International Learning Experiences 2016:
Policies, Procedures & Resources

International travel and study can be one of the richest and most rewarding educational experiences. It can also come with some stress and anxiety, both expected and unexpected. This document includes resources and practical advice to help you prepare for international travel and learning, and to meet all of the requirements for participation in a university-sponsored international learning activity.

Please review this information thoroughly and carefully. By signing a participation agreement, you are acknowledging that you have read this document, that you fully understand ALL of the requirements and expectations included, and that you agree to abide by them.

University Requirements and Expectations

There are some basic requirements and conditions of participation for any international program option or activity you may choose to engage in as a UC student.

1. You must agree to follow all program rules established by any program sponsor or organizer.
2. You must sign a participation agreement acknowledging you are willing to meet the core expectations and abide in full by the professional conduct guidelines.
3. You must sign a liability waiver acknowledging and accepting risks involved in international travel, and releasing the university from any liability from your participation in the activity.
4. You must register trips with UC Risk Management and sign up for mandatory Student Off-Campus Travel Insurance.
5. All students traveling to countries under a U.S. State Department Travel Advisory or Travel Warning are REQUIRED to enroll in the State Department’s Smart Traveler Enrollment Program (STEP).
6. You must participate in ALL REQUIRED pre-departure orientation activities.
7. You must be a registered student in order to receive any departmental support that may be available.

Core Expectations and Responsibilities

As an international traveler and learner you assume multiple, concurrent roles and responsibilities:

- You are both a student and a representative of UC Berkeley, as well as a representative of both the United States and/or your own country of citizenship.
- You are a representative of and an ambassador for the social work profession.
- You are a guest in a foreign country, subject to foreign laws.
To help you manage these roles and responsibilities successfully, policies and procedures are in place to facilitate cultural immersion in the safest environment possible.

As a representative of the profession of social work, you are expected to act in a manner consistent with the profession’s codes of ethics, including the National Association of Social Workers (NASW) Code of Ethics, and the joint Statement of Ethical Principles of the International Federation of Social Workers (IFSW) and the International Association of Schools of Social Work (IASSW).

While abroad, you are subject to the Berkeley Campus Code of Conduct, exactly the same as you are when you are on campus. You will also be required to sign and promise to abide by the provisions of a Core Expectations and Professional Conduct Agreement as a condition of participating in any university-sponsored activity involving international travel and study.

It is important to understand that there are serious consequences to not following rules – if you break them you may be subject to disciplinary action, including being sent home at your own expense. If you violate laws of the host country, you may place yourself in legal jeopardy and U.S. standards of due process will not apply. Neither UC representatives nor U.S. law enforcement will be able to help you if you land in a foreign jail – so it’s best to avoid that risk altogether by following the guidelines articulated below!

**Core Expectations**

The University of California, Berkeley is a community of scholars committed to maintaining an environment that encourages personal and intellectual growth. It is a community with high standards and high expectations for those who choose to become a part of it, including established rules of conduct intended to foster behaviors that are consistent with a civil and educational setting. Members of the University community are expected to comply with all laws, University policies and campus regulations, conducting themselves in ways that support a scholarly environment.¹ These rules and expectations for behavior apply to all participants in any international learning activity abroad, including visiting students.

For the entire duration of your participation in any international learning activity, you are expected at all times to:

- Recognize your role and responsibilities as a representative of the United States, the Berkeley community of scholars, and the profession of social work.
- Understand you are legally subject to the same local laws and rules as host country citizens, as well as any relations pertaining to your particular immigration status in the host country.
- Be informed of, respect and observe local laws, rules, and regulations. Refrain from behavior which may violate local traditions or culturally acceptable standards of conduct.
- Understand you are fully responsible at all times, 24 hours a day, 7 days a week, for your personal conduct and professional performance.
- Exercise good judgment, personal responsibility and sound decision-making to ensure your health, safety, and well-being and that of others.

¹ Berkeley Campus Code of Student Conduct
Be fully prepared – physically, mentally, and intellectually – to actively engage in your learning experience and cultural exchange in a spirit of cooperation, and mutual learning and respect.

Recognize that your successful experience is based on the local trust and confidence you build by living and learning in, and respectfully integrating yourself into, your local host culture and its institutions.

Professional Conduct Guidelines
As a participant of an official University of California academic program, you are expected to respect the rights and dignity of other students, staff, faculty, members of the host institution, and local citizens. You must take responsibility for acting in ways that demonstrate respect for yourself and others and recognize that you represent University of California and your country for the duration of your time abroad.2

- Maintain realistic/reality-based expectations and attitudes about traveling, living and studying abroad. Remember your responsibilities in the role of professional learner, and act at all times in a manner consistent with social work values and ethics.

- Exhibit sensitivity to your host culture. Be aware of the similarities and differences that exist between your own culture and that of your hosts, including those around power and privilege. Take the time to learn about the values and culture of your host community.

- Become aware of prevailing attitudes about and local sentiment towards American citizens and individuals of your cultural heritage, background and experiences. Avoid provoking unwanted attention, and avoid confrontations over political, religious and cultural issues.

- Always maintain awareness of local conditions and customs that may affect your health or safety when making daily choices and decisions. Promptly express any health or safety concerns to program staff.

- Be on time for all scheduled meetings, appointments, class sessions, and all other program activities. Habitual tardiness or absence may be cause for disciplinary action.

- Dress in a manner and attire respectful of and in accordance with local customs.

- Understand and respect the host culture’s interpretation and application of confidentiality. Maintain confidentiality and refrain from posting or publishing identifiable information, particularly on social media.

Alcohol and Controlled Substances Policy
Avoid illegal drugs and excessive or irresponsible consumption of alcohol. Excessive alcohol consumption or violating drug laws abroad will have very serious consequences. All rules outlined in the Berkeley Campus Code of Student Conduct concerning alcohol and controlled substances apply to all activities abroad, at all times, just as they do on campus. If you choose to consume alcohol, you agree to follow all local laws and ordinances (including drinking age) regarding alcohol; drink responsibly and be aware of the dangers of excessive alcohol consumption; and accept full responsibility for your actions at all times.

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Misconduct Abroad
As mentioned previously you are subject to the same provisions of the Berkeley Campus Code of Student Conduct while abroad just as you are while on campus. Any inappropriate conduct abroad is considered a direct violation of this Code as well as your signed participation agreements.

It is your responsibility to read and comply with all policies, rules and health and safety recommendations. Actions that can result from your immediate dismissal from an activity abroad can include – and are not limited to – any of the following:

- Violating any laws of the host country or any program’s partner institution.
- Openly abusing local community customs and culture.
- Any action that willfully jeopardizes program or participant safety or welfare.
- Any action in willful disregard of established safety protocols.
- Harassment of any kind.
- Threats or the use of physical and/or verbal violence.
- Use of illegal drugs; repeated alcohol abuse.
- Failure to attend classes and other program activities; habitual tardiness.
- Academic misconduct or dishonesty.
- Theft or destruction of property.

