



# **EDUCATION ABROAD**

## **PRE-DEPARTURE HANDBOOK**

### **2018-2019**



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*Greetings Education Abroad Participants!*

*You are about to embark on a very exciting academic adventure. Your decision to study abroad is an important component in your academic career and we want your study abroad experience to be productive, rewarding, and without incident. For that reason we, Education Abroad, International Programs and Partnerships, created this Pre-Departure Orientation Handbook.*

*Included are important topics related to traveling, living, and studying in another country. Offered are suggestions as to how to best transition, adapt, and immerse yourself in your new culture. Please take time to read this handbook before you leave and share this material with your parents or guardian.*

*We are delighted that you have chosen to participate in an education abroad program and wish you a wonderful and safe trip. Please keep in touch and let us know what and how you are doing!*

*Best wishes,*

## Before You Depart

### Pre-Departure Checklist

- Apply for your passport immediately.
- Apply for your visa immediately, if required.
- Read this handbook thoroughly and ask any remaining questions to Education Abroad, International Programs and Partnerships.
- Contact Ryan Czech, financial aid advisor, at [rzzech@bgsu.edu](mailto:rzzech@bgsu.edu), 419-372-5526 if you plan to use financial aid.
- Learn about recommended or required vaccinations for your host country at: <http://wwwnc.cdc.gov/travel/destinations/list>.
- Schedule a travel consultation at the Falcon Health Center at: <http://falconhealth.org/services/travel-health>. You may also choose to meet with another medical professional.
- Plan your money management before and during your abroad experience.
  - Convert about \$50 in your host country's currency prior to departure.
  - Notify your credit card companies and bank of your travel dates and locations.
  - Be aware of foreign transaction and ATM fees
  - Plan your budget and emergency funds, if necessary
- Contact your cell phone provider to learn about service abroad and international rates.
- Clear all registration holds on your university account.
- Pay all required BGSU fees.
- Familiarize yourself with your host country's culture.
- Make copies of important documents (passport, visa, prescriptions, credit cards, etc.), both to carry with you and to leave at home.
- Register with the U.S. Department of States Smart Traveler Enrollment Program (STEP) at [www.step.state.gov/step](http://www.step.state.gov/step).
- Upload a copy of your passport, flight itinerary & host country address into your online BGSU study abroad application.
- Check with your doctor to verify that your medicine is legal to bring into the country if you take a prescription and/or over the counter medication(s). Also verify that you can carry enough to last the duration of your experience, plus several extra days in case of travel delays.
- Consult an immigration coordinator in International Programs and Partnerships to make sure your visa and other documents are in order if you are an international student.
- Discuss safety concerns and emergency contact procedures with your parents or guardians.
- Make sub-leasing plans (if necessary) for your time abroad, as well as housing arrangements upon your return.

- Understand your Health and Travel insurance
- Consider granting Power of Attorney to someone who can act on your behalf for all legal and financial matters while you are abroad.

## **Passports and Visas**

### **Obtain your Passport.**

- If you don't have a passport, apply for one as soon as possible.
- If you do have a passport, verify that it is valid for at least 6 months after the end of your program.
- For U.S. citizens, visit [www.http://travel.state.gov](http://travel.state.gov) to renew or apply for a new passport.
- For non-U.S. citizen, visit the embassy website of your home country to find out your specific requirements.

### Helpful Tips:

- You must have a signed valid passport.
- It is a good idea for a relative to obtain and maintain a valid passport as well, in case of an emergency requiring them to travel.
- Remember to fill in the emergency information page of your passport.

### **Visa/Entry Documents**

If required, you must also obtain a visa or other travel documents to study in the host country. Non-U.S. citizens may have different requirements. Refer to the State Department's *Foreign Entry Requirements* page on their website <http://travel.state.gov> as well as the website of the Consulate or Embassy of the country you will be traveling to for information on foreign visas. It is YOUR responsibility to secure your visa.

Make copies of your passport's data page and any visas. Keep a copy separate from the originals while traveling and leave one at home with a trusted individual. This will help to obtain a replacement passport in the event that a passport is lost or stolen. It is also a good idea to travel with extra photos, in case you need to get a new passport quickly.

