a meeting to debrief about the previous summer and confirm details for the following summer. You should come to the meeting with the following details about your program: flight arrangement suggestions for students, course numbers, required textbooks including if earlier editions are acceptable and how students should purchase them, visa procedures (if required), and other timely program-specific information. You will receive last year's Program Manual to revise and update (new Program Directors will receive a generic template for a manual and a sample manual from another program). All program faculty are encouraged to attend this meeting.

- **Confirmation of Program Dates.** During the fall semester, Education Abroad will ask you to confirm the following: official arrival date, on-site orientation dates, the day that classes begin, the day that classes end, the last night in housing, and the official program end date. We include the arrival and program end date in the acceptance materials and on our web site, so it is vital that the dates you confirm are accurate.

- **Application Process.** Students are considered for acceptance into a program only after their application is complete. At that point, Education Abroad conducts an initial review to make sure that the applicants meet minimum eligibility requirements. When a student’s application is ready for review, Education Abroad conducts an initial review to make sure that the applicants meet minimum eligibility requirements. When a student’s application is ready for review, Education Abroad conducts an initial review to make sure that the applicants meet minimum eligibility requirements. When a student’s application is ready for review, Education Abroad conducts an initial review to make sure that the applicants meet minimum eligibility requirements. When a student’s application is ready for review, Education Abroad conducts an initial review to make sure that the applicants meet minimum eligibility requirements. When a student’s application is ready for review, Education Abroad conducts an initial review to make sure that the applicants meet minimum eligibility requirements. When a student’s application is ready for review, Education Abroad conducts an initial review to make sure that the applicants meet minimum eligibility requirements. When a student’s application is ready for review, Education Abroad conducts an initial review to make sure that the applicants meet minimum eligibility requirements. When a student’s application is ready for review, Education Abroad conducts an initial review to make sure that the applicants meet minimum eligibility requirements.

Tell Belinda Christensen in writing (e-mail is fine, belinda@temple.edu) when you have completed the online review for each applicant, including the names. If you have concerns about a student, contact Lezlie McCabe (lezlie.mccabe@temple.edu). Because both Education Abroad and the Program Director must review a file before admitting a student, and the acceptance must be in writing (by email), please do not give verbal promises to students that they have been accepted.

After Education Abroad notifies the students by email, they have 14 days to accept their admission into the program and to submit their non-refundable $200 program deposit. Students are not considered part of the group until they have paid their deposit, which represents a financial commitment on their part.

- **Late Applications.** When program enrollment is low, it is always tempting to encourage students to apply after the February 15 deadline has passed. On occasion, Education Abroad, in consultation with the Program Director, will extend the deadline for specific programs. However, Program Directors should not extend the deadline or encourage students to apply after February 15 without discussing the matter with Education Abroad first. Moreover, the online application system automatically closes after February 15, preventing students from accessing or completing the application. In general, late applications cause problems. Students may not have planned sufficiently
in advance to meet their financial obligations. There may be insufficient time to process the application, find housing for the student, collect all of the necessary forms, and make other necessary programmatic adjustments. A late application may reflect a lack of serious interest in the program; traditionally, far more late applicants than early ones fail to complete the application process.

- **Group Email.** Maintain a group email list (you can find the students’ email addresses on their program application). It is recommended that you send an email message introducing yourself to students after their acceptance. Please utilize the Temple-issued email addresses for all students, including non-Temple students. We have found that Program Directors who keep in contact with their students prior to departure have better retention rates and more timely returns of student paperwork.

- **Emergency Planning.** Provide Education Abroad with information on how we and parents can contact you overseas in the event of an emergency. Cell phone costs should be incorporated into your budget to ensure that you have a working cell phone upon arrival in the host country. Be certain that you regularly check (multiple times/day) your cell phone and any other mode of communication you plan on utilizing. For emergency planning purposes, you will be asked to do the following in late spring (cash advances will not be released until each step is complete):
  
  - Register in the Temple University Travel Registry (TUTR). In addition to all faculty submitting their personal registration, Program Directors will also be asked to enter local contact information for the program.
  - Provide Education Abroad with the name and contact information of an appropriate back-up Program Director in case you are unable to perform your role at any time during the program.
  - In collaboration with Education Abroad (and GeoBlue), identify the names and phone numbers of local health care providers (health clinic, psychologist) in case students have problems.
  - Sign up for host country International SOS Alerts. To do so, visit International SOS’s website, click on “Sign Up for E-mail Alerts,” and follow the prompts.
  - Draft an Emergency Plan (see details in Section II)

- **Program Home Page:** Within the online application system, each student can access their Program Home Page, where Education Abroad creates and posts all pre-departure information for each summer program. As soon as the pre-departure information and forms are posted, we notify students via email, and copy the Program Director. We no longer send mailings to students—everything is posted to the Program Home Page. Note that only student participants can access their password-protected Program Home Page. However, contact Lezlie McCabe (lezlie.mccabe@temple.edu) to obtain a copy of postings so that you can familiarize yourself with the materials available on the Program Home Page, and direct students there when necessary.

- **Pre-departure Orientation:** Towards the end of the spring semester, Education Abroad will host one pre-departure orientation for all summer programs (led by our staff), immediately followed by program specific break-out sessions (led by each Program Director, with past participants strongly encouraged to attend). The combined session will cover general travel related information, health and safety concerns and student conduct policies. Your program break-out session will cover cultural adjustment topics, location-specific issues, program expectations and logistical questions. The date and time of the pre-departure orientation will be set well in advance taking into consideration your teaching schedule. In addition to your program specific session, we appreciate your attendance and support at the combined session.

- **Course Evaluations.** Most Student Feedback Forms will be completed online. If paper Student Feedback Forms are necessary due to your program dates, Lezlie McCabe will notify you and prepare paper Student Feedback Forms for you to bring with you.

- **Syllabus.** If you are teaching, please submit a copy of your syllabus (as an email attachment) to Lezlie McCabe (lezlie.mccabe@temple.edu) in Education Abroad by September 1. Detailed syllabi are needed in advance specifically for the non-Temple students who are seeking to grain transfer approval from their home institutions. If you have not yet submitted your syllabus, please note that cash advances cannot be released until your syllabus is received.
II  ON-SITE RESPONSIBILITIES OF SUMMER PROGRAM FACULTY

The responsibilities of a Program Director extend well beyond the classroom. Instructor, academic advisor, event and excursion coordinator, liaison with local contacts, substitute parent, budget manager, disciplinarian, and troubleshooter—these are all roles that summer program faculty will assume at some point during their time abroad with students. If a student wakes up in the middle of the night with what appears to be appendicitis, it is the summer Program Director who will accompany the student to the emergency room. If a student loses his/her passport, it is the summer Program Director who must help the student to obtain a new one. Program Directors and summer program faculty must be comfortable with this role and accept that they will have significantly more day-to-day contact and responsibilities with their students while overseas than here on campus.

Program Directors must handle problems as they arise, and must inform Education Abroad about them immediately. Program Directors are given staff members’ office and home phone numbers for this purpose (see section III F). It should never be the case that the office is the last to know about problems, with the student having phoned home first and then the family calling Education Abroad.

In addition, the University has identified a Program Director as a Campus Security Authority (“CSA”) under The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (“the Clery Act”). The law defines a CSA as “[a]n official of an institution who has significant responsibility for student and campus activities, including, but not limited to, student housing, student discipline, and campus judicial proceedings.” CSAs are responsible for reporting crimes and violations described in the Clery Act to Temple Police whenever they become aware of them. This information, when confirmed, is then included in the university’s federally mandated annual security and fire safety report, which is distributed every year on or before October 1. Human Resources should have provided you with online training on this topic and you should notify Education Abroad immediately if you have not received that training. More information on your reporting requirements is located below at section III(F)(9).

The faculty Program Director (and other Temple program instructors) should fulfill the following duties on-site:

- **Academic Integrity.** Ensure the academic integrity of the program. If students on your program are taking classes taught by someone else (at a language institute, for example), the Program Director should sit in on the classes regularly and discuss the progress of the students with the instructor(s). It is your responsibility to ensure that your courses meet all of the University requirements, including contact hours. Contact Lezlie McCabe with any questions.

- **Academic Advising.** Direct students to appropriate academic advising resources.

- **Course Registration Verification.** Program Directors must confirm student registration with Education Abroad within your program’s add/drop period. For some programs, the add/drop period is only two days after the start of classes, but you can confirm your add/drop period with Lezlie McCabe. If students have changed courses, it is vital for you to let Education Abroad know right away. Current TU policies make it extremely difficult to change course registration for students after the add/drop period.

- **Language Placement.** For programs with a language component, students should not be automatically placed in a course based on the on-site language evaluation. When necessary, the Program Director should intervene to ensure that students are in the appropriate course. When in doubt about the appropriate course level, contact Education Abroad.