Pre-Departure Planning
You are ultimately responsible for taking the initiative to ensure a positive and effective international learning experience. It is also your responsibility to become and stay informed about current events and developments in any country you will be visiting. Use the PRE-DEPARTURE PLANNING FORM & CHECKLIST and the resources below to help you organize the information and tasks needed to plan for a successful trip.

- Review U. S. State Department Travel Warnings and Alerts, and country-specific travel requirements: http://travel.state.gov/content/passports/english/country.html
- Use the UC Trip Planner to review destination-specific current conditions: https://ermsp.ucop.edu/uctrip/enterERM.do
- Review CDC HEALTH INFORMATION FOR TRAVELERS and HEALTHY PACKING LIST for your destination: http://wwwnc.cdc.gov/travel/

Required Travel Documents
All students planning to travel abroad for any international program activity are personally responsible for obtaining all required travel documents well in advance of departure. It is important to begin the process of obtaining required travel documents as far in advance of a trip as possible, since application processing times for various types of documents can take anywhere from a couple of weeks to a few months.
Passport
All individuals travelling internationally must have their own passport. Additionally, all persons, including U.S. citizens, traveling by air, must present a valid passport to reenter the United States. The passport must be valid for the entire duration of international travel and stay, and should be valid for at least 6 months beyond the end of your stay. If you already have a passport that will expire before that time, you will need to renew it before departure.

Routine processing time for passport applications is 4-6 weeks, so be sure to apply for a first-time or renewal passport well in advance of travel! A valid passport is also required before you can apply for any required visas.

Passports for U.S. citizens are issued by the U.S. Department of State, Bureau of Consular Affairs. Passport information, application instructions and forms are online at [http://travel.state.gov/content/passports/english.html](http://travel.state.gov/content/passports/english.html).

Non-U.S. citizens should contact the consulate or embassy of their country of citizenship to find out about specific passport requirements.

Local Passport Acceptance Facilities
You can apply for a passport in person and also get your photo taken at these local sites:

**UC Berkeley Recreational Sports Facility**
2301 Bancroft Way

**Berkeley Post Office**
2000 Allston Way

**City of Berkeley City Clerk**
2180 Milvia Street

Visa
A visa is a type of travel permit issued by a foreign government to temporarily authorize you to be in their country. Travel visas are obtained from the embassy or consulate of the country you are planning to visit, and typically are in the form of a sticker or stamp placed inside your passport. You need a valid passport in order to obtain any necessary visas.

Students are personally responsible for verifying visa requirements and securing any needed visas well in advance of any international travel or program start date. Be sure to get the latest information for your destination country by checking current specific entry requirements on the State Department’s website: [http://travel.state.gov/content/passports/english/country.html](http://travel.state.gov/content/passports/english/country.html).

- **Non-U.S. citizens** may have different visa requirements than U.S. citizens – check online with the embassy or consulate of the destination or host country for specific entry and visa requirements. Non-U.S. citizens applying for visas must generally have a valid passport from their country of citizenship plus proof of permission to reenter the U.S., such as a Permanent Resident (Green) Card, or a U.S. Reentry Permit passport stamp. If you do not have a U.S. Reentry Permit but have a valid passport, you will likely be denied a visa. You can apply for a U.S. Reentry Permit at a local immigration office.
• **International students** should meet with a Berkeley International Office (BIO) advisor regarding travel endorsement for travel out of the U.S. and re-entry. The BIO is located on the second floor of the International House at 2299 Piedmont Avenue.

• **DACA/AB540 students** should access legal advice about advance parole and traveling with DACA to be sure they can re-enter the U.S. Check with the Berkeley Undocumented Students Program for information and resources: [http://undocu.berkeley.edu/](http://undocu.berkeley.edu/), or visit the Dreamer Resource Center in 119 Cesar Chavez Center.

### Required Participation Forms

International travel, and staying and studying in a foreign country, always involve a certain level of health, security, and other personal risks. To participate in any international learning activity abroad, you will be required to decide whether you are willing to accept the risks it involves, and sign participant agreement and liability waiver forms acknowledging your acceptance of the risks. **You must agree to abide by all provisions outlined in the agreement and waiver forms.** You may not be able to participate in an international activity if you are unable or unwilling to complete, sign and abide by any of the agreements. All students who participate in any international learning activity must complete and sign ALL of the following information forms, waivers and agreements prior to departure:

- **Financial Disclaimer, Waiver of Liability, Assumption of Risk, and Indemnity Agreement:**
  Outlines your financial responsibilities; assumption of risk and waiver of liability; releases UC from legal responsibility for your actions.

- **Core Expectations and Professional Conduct Agreement:**
  Outlines rules and expectations for professional behavior that apply to all participants; acknowledgement of consequences of violating terms of agreement or host country laws.

- **Emergency Contact Information and Authorization for Emergency Medical Care:**
  Provides department/program with persons to contact in case of emergency; authorization to consent to medical care in case of emergency.

- **Travel/Flight Information Form:**
  Prior to departure for any international learning experience, you will need to submit a Travel Itinerary/Flight Information Form with details of your travel arrangements.

You can find templates for these forms online at [http://socialwelfare.berkeley.edu/academic-resources](http://socialwelfare.berkeley.edu/academic-resources).

### Making Travel Arrangements

**You are responsible for making your own travel arrangements and reservations, and for purchasing your own tickets.** You are strongly urged to purchase changeable airline tickets for international travel, since flights are frequently changed or cancelled.

We strongly recommend making travel arrangements through the University’s Connexxus Travel Program partner, STA Travel UC Berkeley: [http://www.statravel.com/connexxus-uc-berkeley.htm](http://www.statravel.com/connexxus-uc-berkeley.htm).

Travel purchased through the Connexxus system will automatically be enrolled in the required UC Travel Insurance Program.
Enrolling in UC Trip Insurance

For all University-related trips to foreign countries, trip registration and enrollment in UC Student Off-Campus Travel Insurance (also called “UC Trip Insurance”) is REQUIRED.

The university has arranged for students and staff participating in UC sponsored and supervised off-campus activities, including those taking place out of state and in foreign countries, to be covered for a wide variety of accidents and incidents while away from the campus on official university business. The broad coverage includes limited accident/sickness medical expense coverage; emergency medical evacuation; security or natural disaster extraction; and additional health and safety benefits. The premium is paid by UC, but you have to be a registered student to receive benefits.

Trip Insurance Registration
Students sign up for the University’s travel insurance at https://www.uctrips-insurance.org/.

Upon registration, you will be provided with information to use in an emergency. Keep this emergency insurance card with you at all times while traveling abroad to access emergency assistance services.

Worldwide travel assistance services are provided by Europ Assistance USA. Travel intelligence and security extraction services are provided by iJET/Worldcue. iJET will also provide you with information and communication customized for your trip, and keep you informed of developing events and issues before, during and after travel through destination-specific alerts sent directly to inboxes, cell phones and other devices.