### **Complete Application Post-Decision Requirements**

- Passport
- Flight Itinerary
- Host Country Address
- Attend Pre-Departure Orientation

## Getting There

### Book your Travel Arrangements

- Airline transportation to and from your destination
- In-country transportation

### Airline Tickets

In most cases purchasing tickets will be your own responsibility. You will need to investigate the best deals and purchase your own ticket. Be sure to know the official start and end dates of your program before you purchase your ticket. Buying a ticket that can be changed for a fee is the best way to keep your options open in case your plans change before your return flight. This type of ticket may cost a bit more than the cheapest ticket, but if your visa gets lost in the mail or if you miss your flight, you can revise your plans without too much difficulty. Be sure to purchase a round-trip ticket and not a one-way ticket. You might not be let out of the U.S. or into your host country without proof of expected return travel.

Once you know your arrival plans, be sure to upload your airline itinerary in your online application. If you are an exchange student, inform your host institution. If you are participating in an affiliated program, also inform the program manager. They need to know when to expect you and will be able to give you directions to your orientation or might even be able to make arrangements to meet you at the airport.

STA Travel

[http://www.statravel.com/?from\\_US=true](http://www.statravel.com/?from_US=true)

800-781-4040

Student Universe

<https://www.studentuniverse.com/>

800-272-9676

### Financial Aid

You can apply for federal, state, and in many cases, institutional aid (BGSU Spain, BGSU Austria, Exchange Programs, and Faculty-Led Programs) to support your education abroad experience. Private scholarships may be applicable, but you must verify the award conditions with the scholarship administrator or donor directly. If you are not a BGSU student, then you cannot qualify for BGSU financial aid or scholarships. A financial aid FAQ page can be found at: <http://www.bgsu.edu/international-programs-and-partnerships/education-abroad/scholarships/financial-aid-faq.html>.

For a list of available scholarships, refer to: <http://www.bgsu.edu/international-programs-and-partnerships/education-abroad/scholarships.html>

If you are eligible to receive financial aid, you can request an increase in aid, if the program cost is more than your BGSU tuition and living fees. The Office of Financial Aid will review your eligibility for additional funding.

If you plan to study abroad over the summer and intend to use financial aid, you must be registered part-time (6 credit hours). You must also submit a separate summer aid application to the Office of Financial Aid.

Contact Ryan Czech, Financial Aid Education Abroad Liaison at [rczech@bgsu.edu](mailto:rczech@bgsu.edu), to discuss your financial aid eligibility, education abroad budget, and your award amount.

Remember to set up direct deposit if you are expecting a refund.

## Academic Preparation

Discuss with your academic advisor(s) before and during the program to discuss how the courses completed will meet your degree requirements.

### Exchange Programs and Affiliate Partner Programs

You will be registered by Education Abroad, International Programs and Partnerships, in an ABR placeholder course for your education abroad experience. You will be concurrently enrolled. This course allows you to maintain BGSU student status and receive Financial Aid if applicable. Upon return, and receipt of your transcripts (will receive automatically), this course will be removed and replaced with the pre-approved BGSU course equivalencies. **All exchange and affiliate students must complete an Education Abroad Course Approval Form, with the approved equivalencies.**

All of your courses and grades will be transferred to your BGSU academic transcript, regardless of your grade or the need for credit, and will be calculated in your BGSU GPA. You cannot opt out of receiving credit, as you are expected to participate in all courses.

Be sure to keep all course descriptions and syllabi, if needed, for referral and course approval.

**Note:** It can take up to three months after the conclusion of your program for transcripts to be received and processed.

### Faculty Led Programs

Students studying abroad on a faculty led program will be registered in a BGSU class advertised by the program. Upon return students will be given a grade by the faculty member instructing and leading the course.

### Student Account Holds

The Education Abroad Office will not be able to register you for your time abroad if you have any holds on your student account. Please clear any holds before your time abroad.



# Money Matters

## Contact Your Bank

Inform your bank that you will be studying abroad. Let them know where you will study (and travel), and the duration of your stay (of short trips). You don't want your bank to think that someone stole your card!

## Transaction Fees

Be aware of your bank transaction fees. You will want to be mindful of how much you are paying for each ATM withdrawal. Credit union typically have lower transaction fees.