- **Grade Submission.** Submit grades using the online grading system by your program’s grading deadline (many deadlines are within 2 days of course completion, but you can confirm with Lezlie McCabe).
• **Arrival.** Email Lezlie McCabe ([lezlie.mccabe@temple.edu](mailto:lezlie.mccabe@temple.edu)) within 24 hours of the official arrival date to confirm that all students have arrived. Encourage students to contact their families upon arrival. If a student has not arrived as scheduled, contact Education Abroad.

• **On-site Orientation.** Provide an on-site orientation to introduce students to host culture, daily life, local safety and security issues, and program expectations. Provide students with International SOS cards and yellow wallet-sized cards containing your local contact information so that they can contact you at any time in the event of an emergency. See Section III B for more information about the on-site orientation.

• **Role Definition.** Define your academic and disciplinary roles and communicate these limits clearly to participants.

• **Student Meetings & Opportunities for Reflection.** Meet with students regularly to discuss non-academic issues and provide time for individual and group reflection. Topics of discussion might include cross-cultural observations, behavior, free-time activities, frustrations, etc.

• **Local Resources.** Serve as liaison between program participants and local agencies. The Program Director acts as a resource to participants who need assistance. In consultation with Education Abroad, the Program Director should help participants find the appropriate local agencies or individuals who can provide further assistance with personal, academic, emotional, and health problems that may arise during the program. GeoBlue International Health Insurance for Higher Education is a resource that can provide advice and local resources for medical issues.

• **Communication.** Please inform Education Abroad immediately if there are any changes to your hotel, contact information, itinerary, etc. It is essential that we are able to contact you at all times.

• **Budget.** Maintain fiscal records, itemize any usage of contingency funds, and collect receipts. A complete budget report is required from the Program Director at the end of the program. See Section IV for more information on the budget.

• **Conduct.** All students participating in a Temple sponsored study abroad program are subject to the Temple University Student Conduct Code. You have some options when dealing with a conduct issue depending on the nature of the situation. Please refer to Section III, part C of this manual for more information.

• **Crisis Management.** Respond to any emergency situation that arises, including participant behavior problems. The Program Director's first responsibility is to attend to the safety of the participants. The director must then notify Education Abroad. The director should maintain a written log of the details of the incident. See Section III F for more information on Crisis Management.

• **Emergency Action Plan.** Create a system for being able to automatically contact and account for students in the event of a site-wide emergency such as a natural disaster or political upheaval. The Emergency Action Plan should include step by step instructions for what to do in an emergency, including means of communication to be used and a centralized meeting place(s) for the group. Students should be informed in writing of the emergency plan during the on-site orientation.

• **Weekend and Evening Availability.** Program Directors must be available to the students on evenings and weekends in the event of an emergency. If there are two Temple faculty teaching on a summer program, at least one must be available on any given evening or weekend.

• **Withdrawals.** Notify Education Abroad immediately if a student is considering withdrawing or has already withdrawn from the program.

• **Email to Colleagues.** It is helpful for future program promotion to send one or two email messages from overseas to colleagues and students highlighting what the group has been doing. Another option is to maintain a program blog.
• **Group Photos.** Education Abroad appreciates photos of students overseas (note that photos of small groups of four-five students are best for publications and web sites, but photos of the entire group in front of a monument or other local site are also useful). Please do not count on students submitting photos to us or to you after the program, regardless of what they promise when they are overseas!

• **Final Report.** All Program Directors must submit a final report to Education Abroad. See the Report Form in the Appendix. The report should describe the program, assess its successful features, and provide suggestions for changes to be made next year as a result of any problem that arose. Any difficulties encountered by you as Program Director and / or the students need to be documented in the report, along with details of how they were resolved.
III GUIDELINES FOR PROGRAM FACULTY

A. Documents to Prepare/Review in Advance of Departure and Take with You

Program Directors should take hard copies of the following:

- Class lists
- Student health information (provided by Education Abroad – please review well before departure)*
- Student emergency contact information (provided by Education Abroad)*
- List of available medical facilities/providers contracted with GeoBlue
- Disability accommodation letters (if applicable)

*This information can also be accessed electronically as reports—you should log on to our website with your Accessnet UserID and password to access this information. At the back of this handbook, you will find copies of other important documents that your students have already received (Assumption of Risk and Release form, Summer Programs Payment Policies, and GeoBlue Member Guide).

B. On-site Orientation

Upon arrival, all Program Directors must conduct an on-site orientation. In most summer programs, the orientations are at least two days in length, and begin the day of or morning after the students’ arrival in the host country. During these first couple of days, it is important that the Program Director provides a mixture of structured and unstructured activities. Students arriving in a new country need structure and guidance, but they also need some short periods of downtime to allow them to rest. The first full day in the country should always include some sort of scheduled activity required for the entire group.

By the time they arrive, students have already received the Program Manual and many (but not all) of the students have attended the Pre-departure Orientation on Temple’s Main Campus. The Program Director should be familiar with the material in the Program Manual, and should repeat the key elements of the Pre-departure Orientation, for the benefit of the students who could not attend the one on campus.

On-site orientations should combine discussion meetings with hands-on practical experiences. If you would like more information or suggestions for any of the topics listed below, please contact Education Abroad.

The following are the essential elements of the On-site Orientation:

- **Academic orientation.** Review such issues as students’ class schedules, where classes meet, attendance policy, placement tests (for certain programs), class change procedures (if applicable), availability of academic support, etc.

- **Role of Program Director.** Define your academic and disciplinary roles and communicate these limits clearly to participants. Make sure they know how to reach you in the event of an emergency, and provide the number of at least one other local contact whom students can reach in emergencies.

- **Group dynamics.** Group dynamics can make or break the overall study abroad experience, for the students and Program Director alike. Since short-term programs are intense experiences where students and the Program Director spend a lot of time together, group cohesiveness is vital. Early on the Program Director and the students should talk openly about the challenges of group travel. Discuss how at times the good of the group must take priority over individual wishes.

- **Money.** Show them the local currency. Explain where the closest ATMs are, and where they can exchange traveler’s checks (as necessary). Discuss local tipping practices. Stress the importance of budgeting wisely (for example, waiting until the last week to buy souvenirs so they know exactly how much they have left to spend).

- **Health and Safety.**
  - Hand out the yellow emergency cards and have students write your emergency phone number on them as well as the numbers for an alternate local contact, local emergency services and taxicabs.
  - Review with students how they can utilize GeoBlue International health insurance. Although in many program locations GeoBlue can assist students in scheduling doctor appointments, provide students in writing a list of the names and locations of area
hospitals. Let them know where to find a pharmacist, and if possible, a 24-hour health clinic.

- Hand out and explain the benefits of the International SOS card (see section F).
- Inform students in writing of your Emergency Action Plan.
- Stress the importance of letting you know of any change in their physical or mental health.
- Discuss local safety issues, including neighborhoods or other locations they should avoid. If students will be traveling independently, inform them of regions of the country or neighboring countries that might be dangerous. Remind them that if they feel their safety is in doubt at any point, they should contact you immediately.
- Remind students that they have all signed the Assumption of Risk & Release Form, which includes information about personal and academic conduct & the ability to remove a student from the program at his/her own expense (see exact statement further below). Remind students that they are subject to Temple University's Student Conduct Code. Provide any other program-specific rules/expectations.
- Discuss legal issues specific to the country. Explain to them what could happen if they broke the law.
- Discuss cultural norms for drinking, as well as the risks and dangers associated with drinking. Explain to them what can happen if they were caught carrying, purchasing, selling, or using alcohol or drugs.
- Discuss the medical amnesty clause of the Student Conduct Code.

- **Communication.** Instruct students on how/where to buy or rent cell phones/SIM cards, how to use local telephones, and how/where to purchase phone cards (if applicable). Show them where they can access email and where the post office is. Discuss your primary, as well as back-up, modes of communication.
- **Transportation.** Explain the local public transportation system to the students, and how they can purchase a bus or metro pass (if available). You might want to include an activity during orientation where students take public transportation with you. If students will be taking taxis, discuss rates and general etiquette (hailing, tipping, etc).
- **Walking tour.** During orientation, it can be very useful to include a walking tour of the neighborhood(s) where students will be living and studying. This can be an easy and more productive way to incorporate many of the issues listed above. A few sites to point out include: public transportation stops, ATMs, post office, market(s), pharmacy, police station, good cheap restaurants, historical sites, internet cafes, etc. This can also be an effective time to give safety tips.

C. **Inappropriate or Illegal Student Conduct**

There are cases in which student behavior—although perhaps not illegal—is highly inappropriate or disruptive to the successful running of the program. All students who participate on a Temple study abroad program must sign an Assumption of Risk and Release form, which you can find in the back of this handbook. The first section of the form focuses on student conduct:

“I expressly acknowledge the right of Temple University to require the immediate withdrawal at any time of my participation in programs abroad approved by Temple University if I fail to meet the University’s standard of scholarship and character and/or my actions or general behavior, in the sole discretion of the University, are determined to interfere with or disrupt the conduct of classes or any other activity of the program. Students are subject to Temple University’s Student Conduct Code (http://policies.temple.edu/getdoc.asp?policy_no=03.70.12) while on a study abroad program.”