Please review the following documents to understand your travel insurance benefits and obligations:

- UC Student Off-Campus Travel Benefits FAQs
- UC Student Off-Campus Travel Benefits Summary

Filing a Trip Insurance Claim
If you need to file a claim for trip insurance benefits, see the UCOP web site for instructions, information and claim forms:

Health Insurance

The UC’s mandatory Student Off-Campus Travel insurance is SUPPLEMENTAL insurance and does NOT take the place of your personal health insurance.

UC’s Student Off-Campus Travel insurance is not a substitute for comprehensive health insurance coverage, nor does it satisfy the minimum essential medical coverage as required by under federal law by the Affordable Care Act. You are still required to maintain sufficient personal health coverage as required by the University while traveling abroad on any UC-sponsored or supervised activity.
The University requires that all students carry major medical insurance as a condition of enrollment at UC, and provides the UC Student Health Insurance Plan (SHIP) to meet this requirement. Students who are able to provide evidence of sufficient personal medical insurance coverage may be able to waive out of SHIP. Regardless of how you satisfy this requirement, you must be sufficiently covered by personal medical insurance while you are traveling and studying abroad.

Prior to departing for an international trip, carefully review your current health care insurance coverage and make sure you are fully covered before, during and after your trip. Verify the following with SHIP or your personal medical insurance provider:

- **Dates of coverage:**
  Are you covered before, during, and after your trip?

- **Out-of-network benefits while traveling abroad:**
  Do you have sufficient coverage for your needs? Medical expenses can be a significant financial burden, especially if incurred abroad. Ensure you are fully covered for the entire duration of your trip, inclusive of travel dates.

**Berkeley SHIP Contact Information**
Web: [http://uhs.berkeley.edu/students/insurance/](http://uhs.berkeley.edu/students/insurance/)
Phone: (510) 642-5700
Email: ship@uhs.berkeley.edu

**Short-Term “Gap” Insurance**
If you need to purchase temporary health insurance coverage, short-term plans with a variety of coverage options are available through Berkeley SHIP/Tang Center. For information please see [http://uhs.berkeley.edu/students/insurance/summer.shtml](http://uhs.berkeley.edu/students/insurance/summer.shtml).

**Paying for Medical Expenses Abroad**
In the event you need to seek medical services while you are abroad, you will be responsible for payment of all treatment costs. Almost all medical facilities and care providers will require direct payment for services. **Be prepared to pay up-front by credit card or cash for services, and then seek reimbursement by filing an insurance claim.** Be sure to save all receipts and copies of medical records. If you are unable to pay directly, contact Europ Assistance USA, the UC Travel Assistance provider, by collect-calling the number on your Emergency Insurance Card or by e-mail: [ops@europassistance-usa.com](mailto:ops@europassistance-usa.com).
Preparing to Travel Abroad

The general information in this section is designed to help you with the proper and thorough advance planning that is key to successfully traveling and studying abroad.

Packing for Your Trip

Here are some general considerations when deciding what to take and packing for your trip:

1. Don’t pack too much – **YOU HAVE TO CARRY IT!** Pay attention to how much you need PLUS how much you’ll have to carry. Also, bags now cost extra money on most forms of transportation. Limit both your burden and expenses by packing as light as possible for your destination.

2. Keep cultural norms and standards in mind when selecting clothing to take. Understand what you will be doing while on your trip and what **local cultural customs around dress** would generally apply.

3. Bring clothing items that are easy to wash and will dry quickly.

4. Consider not taking items commonly available for purchase (toiletries, etc.), or only carrying what you need until you arrive.

5. Don’t bring anything of excessive value or that you cannot replace easily.

6. **Carry ID, tickets, passport, and other important documents with you – never in checked luggage or carry-on bag.**

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<thead>
<tr>
<th>Carry-On Bag Items</th>
<th>Checked Bag Items</th>
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<tbody>
<tr>
<td>• Passport and ID</td>
<td>• Backup copies of travel documents</td>
</tr>
<tr>
<td>• Travel tickets and documents</td>
<td>• Culturally and seasonally appropriate clothing, underwear, shoes and accessories</td>
</tr>
<tr>
<td>• Cash in U.S. and local currency</td>
<td>• Extra sweater or scarf</td>
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<tr>
<td>• Credit cards</td>
<td>• Raingear</td>
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<td>• International calling card</td>
<td>• Toiletries</td>
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<tr>
<td>• Medications in original prescription bottles, backup sully and letter from doctor</td>
<td>• First aid kit (could be confiscated from carry-on bag)</td>
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<tr>
<td>• Eyeglasses/contacts</td>
<td>• Sunscreen</td>
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<tr>
<td>• Basic toiletries (subject to airline security screening)</td>
<td>• Extra eyeglasses/contacts</td>
</tr>
<tr>
<td>• Sweater/sweatshirt</td>
<td>• Extra electronic accessories; batteries, flash drive</td>
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<td>• Extra change of clothes and underwear</td>
<td>• Small flashlight</td>
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<tr>
<td>• Cell phone and charger</td>
<td>• Converter for 110-volt electrical devices and/or electrical outlet adapters if needed where you are going</td>
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<td>• Camera</td>
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<td>• Mobile electronic devices</td>
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Financial Preparations
With proper preparation, you can plan a great international study experience that fits your financial situation.

Understand Costs and Budget
Can you afford to participate in the program you have chosen? Know the costs, and decide if the experience of study abroad is worth its cost.

- **What’s included?** Be sure you know exactly what comes with the cost you are expected to pay. Many international experience program budgets do not usually include personal travel, meals or incidentals, emergencies, or other exceptional expenses in their cost estimates.

- **Make a personal expense budget** to estimate how much you think you will spend and need to save. Once you have reviewed costs and identified your funding options, create a budget to help you save prior to departure, and track your spending while abroad.

- **Understand the exchange rate** and its effect on the costs of living and making purchases where you will be living/studying abroad.

- **Know the availability and limitations of what financial aid packages may cover** for study abroad programs. Research extramural awards from groups, foundations and organizations, starting with the list of search engines and funding directories available on the Berkeley Social Welfare Student Funding page (http://socialwelfare.berkeley.edu/student-funding).

Practical Tips for Handling Money Abroad

1. Prior to departure, make any necessary arrangements to pay your bills while you are away, including any outstanding university balances or fee bills due or that may come due while you are traveling.

2. **Contact your bank and credit card issuers** in advance of departure to make arrangements for use of credit and debit cards while you are traveling.

3. **Ensure all of your debit and credit cards have proper PIN technology** to work in your destination country. ATMs are commonly the fastest and easiest way to get cash while abroad – make sure your ATM card will work properly.

4. Plan to arrive at your destination with sufficient funds to cover the first several day of expenses. **Bring a small amount ($100-$150) in local currency** purchased from your back or a currency exchange in the airport. Don’t worry about exchanging too much up front – it’s expensive! You’ll be better off accessing cash from an ATM once you are settled in your destination.

5. Only access ATMs during the daylight hours and when other people are around.

6. Make sure you have access to emergency cash. Plan on having more than one way to access money (credit cards, etc.)

7. Don’t carry around large amounts of cash. **Use a money belt** to secure your money, ID, payments cards, and passport if you must carry them while traveling.