## Opening a Bank Account

Depending on the program, you may be required to open a bank account if residing in the host country for a semester or year. In some cases, it will not be required, but it may be more cost effective to open an account with a local branch.

## Exchange Rates

It is important to frequently check the exchange rate, to be sure that you are monitoring your expenses and budgeting appropriately.

## Packing Tips

There is no such thing as taking too little—only taking too much! The best travel advice is to pack light. Ultimately, your clothing selection will depend on your destination. In general, your clothing should be comfortable and layers are the key to comfort. Bring clothes that go well together and in a variety of combinations.

Remember to identify your luggage, both inside and out, and include both your U.S. and host country address.

Also, check the airline regulations for the sizes and weight limits, and possible additional charges for checked luggage.

## Packing Do's and Don'ts

**Don't over pack.** If you cannot lift your suitcase it is too heavy. Practice walking up and down a flight of stairs carrying all of your luggage. You never know what conditions you will have to carry your bags.

**Don't pack too many season-specific clothes.** Stick to clothing that's good for layering because it's likely the climate will be different from what you're used to. And of course, you can always go shopping abroad.

**Don't pack the basics** – leave your shampoo, toothpaste, deodorant, etc. Buy those items once you get to your host city. Of course we are not saying do without until you can make it to the

store; just be smart about packing travel sizes. It's also a good idea to pack some of these things in your carry-on so that you can get to it easily on the plane.

**Don't bring valuables.** Don't take anything that you cannot replace if lost or stolen. Expensive jewelry or luxury items can mark you as a worthwhile target for a thief. It is not worth the risk of losing these things.

**Don't let your passport, ticket, credit/debit cards, cash, and your new address leave you at any time.** There are lots of travel wallets and pouches that you can carry or conceal under your clothes.

**Do make copies.** Create copies of your visa, passport, and other important documents. It is a good idea to make a scanned copy of your debit and/or credit card(s) and email to yourself and someone you trust, in the event that it is lost or stolen. Also include your international phone number for your debit and/or credit card(s) in the event that you need to contact your bank.

**Don't bring food.** Unless you have a specific food need— think gluten allergy, not Oreo addiction—leave your favorite foods at home. Half the fun of living abroad is finding new snacks you can't live without (and make sure to leave room in your luggage to bring some home).

**Don't bring electrical appliances, like a hair dryer.** Even with adapters, electrical appliances can cause shortages, fry the appliance, and knock out the power. Instead, purchase small appliances like blow dryers, straighteners, and curling irons once you've arrived. If you don't want to bring them back with you, leave them for the next student.

**NOTE:** If you do take any electrical devices, they must be either dual-voltage (110 and 220 volts) or you will have to take along a voltage converter with adapter plugs. If you take a converter, make sure it is large enough to handle the wattage of the device you will use. Converters can usually be found at the nearest Wal-Mart, Meijer, or Target.

**Do think utility.** Are your clothes easy to wash (won't shrink, fade, wrinkle)? Could they be washed by hand? Will they dry quickly? Are they heavy or bulky? Do tops and bottoms mix and match?

**Do bring a sturdy backpack** day or overnight trips.

**Do bring comfortable shoes.** If you only bring one pair of shoes with you, go for the most comfortable pair shoes.

**Do pack a change of clothes and some essentials in your carry-on** in case your checked bag does not arrive when you do.

**Do bring a few small gifts from home,** especially if you're staying with a host family. They'll be delighted to receive something from your home country and will return the favor before you leave.

**Do sort through your clothes** before you head back home. If you didn't wear it while you were abroad, you're not going to wear it back in the States. Find the nearest clothing donation.

**Do save room for souvenirs and gifts.** Bring back things that remind you of your time abroad and/or things that you can't readily get in the U.S. If you can, leave your carry-on empty for heavy or fragile things. In this way, you can ensure you handle your bag with care AND you don't go over the weight allowance.

## **Learn About the Country and Stay Informed**

Each country and culture has their own views of what is appropriate behavior. Although you may not agree with these views, you must abide by the local laws and customs. Please become familiar with the laws and customs of the places where you will study and visit.

There is a wealth of literature available both on the internet and in books and journals with information and advice for travelers. Take the time to search the web and your local library and/or bookstore.