As Program Director, you have some options, depending on the nature of the circumstances. In most cases, “immediate withdrawal” should not be seen as the first solution:

1. In an isolated case of inappropriate behavior that did/does not affect anyone’s safety, discuss the situation with the student(s) involved as soon as possible, as well as the student(s) who might have been affected by the inappropriate behavior. The Program Director should remind the student(s) of the Assumption of Risk and Release form that they signed and of the Student Conduct Code. Do damage control with external parties, as necessary. Contact Education Abroad. Maintain a written log of the details of the incident.
2. If inappropriate behavior continues, or if the first incident is serious or affects anyone’s safety, stabilize the situation and consult Education Abroad. Depending on the situation, document in writing the student’s inappropriate actions and detail the ramifications of continued infractions (such as being sent home at their expense). The Program Director must consult with Education Abroad before finalizing any documentation to be shared with the student. When approved, the Program Director then meets with the student and requires him/her to sign the documentation, and provides a copy. Maintain a written log of the details of the incident and your subsequent meeting(s) with the student and others affected by his/her conduct.

3. If a student continues to violate the University’s code or otherwise disrupts the program, or if you believe a student’s first violation (such as violence or drug use) warrants immediate removal from the program, you should call Education Abroad. Education Abroad will consult with the Office of Student Conduct and University Counsel, and in the case of non-Temple students, with the student’s home institution. Maintain a written log of the details of the incident and subsequent interactions and events.

D. Student Voluntary Withdrawal and Refund Policy
Most students who suffer culture shock or home sickness are able to adjust and adapt. However, on occasion students decide to withdraw from the program after they have arrived in the host country, despite your efforts to convince them to stay. It is essential that the Program Director reminds the students to submit written notification of their withdrawal to Education Abroad immediately. If the student does not have access to email while abroad, the student can hand write a letter, which the Program Director should email or fax to Education Abroad without delay. At the end of the handbook, we reproduce the Fee Payment and Refund Policies sheet, which is available to all students on their Program Home Page.

E. Health Insurance
All students participating in a Temple University study abroad program, as well as faculty leading programs abroad*, are covered by GeoBlue International health insurance, a leader in providing student travelers with access to quality healthcare services all around the globe. GeoBlue is a comprehensive program of insurance benefits and services that covers 100% of medically necessary doctors’ visits and emergency care including pre-existing conditions. A summary of benefits can be found in the Appendix of this manual.

Before departure, you and your students will receive an email directly from GeoBlue with enrollment information and instructions for printing the ID card. Once enrolled, you will also be able to access GeoBlue’s network of providers on their website. Coverage is valid for the official program dates ONLY; students and faculty may extend their coverage on GeoBlue’s website for a fee. For questions about your plan, consult GeoBlue.

In the event that students or faculty must seek care from a doctor or mental health professional while abroad, they should contact GeoBlue to arrange an appointment. If an in-network provider is available, GeoBlue will make the appointment and arrange payment. If an in-network provider is not available, the student/faculty will have to pay medical expenses out of pocket, submit claim forms, documentation, and receipts, and then be reimbursed.

In the event of an emergency, students and faculty should seek appropriate medical care directly at the nearest hospital, and then call GeoBlue International.

Students and faculty can call GeoBlue collect from anywhere in the world. Program Directors should remind students about this and should urge students to keep their GeoBlue ID card with them at all times. For medical assistance, call GeoBlue collect from outside the U.S. at +1-610-254-8771; (800-257-7823 in the U.S.). For non-emergencies, call or email GeoBlue at globalhealth@geo-blue.com.

In emergency cases, the Program Director must exercise her/his judgment and act in the best interest of the health and safety of the students. For more information on how situations like this can be handled, please see the following section on Emergency Services.

*Travelers over the age of 74 and citizens of the countries in which they are teaching/studying may not be covered.
F. International SOS
Temple University contracts with a company called International SOS for 24-hour travel assistance and emergency services. All students on a Temple University study abroad program and study abroad program faculty have access to these services for the duration of the official program. Services include security advice and evacuation assistance. ISOS also provides online services and travel information. Temple University’s ISOS member is #11BSGC000017.

Visit International SOS’s website to review the full program description, download a member ID card, and sign up for email alerts specific to your destination(s).

G. Crisis Management
While all Program Directors hope that they never have to deal with a crisis, you must be prepared to react nonetheless. Ideally, your job is to help prevent a crisis, but in many cases, emergency situations arise regardless of your amount of preparation. The following are examples of situations involving a study abroad student that require immediate action by the Program Director. Education Abroad requests that you immediately alert our office if any of the situations below were to occur. We also request that you follow-up with our office once the issue is resolved.

- Student is admitted to a hospital
- Student shows the beginnings of a physical or mental issue that will continue
- Student is missing for 24 hours or is not present at a program activity as expected
- Student is involved in an accident of any kind
- Student is a victim of a crime
- Student commits a crime or is accused of committing a crime
- You become aware of an incident of sexual harassment or sexual assault
- Student exhibits inappropriate conduct or is involved in disciplinary review or procedure
- Student is considering withdrawal from the program
- Student asks to leave early from the program
- Student is experiencing significant academic difficulties
- Program Director is unable to perform their role for any reason

What should you do in an emergency?

1. First and foremost, ensure the well-being of the student(s) and take necessary steps to stabilize the situation. Depending on the nature of the emergency, this might entail obtaining emergency medical care, seeking help from local police or U.S. embassy officials, and providing victim support.

2. Notify Education Abroad
As soon as you have initially stabilized the situation, contact Education Abroad. Education Abroad will consult the necessary parties on campus (University Counsel, Risk Management, Counseling Services, Student Conduct, etc).

Whenever possible, you should call Education Abroad rather than communicate by email or fax since there are issues we will want to discuss with you. Try calling in the following order:

- Lezlie McCabe
  - Associate Director, Education Abroad
  - (office) 215-204-0720
  - (home/cell) 267-679-6149

- Sara Sequin
  - Associate Director, Education Abroad
  - (office) 215-204-0720
  - (home/cell) 267-304-9407

If you are unable to reach an Associate Director of Education Abroad in the event of an extreme emergency (when time is critical), you should contact:

- Denise Connerty
  - Director, Education Abroad
  - (office) 215-204-0720
  - (home) 215-247-5006
  - (cell) 215-287-6157
Education Abroad will discuss with you the appropriate course of action for you and your students.

In the event of a local or regional emergency (i.e., the Madrid train bombings), the Program Director must account for all students as soon as possible and report back to Education Abroad. We will be receiving calls from the students’ family members and home institutions and must be able to let them know that the students are safe.

The Program Director or Education Abroad will contact the emergency contacts of the student(s) involved in the crisis to keep them apprised of the situation. Note that students have already granted permission for the Program Director or Education Abroad to communicate with the students’ indicated contacts in emergency situations. Refer to either the hard copies or electronic reports of the Health Information and Emergency Contact forms, available by logging-on to our website. You should also encourage students to call home as soon as possible. It also may be necessary to arrange counseling or a debriefing for possible impact of an emergency situation on other program participants.

3. **Contact GeoBlue International for Health-related Emergencies**
   All students participating in a Temple University study abroad program, as well as faculty leading programs abroad, are covered by GeoBlue International health insurance. See section E above for more information.

4. **Contact International SOS for Security-related Emergencies**
   Temple University contracts with a company called International SOS for 24-hour/day travel assistance and emergency services. In the event of a security emergency, you should call collect the International SOS Alarm Center listed below. International SOS will contact a designated Temple University administrator to get authorization to provide support. You and the students are covered ONLY for the official program dates, although if an emergency occurs right before or right after the official dates, you should communicate with Education Abroad to see if coverage is available.

   Please see the Appendix for a copy of the ISOS Group Membership Card. Important information for Temple University employees and students is available on [International SOS’s website](https://www.internationalsos.com) and listed below:
   
   ISOS Temple University Group Membership Number: 11BSGC000017
   24-Hour Alarm Center: +215-942-8226 (call collect where available)

5. **Notify the Local U.S. Embassy or Consulate**

6. **Keep Detailed Records**
   Maintain an on-going written log of the emergency. Document dates, times, location of event, names of individuals involved, conversations, and actions taken to resolve the emergency. If the police intervened, try to obtain a copy of the police report. If you were not at the scene of the incident, it is essential for you to speak to as many witnesses as possible to have a clear sense of what happened. Education Abroad will ask you to submit an incident report. In some cases, Education Abroad will request that other parties involved submit incident reports as well.

7. **General Advice in Dealing with Emergencies**
   Stay calm and focused. In an emergency situation, the students are counting on you as their main source of information and help; dealing with the crisis must take priority over your other duties. Never say more than is necessary to external parties; try not to speculate. Confidentiality must be respected, but in a crisis situation, you should act in good faith and use your best judgment. Do not attempt to handle all aspects of the emergency. You may need to identify someone who can support the rest of the group while you are dealing with the emergency situation. Education Abroad can provide advice and support, and counts on an extended network of resources on and off campus to help deal with crises.