8. You’re not on spring break: don’t eat, drink and shop away all your savings.
Communicating While Abroad

All students participating in an international learning activity must provide emergency contact information prior to departure. International travelers are expected to establish a pre-determined communication plan with other participants, family member, and friends. Traveling students should remain in periodic with someone in the U.S., and let Berkeley Social Welfare staff know who that person is, so if the student goes missing we have some way of learning the student’s most recent whereabouts.

Before You Go

- Complete the Emergency Contact Information Form and Emergency Preparedness and Action Plan Form. You are required to provide us with TWO emergency contacts. Include names, phone numbers, and email addresses for all emergency contacts and assistance providers, as well as your residence abroad.

- Make sure all of your emergency contacts both in the U.S. and abroad have all of your contact information, and that you have theirs.

- Check with your cell phone carrier to see if your phone will work abroad, or if you need to get an international plan on your current phone. Research where to buy a cell phone abroad in case you need one. Also check to see if your wireless service will work abroad.

- Learn how international calling works in your destination country by visiting HowtoCallAbroad.com (http://www.howtocallabroad.com/).

- Look into web-based calling VOIP (like Vonage or Skype), which can be another option.

- Buy a calling card at your destination rather than before you go - some cards purchased in the U.S. might not work for calls originating from outside the U.S.

- Learn how mail service operates in your destination country, and what to expect when sending or receiving things through mail service.

While Traveling and Staying Abroad

- When going through airport security ensure your electronic devices are never out of your sight. Never leave your laptop or media devices unattended - even for a few minutes. Carry your laptop with you, keeping it in contact with you or in a visible location.

- Never check electronic devices or media with a hotel baggage service or with your checked travel luggage.

- Check your Berkeley email account regularly for important news or updates.

- While traveling abroad you are REQUIRED to remain in periodic contact with someone in the U.S. Call or email your home contacts at least once a week to maintain contact.

- Have a secondary emergency communications plan in place.

- Be aware that hotel and other public wireless (Wi-Fi) connections are not necessarily secure. Avoid conducting personal business over a public Wi-Fi network.

- Never connect to "ad-hoc" or "peer to peer" wireless networks - these are often attackers masquerading as legitimate access points.
• Concerns about privacy protection and information security are legitimate. Ensure you have a firewall installed on your traveling computer. Also ensure that file-sharing capabilities are disabled when you connect to the Internet. Many computers now enable file sharing by default; you must turn it off.

• Only send sensitive information over the Internet if the address in the address bar is preceded by "https://" rather than simply "http://". This ensures that the data is encrypted.
Health and Safety Abroad

While traveling and studying abroad, you are responsible for your own health and safety. Specifically, you are PERSONALLY RESPONSIBLE for:

- Knowing and understanding the health and safety risks posed by international travel and extended stays abroad.
- Preparing yourself for safe and healthy travel, including seeking and following pre-travel health advice.
- Avoiding travel when you are sick if you may be easily contagious to others.
- Being prepared for and know how to manage emergency health or safety incidents and issues.

Travel Health and Safety Preparedness

All international travel involves elements of risk. Knowing what these risks are, and adopting strategies to reduce them, are basic tenets of travel health and safety. Plan ahead as much as you can for a safe and healthy experience abroad. Doing your background research and due diligence in advance makes a big difference in being prepared to handle any health or safety related issues while you are traveling.

🔍 What are the COMMON HEALTH CONCERNS in the areas you will be visiting?
Know what some of the more common local-area diseases and conditions exist, and what preventative and treatment or symptom alleviation measures are commonly available.
Review CDC Health Information for your destination(s):
http://wwwnc.cdc.gov/travel/

🔍 What are the COMMON PERSONAL SAFETY CONCERNS in the areas you will be visiting?
Review State Department Alerts and Warnings for your destination(s):
http://travel.state.gov/content/passports/en/alertswarnings.html

🔍 Do you need to VISIT YOUR DOCTOR OR TRAVEL CLINIC IN ADVANCE?
It is highly recommended to consult with your health care provider or travel clinic – especially if you have a pre-existing medical condition or are taking prescription medications. There is an International Travel Clinic available at University Health Services (Tang Center):
http://uhs.berkeley.edu/students/medical/travel.shtml.
Tang Travel Clinic appointments get filled up quickly towards the end of the fall and spring semesters, so be sure to make your appointment early.

🔍 Do you need VACCINES BEFORE YOU GO?
Some higher health risk areas will likely have additional vaccination entry requirements – such as proof of yellow fever vaccination if you are entering a country from another country with risk of yellow fever (note that this doesn’t include the U.S., but it does include other areas you might potentially be visiting). Depending on your potential destinations you may also need required travel medicines, like anti-malaria medication. You should make a travel health appointment with your health care provider as far in advance of departure as possible if it is likely you’ll need any required vaccinations or travel medicines.

🔍 Prepare yourself in advance to MITIGATE COMMON TRAVEL-RELATED HEALTH CONCERNS:
Common self-treatable conditions include jet lag; motion sickness; altitude sickness; traveler’s diarrhea.
Identify **HOST COUNTRY MEDICAL SERVICES AND HEALTH CARE RESOURCES** before your trip in case of a medical emergency. This is especially important if you have a preexisting medical condition.

**Staying Healthy and Safe Abroad**

Here are some practical tips to help you manage your personal health and safety while traveling and staying abroad.

- **Be up-to-date on routine vaccinations.**
- **Take PROPER PREVENTION MEASURES:**
  - Stay warm and dry; eat properly; and get enough sleep.
  - Protect yourself from mosquito and other insect bites.
  - Protect yourself from UV radiation: use sunscreen with at least SPF 15, and wear protective clothing and eyewear.
  - Avoid excessive physical activity during in high temperatures.
- **Be aware of and take steps to REDUCE RISK OF INJURY:**
  - Traffic/road accidents are the number one killer of U.S. citizens while abroad. Travelers should be particularly cautious in Mexico. Regardless of walking or driving, always pay attention to the traffic around you, especially in crowded areas. Avoid riding in overcrowded, overweight, or top-heavy buses or minivans.
  - Stay safe around water. Avoid areas of unknown condition (such as rip currents, etc.), especially if you are not a good swimmer. Don't go swimming alone or at night in unfamiliar areas.
  - Protect yourself from animals. Do not touch or feed any animals you do not know. Wild animals, especially monkeys and bats, should always be avoided. Seek medical attention immediately if you are bitten or scratched by an animal.
  - Limit alcohol consumption: intoxication contributes to increased risk taking.
- **Practice good FOOD AND WATER SAFETY habits:**
  - Follow safe food preparation procedures. Cooked foods should be eaten hot.
  - Avoid prepared foods or fruits from street vendors; these tend to sit out for long periods of time at extreme temperatures.
  - Drink only bottled water and beverages without ice.
  - If you get diarrhea or food poisoning, remember to drink plenty of fluids to stay hydrated.