8. **Sexual Assaults, Dating & Domestic Violence, Stalking, and Sexual Harassment**
   When a student reports that they are a victim of sexual assault, dating and/or domestic violence, or stalking, ensure the student gets to safety. Then, you should gather information about the emotional and physical wellness of the student. Obtain the student’s name, address, TUID, date of birth, when and where the incident took place. Contact Education Abroad to ensure that the appropriate protocol is being followed. Determine whether the student wants to contact local law enforcement. Encourage them to do
so because over time evidence may dissipate making it harder in the future to prosecute the crime. Also encourage them to seek immediate medical attention. Advise the student that you are required by law to provide information about the incident to Temple's Campus Safety and necessary university officials for possible investigation and reporting requirements. Provide the student with a written copy of the university’s policy on Preventing and Addressing Sexual Assault, Domestic Violence, Dating Violence, and Stalking. This policy includes protocols and available resources, including counseling services.

The policy states that regardless of whether a victim elects to pursue a criminal complaint, the university will assist victims of sexual assault, domestic violence, dating violence, and stalking. To the extent of the victim’s cooperation and consent, university offices, including Campus Safety Services, Tuttleman Counseling Services, the Wellness Resource Center, and the special services manager at Campus Safety Services will work cooperatively to ensure that the complainant’s health, physical safety, and academic status are protected, pending the outcome of a formal university investigation of the complaint. For example, if reasonably available, a complainant may be offered changes to academic or living situations in addition to counseling, health services and assistance in notifying appropriate local law enforcement.

If you become aware about an incident of sexual harassment, you are responsible for contacting Education Abroad. Temple’s policy on Sexual Harassment includes definitions, protocols and resources.

9. Reporting Crimes
As a Campus Security Authority under the Clery Act, you are required to notify Education Abroad and Campus Safety Services of crimes that occur in the areas frequented by your program (e.g. classrooms, hotel rooms, hotel lobbies, shared hallways, stairwells, elevators, conference rooms, etc.). Crimes you must report are:

- Criminal homicide;
- Forcible and non-forcible sex offenses;
- Aggravated assault;
- Robbery;
- Burglary;
- Motor-vehicle theft;
- Arson;
- Hate crimes;
- Domestic & Dating violence;
- Stalking, and;
- Drug and Alcohol Violations resulting in either arrests or student conduct referrals.

If the crime is an emergency, immediately call local law enforcement. If it’s not an emergency or if you hear of the crime after it occurs, consider reporting it to local law enforcement and document the crime and provide that information to Education Abroad. We are responsible for reporting crime in areas we frequently use whether or not the victim and/or the perpetrator is a student. If you have a reasonable basis to believe a crime has occurred, please report it to Education Abroad.

If you become aware about an incident of sexual harassment, you are responsible for contacting Education Abroad.

When reporting any incident, please document the date, time, location, persons involved, and conduct alleged to have occurred and send it to Education Abroad. Education Abroad will ensure the information is reported to the appropriate parties (Campus Safety for Clery-reportable crimes, Title IX Coordinator for sexual harassment, etc.)

G. Adventure Sports
In some instances, students might be interested in pursuing what would be considered “extreme” or adventure sports, for example, but not limited to, bungee jumping, cliff diving, hang gliding, deep sea diving, whitewater rafting, rock climbing and zip lining, while they are abroad.

Our Risk Management office has advised us that our GeoBlue International and International SOS policies exclude coverage for injuries that occur as a result of participation in many extreme sports. With this in mind, do not encourage or facilitate program participants’ involvement in such activities. Students should be made aware that if they pursue these activities on their own, and something happens, they will not be able to take advantage of the insurance provided by GeoBlue or the services of International SOS.
IV FINANCIAL PROCEDURES FOR SUMMER PROGRAM FACULTY

The following is a summary of financial procedures related to the summer programs. Please note that Education Abroad has budgetary responsibility and authority for your program, so any expenses related to the operation of your summer program must be approved by Education Abroad, and not by departmental chairs or school deans. Prior to your departure, we will meet to discuss the following procedures. If you have any questions in the meantime, please contact Denise Connerty at 215-204-0727.

A. Budget Policies
After the program application deadline has passed, and we can estimate reasonably what your actual enrollment and revenue will be, we will work together to finalize your budget. In the meantime, you should be aware that:

- A local cell phone while abroad is required and should be incorporated into your budget.
- Summer budgets may not be used to purchase equipment of any kind.
- Under no circumstances can cash be given to or collected from students.
- Original receipts are required for all expenditures, except for the allotted per diem (see below).
- In some cases, budget permitting, Education Abroad will authorize a contingency amount that is meant to be used in emergencies only. It is for unforeseen expenses which cannot be avoided, and should only be spent under these circumstances. Otherwise, it should be returned at the conclusion of the program.
- We cannot authorize reimbursement for any expenses which were made that were not in the original budget or pre-approved.
- If you have any issue with reimbursement while abroad, contact Education Abroad immediately (do not wait until you return).

B. Per Diem
For your living expenses, you are entitled to a per diem. The amount of the per diem varies depending on individual program arrangements, and is in any case, subject to your budget. The amount will be confirmed during final budget discussions with the Director of Education Abroad. Please note that you are not required to submit receipts for the per diem. Mike Dever will reconcile your per diem when you settle the budget at the conclusion of the program.

C. Travel Advances
Whether you are entitled to per diem, or will need money to make payments overseas on behalf of the program, we will arrange for you to have a travel advance, which will be deposited directly into your bank account. You must complete a form, which we will approve and send to Travel and Reimbursement. We normally prepare the paperwork approximately two weeks before the program is scheduled to depart. If you will need the advance sooner than that, please let us know.

D. Travel
We will pay for or reimburse you for the most economical roundtrip airfare from Philadelphia to your program location. We cover roundtrip transatlantic airfare only, from Philadelphia to the program site. The costs of getting to and from airports are not covered.

Please contact World Travel, (800-474-4740), one of Temple’s travel agencies and get an itinerary/quote. The itinerary/quote is typically held for 24 hours. Send the itinerary/quote to Mike Dever at dever@temple.edu for review and approval. Include a completed, signed Temple Travel Agency Payment form with the itinerary quote. If you want to pay on your own and be reimbursed, do not do so without first contacting Mike so that he can explain Temple’s policy regarding flights and set you up in Concur for reimbursement.

E. Salary Payments
We will process the paperwork for your summer teaching salary. For Summer I programs, your summer pay will be in your June 30th paycheck. For Summer II programs, your summer pay will be in your August 31st paycheck. Your pay for teaching overseas will be taxed as if you were teaching at Main Campus. However, if you do NOT reside in Philadelphia you should update your work location status in TUportal to
reflect that you will be teaching overseas. This is the only way that Temple Payroll will know to not withhold city wage taxes from your pay while teaching abroad. Log on to TUportal, click the Staff Tools tab, then the Update Work Location link on the right in the Personal Information section. Update your work location. Since you cannot choose a start date, you need to update your work location just before you depart for your destination. Assuming you will be teaching back in Philadelphia for fall or thereafter, you will also need to update your work location again upon your return.

F. Settling Advances
You are required by the Temple Travel and Reimbursement department to settle your travel advance within two weeks of the program end date. University policy states that advances not settled within two weeks of your return date to Philadelphia may, at the discretion of the Controller, be converted to payroll advances and deducted from payroll checks.

To settle your advance, you will need to bring any non-personal receipts (educational program expenses) and a full accounting of the budget to Mike Dever for his review. If you have money to return to Temple University, please do not bring cash in any currency to Mike. After Mike finalizes the reconciliation of your travel advance and budget, he will let you know how much money is owed to Temple, if any, and will ask you to submit a check made payable to Temple University.

Besides dropping off original receipts for any monies you spend for program expenses, it is helpful for us to have a summary/list of the expenses against which we can check the receipts. This can be a Word document or an Excel spreadsheet. If the receipts are in a foreign language/currency, please note legibly on the back of the receipt, in English, what the expense was for and the name of the establishment. If you purchase supplies for a reception for students, please note the date and purpose of the event, and list the attendees. Please keep these purchases separate from any personal purchases.

I. Exchange Rates
Generally speaking, when we reconcile your expenses in Temple’s Concur system for you, Concur will determine the exchange rate based on the date of each receipt. For your purposes, when reconciling your expenses, we recommend that you use an average exchange rate for all of your expenses by calculating the average of the various exchange rates that you may have received when exchanging money. This will give you a rough idea of what your expenses will be in dollars. Please keep and submit with your travel and expense report the receipts you are given whenever you change dollars used for program expenses into the local currency.