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Cultural and Mental Health Considerations
International travel and cross-cultural immersion are both exciting and stressful. Three are also some psychological and emotional aspects of foreign travel and experiencing a stressful new, different, and unfamiliar environment. Manage your expectations! Be prepared by adopting proper coping strategies that work for you.

- Know the basic elements and customs that make up your destination’s unique culture, including familiarity with local laws and conditions; and social norms around interaction and communication.
- Be prepared to experience the natural and evolutionary process of recognizing and adapting to both “culture shock” and homesickness. Also keep in touch regularly with your support systems back at home.
- There is general stress and anxiety associated with traveling and staying in unfamiliar places. Prepare yourself the best you can to be able to adjust to changes in diet, climate, sleep patterns, and especially noise, knowing these are only temporary!
- Existing mental health conditions can be exacerbated by the stress of international travel. Discuss your trip with your mental health care provider ahead of time to prepare you to manage your expectations accordingly.

Personal Safety Precautions and Reducing Risk of Crime

- Enroll in the State Department Smart Traveler Enrollment Program (STEP) to receive security messages, make it easier to locate you in an emergency, and provide information to your family/contacts back home during an emergency:
  https://step.state.gov/step/.
  NOTE: Anyone traveling to a destination under a current State Department Travel WARNING MUST register with STEP as a required condition of participation.
- Avoid getting arrested overseas! FOLLOW ALL LAWS AND REGULATIONS WHERE YOU ARE VISITING. You are expected to know and obey all laws of any country you visit, and this includes laws and regulations related to alcohol and controlled substances. You are also still under UC policy while traveling abroad. Don’t take any risks that would get you arrested! Criminal and drug penalties are often much stiffer than in the U.S.; and UC representatives or U.S. government or law enforcement officials will NOT be able to intervene to get you out of jail.
- Stay current with media coverage of local events.
- Avoid mass demonstrations or gatherings, concentrations of protesters or police, political rallies, and large crowds of any kind. Also, be aware that it may be illegal in many countries for foreigners to participate in political demonstration activity, and you might get arrested if you do.
- Always beware of your surroundings. Watch out for “staged mishaps” and other ploys to divert your attention.
- Practice “safety in numbers” and stay together when traveling with a group. Ask for help or an escort if you are uneasy with a situation.
- Keep your valuables hidden and secured. Don’t carry around excessive amounts of money, or conspicuous electronic devices out in public.
Avoid drawing attention to yourself or “looking like a tourist:”

- Don’t wear conspicuous clothing or excessive jewelry.
- Wrap a local newspaper or magazine around the outside of your map or guidebook while looking at them in public.

Be aware of common scams where you are visiting. The State Department’s Country Specific Information provides good background information on scams and other personal safety concerns – review the information for your destination(s) before you go: http://travel.state.gov/content/passports/en/country.html.

Cultural Safety Considerations
There are some additional personal safety concerns to consider depending on your destination(s) and your own personal situation(s).

- What is the current cultural and political climate like where you will be traveling and staying? How do others view people from your country, race, ethnic group, religion, gender and sexual orientation?
- How well-prepared are you to deal with alternative world views, and prevailing attitudes and sentiments when they are unfriendly to your heritage or citizenship?
- Cultural differences in communication and interactions, especially between men and women.
- Discrimination or legal concerns for LGBT travelers, including possibly having to make some decisions about how “out” to be or comfort levels of participating in a location that is hostile.

Crisis/Emergency Management
Everyone participating in an international learning experience has a responsibility to be ready for and know how to manage emergency health or safety incidents and issues.

You are responsible for creating and preparing your own personal emergency plans.

- Know what to do in case of an emergency.
- Know when and how to check-in during an emergency, and have alternate backup means of communication.
- Know emergency contact information, including:
  - U.S. State Department
  - UC Travel and Security Assistance Providers
  - Local Emergency Services
  - Local Medical Care Facilities

Contact Europ Assistance USA for assistance with emergency medical services:
Assistance provider emergency number is on the insurance card issued upon registration of your trip with UC Risk Management/Travel Services.
Policy # ADD N04223822
Call collect at 1+ (202) 828-5896 or e-mail: ops@europassistance-usa.com
Resources

International Social Work

Council on Social Work Education (CSWE) Katherine A. Kendall Institute for International Social Work:
CSWE’s Global Education Initiative
http://www.cswe.org/CentersInitiatives/KAKI.aspx

International Association of Schools of Social Work
http://www.iassw-aiets.org/

International Federation of Social Workers
http://ifsw.org/

Travel Health & Safety

Centers for Disease Control and Prevention (CDC) Traveler’s Health
http://wwwnc.cdc.gov/travel/

University Health Services (UHS/Tang Center) International Travel Clinic
http://uhs.berkeley.edu/students/medical/travel.shtml

U.S. Department of State Students Abroad
http://travel.state.gov/content/studentsabroad/en.html
Student travel tips and safety information, plus some handy checklists for planning.

Resources for Accessing Information about Local Medical Care:

• Seek guidance from your country’s embassy or consular services. U.S. embassies and consulates abroad maintain lists of local hospitals and physicians; check websites before you go.

• Destination Intelligence from iJET Worldcue Planner, accessible through the UC Trip Planner service: (https://ermsp.ucop.edu/uctrip/enterERM.do)

• International Society of Travel Medicine (ISTM) Global Travel Clinic Directory
http://www.istm.org/AF_CstmClinicDirectory.asp

• International Association for Medical Assistance to Travelers (IAMAT)
https://www.iamat.org/
Country health advice, plus international directory of physicians, hospitals, and clinics

• U.S.-Based Air Ambulance or Medical Evacuation Companies
http://travel.state.gov/content/passports/english/go/health/evacuation.html

• Private organizations that provide medical information and insurance for overseas travelers:
http://travel.state.gov/content/passports/english/go/health/providers.html

• Joint Commission International Accredited Organizations
http://www.jointcommissioninternational.org/about-jci/jci-accredited-organizations/
Trip Planning

The Center for Global Education
http://globaled.us/
Support for international learning at colleges and universities; popular resources include: Study Abroad Handbooks, Online Courses, Emergency Information, Program Selection information.

CIA World Fact Book
History, climate, political situation, demographics and industries of countries around the world.

LGBT Travel Information from U.S. State Department
http://travel.state.gov/content/passports/english/go/lgbt.html
Also links to Country Specific Information: see LGBT Rights in the “Local Laws and Special Circumstances” section for each country.

Library of Congress Country Studies
http://lcweb2.loc.gov/frd/cs/cshome.html
Description and analysis of the historical setting and the social, economic, political, and national security systems and institutions of select countries.

Students Abroad: Bureau of Consular Affairs, U.S. Department of State
http://travel.state.gov/content/studentsabroad/en.html

UC Trip Planner
https://ermsp.ucop.edu/uctrip/enterERM.do
Resources, travel tips and things to consider before you travel.