J. Payments Overseas
In most cases, we will need to make advance payments overseas on behalf of the program. These can take the form of a check or wire transfer. To process payment, we will need a formal invoice submitted on official letterhead. If the money is to be wired, the invoice should include complete wiring instructions. Please note that it can take Accounts Payable a few weeks to process requests for payment.

K. Honoraria
The university has specific procedures for paying honoraria.

1. For honoraria paid in advance, certain forms must be submitted to Accounts Payable for payment. If the person is a U.S. citizen, then they must complete an Independent Contractor Determination form, a Professional services Agreement and an IRS W-9 form. If the person is not a U.S. citizen or permanent resident, then they need to sign a statement indicating that they are “non-U.S. citizens residing outside of the United States, living in XX country, and providing services outside of the United States”.

2. For honoraria being paid in cash on site, please note that only non-U.S. citizens may be paid in cash on site. U.S. citizens must be paid by check processed as above through Accounts Payable. For non-U.S. citizens receiving cash, each individual must sign a receipt, provided by Education Abroad, in which the recipient acknowledges receiving the honorarium, and certifies that he/she is a non-U.S. citizen providing services outside of the U.S.
APPENDIX A: Fee Payment And Refund Procedures And Policies

Fee Payment Policy
All students must pay tuition and fee charges at the applicable rate and a one-time program deposit. In addition, certain programs have other mandatory charges for meals, housing, and other program fees. Students using Temple-arranged housing must pay the housing charges and housing deposit. Please refer to the cost sheet for details of billable charges and non-billable costs and estimates.

PAYMENT IS DUE AS FOLLOWS:
Program Deposit: A deposit of $200 is payable within 2 weeks of acceptance. The $200 program deposit is credited to a student's account, and will appear on the student's bill as a credit. Please note that this deposit is non-refundable if a student withdraws from the program.

Housing Deposit: A deposit of $200 is payable if a student chooses Temple-arranged housing (for some programs, students must choose Temple-arranged housing). A due date for the deposit will appear in the pre-departure postings of a student’s Program Home Page. The $200 housing deposit is credited to the student's account, and will appear on the student's bill as a credit. Please note that this deposit is non-refundable if a student withdraws from the program.

Tuition, Housing and other Fees: Tuition and all other fees are payable when billed according to Temple's standard billing practice.

Financial Aid Information and Fee Payment Procedures
All program participants must complete the following prior to departure:

- Discuss your plans to study abroad with your financial aid counselor.
- Confirm that all necessary forms have been completed, signed, and returned to your financial services office.
- Non-Temple students should contact their financial aid office to confirm what forms they need to complete to have their financial aid transferred to Temple.
- Sign all promissory notes, which are essential to the release of loan funding, prior to departure.
- Grant power of attorney to a family member in the event that some of your loans come in as checks, so that all paper loan checks may be endorsed and processed in your absence, if necessary.
- Complete direct deposit paperwork via TUportal if you expect to receive a refund.
- Non-Temple students: if you will be utilizing financial aid to pay your program costs and cannot meet the deadline indicated on the bill, you must provide Education Abroad with a letter or email from your institution indicating the amount of aid being disbursed, the date it will be disbursed, and whether it will be disbursed to you or directly to Temple.

The bill for Summer I programs will be available online by April 13th, with a due date for payment of May 6th. The bill for Summer II programs will be available online by June 1st, with a due date for payment of June 17th. No paper bills will be sent. Students who have not made payment of the stated amount due by the due date indicated on their bill will not be allowed to participate in the study abroad program.

If you are a Temple student, you should already be familiar with Temple's online billing system.

Non-Temple students, please complete the following steps:

1. Confirm with your home institution what charges, if any, the institution will be paying directly to Temple either through institutional funds or financial aid before attempting payment.
2. Login to http://tuportal.temple.edu using your Temple Accessnet username and password. Click on the Student Tools tab and then TUpay under the Student Accounts section to access your bill.
3. To view your current account balance, click on the Current Account Activity link. Note that in most cases your complete bill will not be ready until the billing date. So, if you access your account before the billing date, you may not see a complete posting of charges.
4. Authorize your parent/guardian as an authorized payer if they will be paying the bill. Follow the instructions on the Authorize Payer link.
5. Click Make Payment to complete a payment on your account.

For details about payment methods, e-billing, and fees for late payments, visit the Bursar's website: http://www.temple.edu/bursar/.
Refund Policy

In order to determine a student's eligibility for refunds of any fees, Education Abroad must first receive written notice of withdrawal from the student either by a signed letter or email. Education Abroad cannot accept notice of withdrawal by any other means, including phone calls or letters from parents. The only exception to this would be if a student were incapacitated. In this case the student's parents or guardians should contact Education Abroad.

**Program and Housing Deposits:** The $200 program deposit and $200 housing deposit are non-refundable should a student withdraw from the program.

**Housing Fees:** Please note that Temple makes a commitment to housing partners abroad on behalf of students immediately after the due date of students' housing forms and deposits. If a student withdraws from the program or from Temple-arranged housing after the due date and before the start of the program, Temple will attempt to obtain a refund of the housing costs, but a refund may not be possible; students may be liable for the full costs of housing and will be billed accordingly. By the time students arrive on-site, Temple has made irrevocable commitments on their behalf. Students withdrawing from the program or leaving their Temple-arranged housing at or after the start of the program will receive no refund. If a student is responsible for damages or missing items, Temple University will bill the student for the outstanding amount.

**Student Health Insurance:** The GeoBlue insurance fee is refundable up to the start of the program. If a student withdraws after the program begins, the insurance fee is prorated based on the date of withdraw.

**Other Program Fees** (where applicable): Once charges are posted to student accounts and initial bills are generated, Temple makes commitments on behalf of students for various activities and services covered by program fees (if any) such as orientation events, meals and excursions, if they are offered as part of the program (please refer to the program information on the Education Abroad website for details of any other program fees). If a student withdraws from the program before initial bills are issued (see above for approximate initial billing dates), other program fees (if any) are refundable. After bills are issued, Temple will attempt to obtain a refund, but students need to be aware that a refund of program fees after the initial billing date may not be possible.

**Tuition:** With some exceptions (see * below) students may receive a full refund of tuition up to the end of the drop/add period provided the proper drop/add form and formal notice of withdrawal are completed and submitted in time. After this, refunds are not possible, though there is provision for petitioning for a refund of tuition after the end of the drop/add period if there are extenuating circumstances. For Temple's refund policy concerning tuition, please check the following website: [http://www.temple.edu/bulletin/Enrolling/financial_information/tuition_fees/fininfo_tuition_fees.shtml](http://www.temple.edu/bulletin/Enrolling/financial_information/tuition_fees/fininfo_tuition_fees.shtml)

* Some of Temple’s summer programs involve partnerships with schools abroad. This information can be found on our website. For these programs Temple makes financial commitments on behalf of students to the partner institution; the amount of any tuition refund will depend upon what, if any, refund can be secured from the partner. If a student withdraws from the program before initial bills are generated, full tuition is refundable. If a student withdraws after bills are issued, Temple will attempt to obtain a refund, but a refund of tuition after the initial billing date is subject to the policies of our partners abroad.

*Temple reserves the right to amend prices to reflect changes in economic conditions.*
APPENDIX B: Risk and Release Waiver

I. Personal and Academic Conduct

I expressly acknowledge the right of Temple University to require the immediate withdrawal at any time of my participation in programs abroad approved by Temple University ("the Program") if I fail to meet the University’s standard of scholarship and character and/or my actions or general behavior, in the sole discretion of the University, are determined to interfere with or disrupt the conduct of classes or any other activity of the program. I understand that I am subject to Temple University’s Student Conduct Code (http://policies.temple.edu/getdoc.asp?policy_no=03.70.12) while on a study abroad program.

II. Notification of Withdrawal

I agree to notify Temple University in writing should I choose to withdraw from the Program. My eligibility for refunds will be governed by the Fee Payment and Refund Policies (posted on pre-departure web site).

III. University’s Right to Change Program

I understand that although the University will attempt to maintain the Program as described in its publications and brochures, it reserves the right to change or cancel the Program, including the itinerary, travel arrangements, or accommodations, at any time and for any reason, with or without notice, and that neither the University, nor its trustees, employees, agents, subsidiaries or affiliates, shall be responsible or liable for any expenses or losses that I may sustain because of these changes.

IV. Acknowledgment

I understand and acknowledge that despite the most careful planning and supervision, serious injuries may occur during any travel and that during my travel I may sustain mortal or serious personal injuries, property damage or severe economic or other loss as a consequence of not only my own actions, inactions or negligence, but the actions, inactions or negligence of others. I am aware of the possible dangers and difficulties of travel including, but not limited to, those dangers and difficulties caused by inclement weather conditions, conditions of equipment used, sanitation, political unrest, crime, and differences in international laws. Furthermore, I am aware of the possible risks in receiving medical care and/or the lack of medical resources in a foreign country and that there may be other risks not known to me or not reasonably foreseeable at this time. I understand that I will receive from the Program information about the country and/or region I am going to, including U.S. State Department country specific information sheets issued to date which might contain information about inherent dangers and difficulties specific to the country or region I am going to, and I will familiarize myself with this information.

V. Acceptance of Risk and Release

I agree in consideration for being permitted to participate in the Program, on behalf of myself and my family, heirs, and personal representative(s), to assume all the risks and responsibilities surrounding my application to or participation in the Program. I hereby release and indemnify Temple University, its trustees, employees, agents, subsidiaries or affiliates from and against any present or future claim, loss of liability for injury to person or property which I may suffer (including death), or for which I may be liable to any other person, which may arise as a result of my application to or participation in the Program (including periods in transit to or from any country where the Program is being conducted and any field trips that occur in the Program).

VI. Health and Accident Insurance

I specifically agree and understand that Temple University does not provide any form of health, accident or liability insurance in connection with the study abroad program. I understand that I am required to have health insurance and that all such insurance is my sole responsibility. No costs for such insurance premiums will be reimbursed by Temple University. I recognize that the University is not obligated to satisfy any of my medical or medication needs, and I assume all risk and responsibility for such medical care. If I require medical treatment or hospital care in a foreign country or in the United States during the Program, Temple University, its trustees, employees, agents, subsidiaries or affiliates, will not be responsible for the cost or quality of such treatment or care.

VII. Other Legal Issues
I have carefully read this Assumption of Risk and Release Form before signing it. No representations, statements, or inducements, oral or written, apart from the foregoing written statement, have been made. This agreement represents my complete understanding with the University concerning the University’s responsibility and liability for my participation in the Program, supersedes any previous or contemporaneous understandings I may have had with the University on this subject, whether written or oral, and cannot be changed or amended in any way without my and the University’s written concurrence.

I understand and agree that Temple University and the Program may share academic and student conduct related information regarding the Program among themselves and with my home school.

I represent that my agreement to the provisions herein is wholly voluntary and further understand that, prior to signing this Assumption of Risk and Release Form, I may consult with the advisor, counselor, or attorney of my choice.

I agree that, should any provision or aspect of this agreement be found to be unenforceable, that all the remaining provisions of the agreement will remain in full force and effect.

I agree that, should there be any dispute concerning my participation in the Program that would require the adjudication of a court of law such adjudication will occur in the courts of, and will be determined by the laws of, the Commonwealth of Pennsylvania, without regard to its choice of law doctrine.
APPENDIX C: Health Information Form

An important component of your experience abroad is the state of your health. Because we want this experience to be positive, and because we want to be of help to you in case of disability, sickness, or injury, we ask that you complete this form as completely and as candidly as possible. As you complete this form, we hope to help you consider health issues that you should take into consideration before going abroad.

Please keep in mind that your answers do not affect your status as a program participant. The information provided is confidential and will be shared only with program staff, faculty, or appropriate professionals, in order to ensure appropriate support is available to you, should you require it.

1. Have you spoken with your physician(s) and/or counselor(s) about your plans to study abroad?
   Yes___ No___

2. Do you have any medical conditions that would be helpful for the program to be aware of? If yes, please describe.
   Yes___ No___

3. Are you currently being prescribed any medication by a physician, or have you been prescribed any medication in the past year? If yes, please list medications and describe what they are for, as well as your treatment plan. Please note: Some prescription medications may not be legal in your country of study. Please refer to the State Department Country Specific information sheet for the country to which you are traveling, as well as your Program Manual, for more information. If you have questions, please consult with Education Abroad.
   Yes___ No___

4. Have you undergone any major medical procedures in the past 6 months? If yes, please describe and list any follow up care required while abroad.
   Yes___ No___

5. Are you currently being treated for any psychological or emotional conditions? If yes, please list conditions.
   Yes___ No___

6. Have you been treated for any psychological or emotional conditions in the past four years? If yes, please list conditions and dates of treatment.
   Yes___ No___
7. Do you foresee receiving any treatment for medical, psychological or emotional conditions while abroad? If yes, please explain.

   Yes___ No___

8. Have you discussed with your physicians(s) or counselor(s) the possibility of any past conditions resurfacing or current conditions being exacerbated while abroad and developed a plan to manage them? Please explain.

   Yes___ No____ N/A______

9. Do you have any physical disabilities or impairments, or mobility issues which may need to be considered during your time abroad? If yes, please outline your conditions and what specific assistance you might require to meet the needs of your condition.

   Yes___ No___

10. Do you suffer from any allergies to food, drugs, or environment? If yes, please list allergies and describe the severity, as well as any related medications.

    Yes___ No___

    Do you carry an Epipen?

    Yes___ No___

11. Have you received an accommodation for a class or academic program? If yes, please describe any accommodation(s) you have received at your home school. Please note: Temple University cannot guarantee that you will receive identical accommodations abroad as you do at your home institution. The sooner you advise us of your particular needs, the sooner we can work with you to develop a plan.

    Yes___ No___

12. Do you have any dietary restrictions? If yes, please indicate.

    Yes___ No___
Official Documentation and Declaration
Temple University requires official documentation for any health/medical conditions or learning disabilities for which you will be requesting accommodations for your time abroad while abroad. If you anticipate needing accommodations, please submit an official accommodation letter from your home institution’s disability resources office to Education Abroad at: Temple University, Education Abroad and Overseas Campuses, 200 Tuttleman Learning Center, 1809 N 13th Street, Philadelphia, PA 19122; Fax: (215) 204 – 0729. Failure to disclose any conditions or to provide proper documentation by the deadline may limit the resources available to you while abroad and support provided by Temple University.

I have read, understand and accept Temple University’s policies for supporting health and wellness issues and certify the answers provided on this form were provided truthfully.

I certify that all responses made on this Health Information form are true and accurate, and I will notify the Education Abroad Office hereafter of any relevant changes in my health that occur prior to the start of the program.
APPENDIX D: Emergency Contact Form

The information requested below will be used only in the event of emergency and is limited to the duration of your participation in a Temple University-sponsored program. The information will be kept confidential. By submitting this form, you authorize Temple University to release education records and other information relating to you to your parent, legal guardian, or emergency contact in any situation that involves health or safety issues.

PRIMARY EMERGENCY CONTACT (this is usually your parent or legal guardian):

NAME __________________________________________________________________________

ADDRESS ______________________________________________________________________

______________________________________________________________________________

HOME PHONE (_____)____________________ WORK PHONE (_____)____________________

CELL PHONE (_____)____________________

E-MAIL ADDRESS _________________________________________________________________

RELATIONSHIP TO YOU __________________________________________________________

SECOND EMERGENCY CONTACT (person you would like contacted in the event of an emergency if primary emergency contact listed above is not available):

NAME __________________________________________________________________________

ADDRESS ______________________________________________________________________

______________________________________________________________________________

HOME PHONE (_____)____________________ WORK PHONE (_____)____________________

CELL PHONE (_____)____________________

E-MAIL ADDRESS _________________________________________________________________

RELATIONSHIP TO YOU __________________________________________________________

PHYSICIAN CONTACT:

NAME ______________________________ PHONE (_____)___________________________

ADDRESS ______________________________________________________________________

______________________________________________________________________________
APPENDIX E: Program Director Study Abroad Final Report

The information that you provide to Education Abroad in this report is important for maintaining and improving program quality, as well as for advising students who inquire about the program. Faculty reports should be submitted no later than September 1 to the Director of Education Abroad.

For each of the topics listed below, please address:

- What you did this year
- What worked and what did not work
- Recommendations for next year

1. **Recruitment and publicity**: Information sessions and venues, class visits, info listservs, external contacts

2. **Program preparations**: Preparations conducted on-site, pre-departure orientation, student arrival and on-site orientation, any other details

3. **Academic program**: Course(s) offered, number of credits awarded, affiliation with host university. Describe format of classes (lecture, on-site, experiential, use of guest lecturers, class hours, when you met, where you met, etc.). Attach a copy of the final syllabus/syllabi. If you did not teach, evaluate the courses and instructors you observed at the host institution.

4. **Excursions and activities**: Describe excursions or extracurricular activities that enhanced the academic program. Indicate if they were required or optional, and who organized and lead them.

5. **Assessment of on-site logistics and support**: Level of cooperation, general assistance, any difficulties working with the administrative office of the host institution abroad. Student accommodations, classroom space and equipment, meals, local transportation, special events.

6. **Student issues**: Student problems and resolution, cultural adjustment, inappropriate behavior, group dynamics. *Note: These matters should also be communicated to Education Abroad as they occur during the program.*

7. **Health and safety issues**: Health-related issues (accidents, illness, emotional health crises), health-care facilities, crime, dangerous situations, political or natural disturbances, sexual harassment. *Note: These matters should also be communicated to Education Abroad as they occur during the program.*

8. **Finances and Budget**: Do any adjustments need to be made to the program budget to improve the program and/or better reflect the realities of costs in the host country? See Section IV for more information on the budget.
WELCOME
TO YOUR MEDICAL AND TRAVEL SECURITY ASSISTANCE SERVICE

PROTECTING YOU IS OUR PRIORITY
When you are away from home and in unfamiliar or remote locations, there are some events that you cannot predict. If you feel unwell, unsafe or have lost something important to you, simply contact us. Your membership gives you access to 24/7 worldwide medical, security, travel and emergency assistance. Rest assured, we will do everything possible to make your trip memorable for all the right reasons.