U. S. Department of State Travel Information
http://www.state.gov/travel/
Travel documents, resources, emergency information, and more.
Pre-Departure Orientation

Students Traveling Internationally

Required Forms

- Financial Disclaimer, Liability Waiver & Indemnity Agreement
- Core Expectations and Professional Conduct Agreement
- Emergency Contact Information and Authorization for Emergency Medical Care Form
- Travel/Flight Information Form
- Media Release Form

- Emergency Preparedness and Action Plan Form
- Risk Assessment Tool
- UC Student Off-Campus Travel Insurance: Frequently Asked Questions
- UC Student Off-Campus Travel Benefits Summary

Destination Intelligence

- U.S. Department of State Country Information
- iJET Trip Brief
- CDC Health Information for Travelers
- CDC Health Information for Travelers – Health Packing List
- Library of Congress Country Profile

What’s Required Before You Go

Use the PRE-DEPARTURE PLANNING FORM & CHECKLIST to help you organize the information and tasks needed to plan for a successful trip:

- **Get Travel Documents**

- **Make Travel Arrangements:**
  
  You are responsible for making your own travel arrangements and reservations, and for purchasing your own tickets. You are strongly urged to purchase changeable airline tickets for international travel, since flights are frequently changed or cancelled.

  We strongly recommend making travel arrangements through the University’s Connexxus Travel Program partner, STA Travel UC Berkeley: [http://www.statravel.com/connexxus-uc-berkeley.htm](http://www.statravel.com/connexxus-uc-berkeley.htm).

  Travel purchased through the Connexxus system will automatically be enrolled in the required UC Travel Insurance Program.

- **Register Trip and Get Mandatory UC Student Off-Campus Travel Insurance:**

  Trip registration and enrollment in MANDATORY UC Trip Insurance are automatic when travel arrangements are made through the Connexxus system (except for Southwest Air.)

  If travel reservations are made by an agency outside the Connexxus Travel program or for Southwest Air for Connexxus (Southwest) then trip registration is required.

  **To register trip go to:** [https://www.uctrips-insurance.org/](https://www.uctrips-insurance.org/)

  Upon registration you will be provided with an insurance card with information to use in an emergency.

  **Print this card and carry a copy with your travel documents!**

  Also list the emergency contact numbers on the Emergency Action Plan.

Please review the UC STUDENT OFF-CAMPUS TRAVEL INSURANCE FREQUENTLY ASKED QUESTIONS in your packet.
Confirm Adequate Health Insurance Coverage:
UC Trip Insurance ("Student Off-Campus Travel Insurance") does NOT take the place of personal health insurance. You are still required to maintain adequate personal health insurance coverage.

Enroll in State Dept. Smart Traveler Program [STEP]:
Enrollment in the State Department’s Smart Traveler Enrollment Program (STEP) is REQUIRED for any travel to a country currently under a U.S. State Dept. Travel Warning or Alert. Enrollment in STEP will help the U.S. Embassy contact you in an emergency, whether natural disaster, civil unrest, or family emergency.

Complete and Submit All Required Paperwork:
Please review the U.S. DEPARTMENT OF STATE TRAVEL WARNING/ALERT for your destination so you can make an informed decision about accepting the risks involved with this activity.

All of the REQUIRED FORMS must be completed and submitted to Student Services in 120 Haviland no later than two weeks prior to departure:
- Financial Disclaimer, Liability Waiver & Indemnity Agreement
- Core Expectations and Professional Conduct Agreement
- Emergency Contact Information and Authorization for Emergency Medical Care Form
  Must attach photocopy of your passport biographic page and UC Trip Insurance Card
- Travel/Flight Information Form
- Media Release Form
- Emergency Preparedness and Action Plan Form

What’s Required While You’re Abroad
- While traveling abroad you are REQUIRED to remain in periodic contact with someone in the U.S., and provide us with contact information for that person, PLUS ONE ADDITIONAL emergency contact.

- As a participant of an official University of California academic program, you are expected to respect the rights and dignity of other students, staff, faculty, members of the host institution, and local citizens. You must take responsibility for acting in ways that demonstrate respect for yourself and others and recognize that you represent University of California and your country for the duration of your time abroad.¹

- Comply with Alcohol and Controlled Substances Policy as described in the Core Expectations and Professional Conduct Agreement.

Please review the CORE EXPECTATIONS AND PROFESSIONAL CONDUCT AGREEMENT in your packet and decide whether you are willing to meet the core expectations and abide by the guidelines for professional conduct it describes.

Life In-Country

Housing Arrangements

Financial Management/Banking

- Notify bank regarding card use.
- Take care of any required payments to external programs/partner institutions.
- Make arrangements for paying bills at home as needed

Communications

- Check with cell carrier: might be cheaper and easier to buy a pre-paid phone or SIM
- Cyber cafes for internet access

Please complete the “Communications and Contact Information Section” of the EMERGENCY PREPAREDNESS AND ACTION PLAN in your packet.

Important Health, Safety and Security Measures

Medical Warnings & Immunization Requirements

Current Medical/Mental Health Conditions

Please review the CDC HEALTH INFORMATION FOR TRAVELERS and the iJET TRIP BRIEF for your destination.

Prescription Medications

- Check with health care provider or Embassy re: legal entry
- Carry adequate supply and documentation of medical need (prescription/doctor’s note)
- No such thing as "medical marijuana"
- Purchasing a controlled medicine without a valid prescription in Mexico is a serious crime

Drugs & Alcohol

- You agree to adhere to UC and Berkeley Campus Code of Conduct policies regarding drug and alcohol use
- You acknowledge you will be living under provisions of local law, and that neither UC nor any representative of the U.S. government or law enforcement will assist you in the event you violate these laws

Risk Assessment and Emergency Planning

Everyone participating has a responsibility to be ready for and know how to manage emergency health or safety incidents and issues

Please review the RISK ASSESSMENT TOOL and the EMERGENCY PREPAREDNESS AND ACTION PLAN in your packet.
**UNIVERSITY OF CALIFORNIA**
Student Off-Campus Travel Benefits Summary
Policy # ADD N04223822
Effective October 1, 2015

<table>
<thead>
<tr>
<th><strong>Accidental Death &amp; Dismemberment</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benefit Amount</strong></td>
</tr>
<tr>
<td>Registered Students and Traveling Companions*</td>
</tr>
<tr>
<td>Aggregate Limit/per Aircraft Accident</td>
</tr>
<tr>
<td><strong>Covered Losses (% of benefit amount)</strong></td>
</tr>
<tr>
<td>Life, Two or More Members (hand, foot, sight in 1 eye, speech or hearing in both ears)</td>
</tr>
<tr>
<td>Quadriplegia Paraplegia or Hemiplegia</td>
</tr>
<tr>
<td>Uniplegia</td>
</tr>
</tbody>
</table>

**Other Provisions**
- Seat Belt (accidental death) | $10,000
- Air Bag (if seat belt worn) | $10,000
- Emergency Medical Evacuation | 100% of covered expenses
- Repatriation of Remains | 100% of covered expenses
- Security Extraction (non-medical) | 100% of covered expenses, $50,000 maximum, $1,000,000 aggregate limit

**Travel Assistance Services**
(When student traveler 100+ miles from home; security extraction not subject to mileage limitation)
- Services include pre-trip assistance, arrangements for emergency medical care and emergency message assistance as well as emergency medical evacuation, repatriation of remains and security extraction