YOU ARE IN SAFE HANDS
Contact our multilingual nurses, doctors, logistics and travel security experts whatever your problem, wherever you are. Our advice is unlimited and it is free to call and speak to us. Collect calls are accepted.

NOW THAT YOU HAVE YOUR MEMBERSHIP CARD, KEEP IT SAFE AND WITH YOU AT ALL TIMES.

1 LOG ON
to internationalsos.com/members to sign up for health and security email alerts using your membership number or:

2 DOWNLOAD
the free Assistance App* from app.internationalsos.com to contact us and help you make more informed travel decisions based on our online medical and security reports and country travel risk guides.

*available on Android®, BlackBerry®, Windows® & iPhone®.

WORLDWIDE REACH. HUMAN TOUCH.

internationalsos.com
A GLOBAL INFRASTRUCTURE YOU CAN DEPEND ON:

**27 ASSISTANCE CENTRES**
With our local experts available globally, you can speak to us in any language, anytime 24/7.

**5,200 MEDICAL PROFESSIONALS**
Immediate access to experts with extensive experience in all fields of medicine coupled with a thorough knowledge of the local environment and healthcare system.

**200 SECURITY SPECIALISTS**
24/7 access to travel security reporting, analysis and expert advice from our security consultants, analysts and tracking experts around the world.

**53 CLINICS**
An integrated network of 53 International SOS managed clinics around the world, practising international standards of medicine – mostly in emerging countries.

**79,000 ACCREDITED PROVIDERS**
A network of accredited healthcare, aviation and security providers ensuring we provide you with the best logistics in the air, on the ground and at sea.

WHEN DO I USE INTERNATIONAL SOS?

**Prepare before you leave home:**
- Keep your membership card safe and with you at all times
- Call an Assistance Centre for free pre-travel information (i.e. vaccination, required medication and travel security concerns)
- Download the Assistance App, log in using your membership number to help you make more informed travel decisions based on our online medical and security reports and country travel risk guides
- Sign up for health and security email alerts
- Inform friends and family that you are with International SOS, so they can get in touch with us should they have any concerns for your welfare while you are away.

**While abroad, contact us for all medical and travel security enquiries, be they of a routine or emergency nature:**
- Free and unlimited health, safety, and security advice
- Find a local nurse, internationally-trained doctor or security specialist near you
- Find medication or medical equipment
- Travel advice on loss of travel documents or legal assistance
- Assistance paying your medical fees.

**In an emergency, we provide all necessary emergency services, including:**
- Arranging medical transportation and care
- Monitoring your condition and provide advice along the way
- Evacuating you when necessary
- Contacting your family, so they know you are in good hands.

WHERE DO I USE INTERNATIONAL SOS?

FROM FRANKFURT TO HO CHI MINH CITY, WHEREVER YOU ARE, WE ARE THERE TOO.

internationalsos.com
GeoBlue® Student Member Guide
Your Guide to GeoBlue®

Welcome to GeoBlue, a program designed to keep you safe and healthy throughout your journey. Your GeoBlue® health insurance plan provides you access to global medical expertise with responsive, multi-channel service. Download our app or register online to learn about the extra care you receive when you travel with GeoBlue.

Getting Started
Important plan information and health tools

Getting Care
How to get care when you are abroad

Accessing Self-Service Tools
Convenient online and mobile tools

Submitting a Claim
File a claim for reimbursement

Reviewing Plan Benefits
What is covered by your plan?

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association; made available in cooperation with Independence Blue Cross. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois.
Your institution provides you access to GeoBlue’s international health insurance plan. You can enroll online using a credit card. Visit the Resource Center on www.geobluestudents.com and enter your group access code listed below to review plan details and pricing.

**Program Name:**
**Group Access Code:** HPW-22868

Weekly rates for coverage are:

<table>
<thead>
<tr>
<th></th>
<th>Participant</th>
<th>Spouse</th>
<th>Child</th>
<th>Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Participants up to age 74</td>
<td>$11.40</td>
<td>$33.95</td>
<td>$17.05</td>
<td>$34.10</td>
</tr>
</tbody>
</table>

**Download the GeoBlue app to register**

Download our app from the Apple, Amazon or Google Play app stores to put your plan in the palm of your hand:

- Display an electronic ID card
- Locate carefully selected, trusted providers and hospitals outside of the U.S.
- Arrange direct payment to your provider
- Access global health and safety tools including translations, drug equivalents, news and safety information
- Submit and track claims

You can also register online at www.geobluestudents.com.

**Get your GeoBlue ID card**

It is important to have your GeoBlue ID card to access healthcare services; you will need to present your ID card whenever you receive medical care. This card can be accessed from multiple sources:

- You can show, fax or email your ID card through the app
- Your ID card is available in the Member Hub on www.geobluestudents.com

When you receive your ID card, please check the information for accuracy. Call Customer Service if you find an error.

**Visit the GeoBlue Member Hub**

Visit the Member Hub on www.geobluestudents.com to view important plan information and to access convenient self-service tools. Login with the username and password you created when you registered through the app. If you have not previously registered through the app, you can register directly online.

**Need help with registration?**

Contact us for assistance:
Inside the U.S. call 1.844.268.2686
Outside the U.S. call +1.610.263.2847
customerservice@geo-blue.com

This pamphlet contains a brief summary of the features and benefits for insured participants covered under your school health insurance. This is not a contract of insurance. Coverage is provided under an insurance policy under which your school is a participating school. The policy is underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois (Policy form 28.1303/28.1323). Complete information on the insurance is contained in the Certificate of Insurance which is on file with the school and is made available to all insured participants. If there is a difference between this program description and the certificate wording, the certificate controls.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association: made available in cooperation with Independence Blue Cross. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois.
1. Find a provider

Outside the U.S. you have access to care through the GeoBlue provider network. To find a contracted doctor or facility, visit the “Provider Finder” section in the Member Hub on www.geobluestudents.com or in the app. For optimal service, request Direct Pay at least 48 hours prior to your appointment to avoid paying out-of-pocket for medical care and submitting claims.*

Outside of the U.S. you are free to see any provider you choose without a reduction of benefits. If you see a non-contracted provider, you may have to pay out of pocket for treatment and submit a claim.

2. Schedule an appointment

To schedule an appointment, choose a participating provider or hospital through the Member Hub or app. Contact them directly using the information in their profile. After you make your appointment, contact us to provide the doctor’s office with the information required to arrange Direct Pay. For optimal service, request Direct Pay at least 48 hours prior to your appointment. This is necessary when scheduling follow-up appointments as well. In many countries providers require payment at the time of the visit unless Direct Pay has been arranged.

Contact us to arrange for Direct Pay:
- Use www.geobluestudents.com or the GeoBlue app
- Email globalhealth@geo-blue.com
- Call collect on +1.610.254.8771
- Call toll free inside the U.S. on 1.800.257.4823

3. Request Direct Pay

To avoid paying up front for medical care and submitting a claim, arrange for Direct Pay:*  
- Use www.geobluestudents.com or the GeoBlue app to find a provider, view a profile and complete a request form
- Email globalhealth@geo-blue.com the name of your provider, the reason for your appointment and the date and time of your scheduled visit
- Call collect on +1.610.254.8771

For optimal service, request Direct Pay at least 48 hours prior to your appointment.

In the event of a medical emergency

You should go immediately to the nearest physician or hospital and then call the Medical Assistance phone number for 24/7 care located on the back of your ID card. We will then take the appropriate action to assist and monitor your medical care until the situation is resolved.

*Members are required to pay any applicable copayments, coinsurance or deductibles at the time of service.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association; made available in cooperation with Independence Blue Cross. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois.
Prescription benefits
Your prescription medications are covered at 100%.* Simply pay out of pocket and submit a claim for reimbursement. Submit claims electronically using the GeoBlue app or the “File an eClaim” link on the Member Hub. If you prefer to submit a paper claim form, click “How to File a Claim” in the Member Hub on www.geobluestudents.com to download the appropriate claim form.

Service requests
If you need assistance with any non-urgent medical issue, you can submit a service request directly to our Global Health and Safety team. Common service requests include help managing prescriptions and finding specialists overseas.
To place a service request, visit the “Service Requests” section in the Member Hub on www.geobluestudents.com.