<table>
<thead>
<tr>
<th><strong>Covered Activities</strong></th>
</tr>
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<tbody>
<tr>
<td>UC-sponsored and supervised off-campus travel Personal Deviation coverage</td>
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</table>

**Accident/Sickness Medical Expense Benefit (Class 1 only)**
- Benefit Maximum | U.S. - $15,000/occurrence
- Deductible | $0
- Co-insurance | 100% of usual and customary charges

**Out of Country Medical Expense Benefit**
- Benefit Maximum (Classes 1 & 7) | $500,000
- Deductible | $0
- Co-insurance | 100% of usual and customary charges

**Personal Property – Lost or stolen**
- Personal Property means personal goods belonging to the Covered Person or for which the Covered Person is responsible and are taken on a business Trip or acquired during the Trip.
- Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period.
- Up to $5,000 per trip ($2,500 maximum per item)
- Lost Luggage | Up to $2,000 per trip ($1,000 internal limit/item), subject to a $25.00 deductible
- Trip Cancellation or Interruption | Up to $2,000/occurrence
- Trip Delay | $300/day, up to 5 days
- Family Reunion | $5,000 per trip
- Emergency Hotel Convalescence | $100/day up to a maximum of $700

*THE BENEFITS SUMMARY INCLUDES CERTAIN INSURANCE PROVISIONS; INSURANCE CONTRACTS GOVERN.*

**INSURED BY ACE AMERICAN INSURANCE COMPANY**
* "Traveling Companion" means a person or persons with whom the student has coordinated travel arrangements and intends to travel with during the covered trip. A group or tour leader is not considered a Traveling Companion, unless the student is sharing room accommodations with the group or tour leader.

What’s not covered?

No benefits will be paid for any loss or Injury that is caused by, or results from:

- intentionally self-inflicted Injury.
- suicide or attempted suicide.
- war or any act of war, whether declared or not.
- a Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- piloting or serving as a crewmember in any aircraft (except as provided by the policy).
- commission of, or attempt to commit, a felony.

In addition, no benefits will be paid for any loss, treatment, or services resulting from or contributed to by:

- Routine physicals and care of any kind.
- Routine dental care and treatment.
- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury.
- Mental and nervous disorders.
- Pregnancy or childbirth. This does not apply if treatment is required as a result of a Medical Emergency.
- Routine nursery care.
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses, and hearing aids.
- Services, supplies, or treatment including any period of Hospital confinement which is not recommended, approved, and certified as medically necessary and reasonable by a Doctor, or expenses which are non-medical in nature.
- Treatment or service provided by a private duty nurse.
- Treatment by any Immediate Family Member or member of the Insured’s household.

Lost Baggage and Personal Property Benefits will not be paid for:

- more than $1,000 for Lost Baggage and $2,500 for Personal Property with respect to any one article or set of articles;
- vehicles (including aircraft and other conveyances) or their accessories or equipment, unless the equipment is directly related to the business of the Policyholder or the Covered Person’s study program;
- loss or damage due to:
  - moth, vermin, insects or other animals;
  - wear and tear; atmospheric or climatic conditions or gradual deterioration or defective materials or craftsmanship;
  - mechanical or electrical failure;
  - any process of cleaning, restoring, repairing or alteration;
- more than a reasonable proportion of the total value of the set where the loss or damaged article is part of a set or pair;
- devaluation of currency or shortages due to errors or omissions during monetary transactions;
- more than $500 with respect to cash;
- any loss not reported to either the police or transport carrier within 24 hours of discovery;
- any loss due to confiscation or detention by customs or any other authority; or
- any loss or damage directly or indirectly caused by declared or undeclared war or any act thereof.

If we determine the benefits paid under this Rider are eligible benefits under any other benefit plan, we may seek to recover any expenses covered by another plan to the extent that the Insured is eligible for reimbursement.

**IMPORTANT NOTICE**

The policy provides travel insurance benefits for students traveling outside of their home country. The policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and does not satisfy a person’s individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to www.HealthCare.gov and Covered California https://www.coveredca.com. 8.15.15
FREQUENTLY ASKED QUESTIONS

ACE = ACE USA, the insurance company providing the Student Off-Campus Travel insurance.

UHCG = UnitedHealthcare Global, the company ACE contracts with to provide the travel assistance services worldwide.

iJet = iJet/Worldcue, the entities ACE contracts with to provide travel intelligence and security extraction services worldwide.

This Student Off-Campus Travel Insurance is supplemental insurance and does NOT take the place of a student’s personal health insurance. All students must still meet the requirement of having personal health insurance in effect.

Are all students covered?

All registered students are covered when participating in off-campus University activities.

Are spouse, child(ren), or traveling companions covered?

Yes, coverage will be provided to traveling companions who could be a spouse, child(ren) or other companion. A "Traveling Companion" means a person or persons with whom the student has coordinated travel arrangements and intends to travel with during the covered trip. A group or tour leader is not considered a Traveling Companion, unless the student is sharing room accommodations with the group or tour leader.

Are you covered for travel to countries in which the State Department has banned travel to or issued a travel warning?

When traveling to foreign countries in which a travel advisory has been issued, you will still be provided coverage under the policy. The issue will be that it may take longer to provide some assistance services that may be needed. Instability, political upheaval, unrest, airport closure, weather conditions, military actions or similar situations may cause delays.

For foreign countries in which sanctions have been imposed against traveling or doing business in, no coverage will be provided, unless the State Department has approved for you to be and/or do business in that country. Please contact your local Risk Management office if this is the case.

Sanctions have been imposed on travel to Cuba. The University has obtained a “Specific Educational License” from the U.S. Department of the Treasury’s Office of Foreign Assets Control, on behalf of UC’s ten campuses. The License authorizes qualified UC students, faculty and staff to travel to Cuba for educational purposes. The License is valid systemwide, is renewed annually, and is administered by the Office of the President, Office of International Academic Activities. For more information, go to http://www.ucop.edu/acadaff/oiaa/cubalicense.html
**There is accident/sickness medical expense coverage, do I need to maintain other medical insurance? Education Abroad Program students are required to purchase medical insurance while abroad, do they need to maintain this coverage?**

Yes, you must continue to maintain your own personal health insurance. This program provides $15,000 per occurrence for domestic travel and $500,000 per occurrence for foreign travel and is intended to provide some immediate treatment for medical emergencies arising from accidents sustained and sudden illnesses contracted during the course of the travel while participating in University activities. In the event of a serious or catastrophic accident or sickness, this insurance may not be sufficient to provide full coverage and you will need other personal health insurance. In addition, for any accident/sickness that occurs during a student’s normal day-to-day activities while at their home campus, you will need your personal health insurance.

This program also does not cover non-emergency medical services, routine treatment for a medical condition, physical exams, vaccinations, routine checkups, other preventative care, and things of that nature. Your personal health insurance would provide for this.

**If yes, if there is dual coverage, which one is primary?**

ACE would be primary and pay up a maximum of $15,000 domestic/$500,000 foreign per occurrence. You would need to coordinate with your personal or other health insurance for payment of the amount exceeding $15,000/$500,000.

**Is there a deductible for accident/sickness medical expense?**

There is no deductible.

**How does the medical bill get paid?**

You can complete and submit a claim form to ACE for reimbursement.

In the event of a medical emergency, you may contact UHCG and they will be able to provide a hospital payment guarantee, or you can utilize one of these other alternatives:

- You can ask the provider to bill ACE directly or contact ACE for other payment options. When the provider bills ACE, ACE will pay the provider directly in accordance to the policy terms and conditions as long as the laws of the country where the services were provided permit it. You will need to coordinate with your personal health insurance the payment of any uncovered expenses.

- When the service provider does not agree to the method above, you can contact UHCG if you are more than 100 miles away and have a medical emergency. They will provide a financial guarantee to the provider and pay the charges in full, then seek reimbursement from you or your personal health insurance for any uncovered expenses.
How can they help in a medical emergency?

UHCG has a very extensive global out of area network, this is particularly beneficial when in a foreign country. They will assist you navigate through unfamiliar healthcare systems. UHCG can quickly locate an appropriate medical facility, monitor your condition to make sure you receive the proper medical care, and when needed, make payment for medical services, saving you from having to pay for medical expenses upfront.

An illness or accident may put you in a position where you cannot understand whether the treatment is appropriate for your condition or you may find that language barriers prevent you from understanding what is being done. UHCG will liaise with your local medical provider to assess your condition and current treatment regiment and ascertain whether you need to be transferred to a different facility, or even back home if the medical care is not adequate (this will depend on the nature and severity of your condition). UHCG can communicate directly with your local attending doctors in virtually any language and will maintain communication with your local medical provider, your family, and UC.

Does the accident/sickness medical expense apply to both domestic and foreign off-campus activities?

Off-campus activities taking place in the U.S. or a foreign country will be covered for the duration of the activity. The maximum amount payable for domestic travel is $15,000 and for foreign travel is $500,000.

What is security or natural disaster extraction?

Transporting you from a location where your security is threatened or in a situation that may endanger your life or health subject to the policy terms and conditions. This could be political, war or civil unrest, military actions, or you are required to leave the area (a situation similar to the earthquake in Japan). A formal occurrence will need to be implemented in order for the security benefits to be activated. An occurrence will be announced by ACE A&H after consulting with their security service vendors, in conjunction with recommendations made by the US State Department. iJet will provide access to and arrange the necessary services to help you whenever and wherever possible.

Where will security extraction take you, back to U.S. or to the nearest place of safety? And what method of security extraction will be utilized?

iJet will make the arrangements for you to be safely returned to the U.S. Depending upon the circumstances, you may first need to be taken to the nearest place of safety and then to the U.S. from there.

iJet will engage whatever services are needed to remove you from the threatened area. Whether by land, sea, air or other methods will depend on the circumstances presented.

What are Emergency Medical Evacuation and Medical Repatriation?

Medical Evacuation is transport to the nearest adequate medical facility for treatment, one that is able to treat your condition to western medical standards. The mode of transportation could be
ground ambulance, air ambulance, commercial air, etc. The medical services (oxygen, medications, heart monitor, etc.) provided to you during the transport would be included.

Medical Repatriation is transportation to a hospital near your place of residence when your condition enables you to safely fly home, but may need long-term care or further medical care or treatment upon your return home. This may include medical services and escort (non-medical, a nurse, a doctor, etc.) to accompany you.

UHCG’s team will make all the necessary arrangements including:
- Transportation by whichever means is recommended
- Ground transportation to the aircraft if transport by aircraft was recommended
- What you need during transport and who needs to accompany you
- Get all documents in order and ascertain that all customs forms are available for transfer
- Make sure that all your medical records are taken on the transport
- Get a list of all medications you need during the flight and possibly afterwards
- Make all arrangements for re-admission for you
- Make all transport arrangements (airline tickets, flights for doctors and nurses, etc.)

Can I make the decision to be transported back to the U.S. for medical treatment?

UHCG’s medical team will assess your medical condition and whether your condition allows you to be transported safely to the U.S. They will recommend the option if the benefits outweigh the risks and when this is considered to be the best option. You may need to be taken to a local facility first to ensure your condition is fully stabilized before you can be transported to the U.S.

What if the circumstances or your condition do not allow for you to call the assistance provider and you need emergency medical evacuation and treatment?

In a life-threatening emergency, you should first call the local emergency response services to receive immediate assistance. In a medical emergency when you are physically unable to call, this does not void coverage. However, you or someone in your group should call as soon as possible thereafter.

For Repatriation of Remains coverage, where will you be returned?

UHCG will arrange for remains to be returned where the family designates. If you have dual citizenship, you may want to be returned to your birth country which is a foreign country. This is a decision that you must make known to your family beforehand. ACE does not take responsibility for this designation.

How do you access to Medical Services, Security Extraction and Emergency Medical Evacuation services?

You obtain these services by calling the assistance provider number indicated on the insurance ID card issued upon your registration. ACE contracts with UHCG and iJet for these specialized services. They will engage reputable and reliable sources that have specialized expertise to respond to the situation at hand.
UHCG has agents in 208 countries worldwide and thirty-four 24 hour alarm centers providing expertise and practical help on the spot wherever and whenever needed. They are a leading provider of comprehensive travel assistance services worldwide.

**Are there areas in the world where services cannot or will not be provided?**
UHCG and iJet and its international offices can provide assistance services in all countries of the world. Both medically necessary transport services as well as security/political extraction are available and are 100% payable benefits. Please consider, however, that in certain countries (current examples are Iraq and Afghanistan) or under certain circumstances providing assistance and transport services may not happen right away and may take longer than could be expected. Instability, political upheaval, unrest, airport closure, weather conditions, military actions or similar situations may cause delays.

**What other assistance services can UHCG provide?**
You can contact UHCG at any time if you want to inquire about benefits and services or would like to obtain pre-trip information, such as weather, travel hazards, health warnings, inoculations, visa and passport information, or general information about the location you are traveling to. Or while you are on a trip UHCG can assist with emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, referral to a lawyer, and translator or interpreter access.

**What other assistance services can iJet provide?**
You can receive current travel alerts and a Travel Intelligence Report customized for your trip that will provide you with information about the country you will be traveling to. Additionally, you can be immediately alerted before and during your travel about changing conditions that may affect you. iJet experts monitor the world 24 hours, 7 days a week, and they can deliver direct to you the most detailed, up-to-date and relevant travel intelligence.

**What if you include some personal travel with the University related travel, will you be covered?**
Yes, the policy provides for a 7 day personal deviation on Foreign travel or 3 day personal deviation on Domestic travel. “Personal Deviation” means an activity that is not reasonably related to University business; and not incidental to the purpose of the trip. Examples include earlier arrival or extending your stay to conduct other personal travel in the area or to other nearby cities/countries.

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REVISED 8/13/15