Assistance with appointment scheduling
While it’s often easier to set up your own appointments, we can help when you are unsure about where to seek care. You may have a new diagnosis, be in a remote area with limited options, in need of translation, or struggling to adapt to your new surroundings.
To request help scheduling a convenient, cashless office visit with one of GeoBlue’s trusted English-speaking doctors. Contact us 24/7: +1.610.254.8771.
Accessing Self-Service Tools

Convenient online and mobile tools

Check your symptoms*
Translate symptoms into action with this authoritative triage tool. You can decide to seek treatment in an emergency room, schedule a doctor visit or employ home remedies.

Find a doctor or facility
Review detailed profiles of contracted doctors to find the best match and then locate the office.

Translate medications
Find country-specific equivalents for prescription and over-the-counter medications.

Translate medical terms and phrases
Translate hundreds of key medical phrases and terms into the most widely spoken languages with audio clips and transcriptions.

Understand health and security risks
Receive daily alerts detailing the latest security and health issues in your destination. View country or city profiles on crime, terrorism or natural disasters.

*Available on www.geobluestudents.com only.

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association: made available in cooperation with Independence Blue Cross. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois.
Submitting a Claim
File a claim for reimbursement

eClaims
You can quickly and conveniently submit claims electronically, through the app or through the Member Hub on www.geobluestudents.com. Scanned paper documents are delivered directly to our Claims Department and your eClaims are saved in the Claims section of the Member Hub.
Choose “Claims” in the GeoBlue app or visit the “File an eClaim” section of the Member Hub on www.geobluestudents.com.

Email and fax
If you prefer to submit a claim via email or fax, a printable claim form and detailed instructions are available in the Member Hub on www.geobluestudents.com.
Visit the “How to File a Claim” section of the Member Hub on www.geobluestudents.com and click “How do you file a claim with GeoBlue?” to download the appropriate claim form.

Email: claims@geo-blue.com
Fax: +1.610.482.9623

Postal mail
If you prefer to submit a claim via postal mail, a printable claim form and detailed instructions are available in the Member Hub on www.geobluestudents.com.
Visit the “How to File a Claim” section of the Member Hub on www.geobluestudents.com and click “How do you file a claim with GeoBlue?” to download the appropriate claim form.

Claims Incurred Outside the U.S., Puerto Rico and U.S. Virgin Islands:
GeoBlue, Attn: Claims, 100 Matsonford Road, One Radnor Corporate Center, Suite 100, Radnor, PA 19087

Checking the status of your claim
To check your claim status, choose “Claims” in the GeoBlue app or visit the “View My Claims” section of the Member Hub on www.geobluestudents.com.
## SCHEDULE OF BENEFITS

### TABLE 1

<table>
<thead>
<tr>
<th>COVERAGE A – MEDICAL EXPENSES</th>
<th>Limits</th>
<th>Limits</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Eligible Participant</td>
<td>Spouse / Dependent</td>
<td>Child</td>
</tr>
<tr>
<td>Period of Coverage Maximum Benefits</td>
<td>$500,000</td>
<td>$500,000</td>
<td>$500,000</td>
</tr>
<tr>
<td>Maximum Benefit per Injury or Sicknesses</td>
<td>$500,000</td>
<td>$500,000</td>
<td>$500,000</td>
</tr>
<tr>
<td>Period of Coverage Deductible</td>
<td>$0 per Injury or Sickness</td>
<td>$0 per Injury or Sickness</td>
<td>$0 per Injury or Sickness</td>
</tr>
<tr>
<td>COVERAGE B – ACCIDENTAL DEATH AND DISMEMBERMENT</td>
<td>Maximum Benefit: Principal Sum up to $10,000</td>
<td>Maximum Benefit: Principal Sum up to $5,000</td>
<td>Maximum Benefit: Principal Sum up to $1,000</td>
</tr>
<tr>
<td>COVERAGE C – REPATRIATION OF REMAINS</td>
<td>Maximum Benefit up to $50,000</td>
<td>Maximum Benefit up to $50,000</td>
<td>Maximum Benefit up to $50,000</td>
</tr>
<tr>
<td>COVERAGE D – MEDICAL EVACUATION</td>
<td>Maximum Lifetime Benefit for all Evacuations up to $250,000</td>
<td>Maximum Lifetime Benefit for all Evacuations up to $250,000</td>
<td>Maximum Lifetime Benefit for all Evacuations up to $250,000</td>
</tr>
<tr>
<td>COVERAGE E – BEDSIDE VISIT</td>
<td>Up to a maximum benefit of $10,000 for the cost of one economy round-trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person</td>
<td>Up to a maximum benefit of $10,000 for the cost of one economy round-trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person</td>
<td>Up to a maximum benefit of $10,000 for the cost of one economy round-trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person</td>
</tr>
</tbody>
</table>

### TABLE 2

<table>
<thead>
<tr>
<th>COVERAGE A – MEDICAL EXPENSES</th>
<th>Plan Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician Office Visits</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Hospital and Physician Outpatient Services</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Emergency Hospital Services</td>
<td>100% of Reasonable Expenses</td>
</tr>
</tbody>
</table>
### SCHEDULE OF BENEFITS

#### TABLE 3

**COVERAGE A – MEDICAL EXPENSE BENEFITS**

<table>
<thead>
<tr>
<th>MEDICAL EXPENSES</th>
<th>Covered Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maternity Care for a Covered Pregnancy</td>
<td>Reasonable Expenses</td>
</tr>
<tr>
<td>Inpatient treatment of mental and nervous disorders including drug or alcohol abuse</td>
<td>Reasonable Expenses up to $10,000 Maximum per Period of Coverage for a maximum period of 30 days per Period of Coverage</td>
</tr>
<tr>
<td>Outpatient treatment of mental and nervous disorders including drug or alcohol abuse</td>
<td>Reasonable Expenses up to $5,000 Maximum per Period of Coverage</td>
</tr>
<tr>
<td>Treatment of specified therapies, including acupuncture and Physiotherapy</td>
<td>Reasonable Expenses up to a Maximum of 20 visits on an Outpatient basis</td>
</tr>
<tr>
<td>Repairs to sound, natural teeth required due to an Injury</td>
<td>100% of Reasonable Expenses up to $500 per Period of Coverage maximum</td>
</tr>
<tr>
<td>Outpatient prescription drugs including oral contraceptives and devices</td>
<td>100% of actual charge up to a maximum of $25,000 per Period of Coverage. Limited to a 31 day supply for initial fill or refill.</td>
</tr>
<tr>
<td>Hearing Services</td>
<td>100% of Reasonable Expenses up to $1,000 per individual hearing aid per ear every 3 years for covered Dependent Children under age 24.</td>
</tr>
<tr>
<td>Scalp Prosthesis</td>
<td>100% of Reasonable Expenses for scalp hair prosthesis for up to $500 per Period of Coverage</td>
</tr>
<tr>
<td>Lead Poisoning</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Low Protein Food Products</td>
<td>100% of Reasonable Expenses</td>
</tr>
</tbody>
</table>
SECTION 7
GENERAL PLAN EXCLUSIONS

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. Expenses incurred prior to the beginning of the current Period of Coverage or after the end of the current Period of Coverage except as described in Covered General Medical Expenses and Limitations and Extension of Benefits.
4. 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.
5. Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury, unless otherwise noted.
6. 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.
7. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment within 24 hours of the Accident.
8. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, except as specifically provided for in the Plan.
9. Expenses incurred for elective treatment or elective surgery except as specifically provided elsewhere in the Plan and performed while the Plan is in effect.
10. Elective termination of pregnancy.
11. For diagnostic investigation or medical treatment for infertility, fertility, or birth control.
12. Reproductive and infertility services.
13. Expenses incurred for, or related to sex change surgery or to any treatment of gender identity disorders.
14. Organ or tissue transplant.
15. Participating in an illegal occupation or committing or attempting to commit a felony.
16. 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.
17. Expenses incurred within the Covered Person’s Home Country.
18. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Plan.
19. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless otherwise noted.
20. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
21. Diagnosis and treatment of acne.
22. Diagnosis and treatment of sleep disorders.
23. Expenses incurred for, or related to, services, treatment, education testing, or training related to learning disabilities or developmental delays.
24. Expenses incurred for the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
25. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
26. Expenses incurred for any services rendered by a family member or a Covered Person’s immediate family or a person who lives in the Covered Person’s home.
GENERAL PLAN EXCLUSIONS

27. 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.

28. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.

29. Loss arising from:
   a. participating in any professional sport, contest or competition;
   b. while participating in any practice or condition program for such sport, contest or competition;
   c. skin/scuba diving, sky diving, mountaineering (where ropes are customarily used), ultralight aircraft, parasailing, sail planning, hang gliding, parachuting, or bungee jumping.

30. 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.

31. 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.

32. Inpatient room and board charges in connection with a Hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.

33. Charges by a provider for telephone consultations.

34. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
For questions about your medical plan:

Outside the U.S. call +1.610.263.2847
Toll free within the U.S. call 1.844.268.2686
customerservice@geo-blue.com

For medical assistance,
(including Direct Pay outside the U.S.):

Collect calls accepted on +1.610.254.8771
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globalhealth@geo-blue.com