Read the State Department's Consular Info <https://travel.state.gov/content/travel/en.html> for the country in which you plan to study or visit and check any Public Announcements. A Consular Information Sheet is available for every country in the world and provides an overview of conditions pertaining to travel in each country.

Learn about the history, culture, politics, and customs of the country/countries in which you will travel and study, and respect the country's customs, manners, rules, and laws. Stay informed about current and developing situations through local and independent media.

It is a good idea to learn as much of the language of the country as you can. Learning basic phrases of the language can be helpful and it indicates a willingness to make an effort to communicate in the language of the country. The Department of State also publishes *Fact Sheets* on countries worldwide. These are brief, factual pamphlets with information on each country's culture, history, geography, economy, government, and current political situation.

You can also

## **Register Your Trip**

Register your trip in the **Smart Traveler Enrollment Program**. STEP is a free service of the U.S. Department of State. Through it, you provide information about your trip so that they can provide important health, safety and security updates for your host country and better assist you in case of an emergency.

**<https://step.state.gov/step/>**



## What U.S. Consular Officers Can and Can't Do to Help U.S. Citizens Abroad

If you find yourself in trouble overseas, the Consular Officer at the nearest U.S. embassy or consulate can provide certain assistance and advice. Consular Officers can help in the event of illness, injury, natural catastrophe, evacuations, destitution, or death.

In the United States, the Office of Overseas Citizens Services can also assist you abroad and your family in the USA in emergency cases. There is a 24 hour number to call from within the U.S. is 1-888-407-4747. From outside the U.S., the number to call is 1-202-501-4444.

There are certain things that consular officers at U.S. embassies **CANNOT** do for U.S. citizens abroad. For example, they cannot cash checks, lend money, or serve as your attorney. Be sure to familiarize yourself with the ways in which U.S. embassies can assist you.

**You are subject to the laws of the country.** Therefore, before you go, learn as much as you can about the laws and customs of your host country. Good resources are your library, embassies, consulates, or tourist bureaus. A Google search could come up with inaccurate information so be sure that the websites belong to the governmental organizations or that they have reputable information. Also, keep track of what is being reported in the media about recent developments in those countries. Be aware that what is considered to be criminal activity in the country you are visiting could be very different than what you know to be true about the United States.

### Immunizations & Health

One of the most important things you can do to encourage a successful experience abroad is to take care of your health—before you go! Schedule a travel health visit appointment at the Falcon Health Center well in advance of your program. This is particularly crucial if you are traveling to a country with higher travel health risks, including parts of Africa, South and Southeast Asia, and Latin America.

*Sometimes cultural adjustment problems can trigger issues that were considered “under control”. Be prepared, talk to your doctor.*

Regardless of your destination, you should be up to date on all routine immunizations recommended for the United States prior to departure. You should also seek itinerary-specific travel advice and vaccinations before travel from your personal physician or another provider. Schedule your travel advice appointment at least eight weeks prior to your date of departure as some vaccines require multiple visits to the clinic over a period of weeks.

### Falcon Health Center

**IMPORTANT:** Travelers should schedule their appointment for immunizations as soon as the travel itself is scheduled. For some destinations, it can take as long as 5 months to complete all necessary vaccinations. Appointments are required, please call 419-372-2271 to schedule. There will be a consultation fee.

When making an appointment, be ready to provide all information: destination, departure date and length of travel. In addition, the following information is required at the time of immunization

appointment: a list of past immunizations along with a list of current medications, allergies and medical history.

Obtain more travel health information using these expert resources:

**Falcon Health Center:** <http://falconhealth.org/services/travel-health>

**Centers for Disease Control and Prevention:** <http://wwwnc.cdc.gov/travel>

**Food and Drug Administration:** <http://www.fda.gov/>

**World Health Organization:** <http://www.who.int/ith/en/>

### **Order Prescription Medications**

If you take prescription medications regularly, there are some things to consider when studying abroad.

- Bring enough medication to last throughout your time abroad, if practical.
- Obtain a letter from your home physician or pharmacist describing your medicines, dosage, a generic name for them, and a description of the condition being treated.
- Think about having your prescription translated into the language of your destination country in order to have it filled properly.
- Let your doctor know that you intend to travel abroad so that he/she can provide the appropriate documentation you will need to fill the prescription while away from home.
- Tell your program director or program provider about your medical needs so that they are aware of your condition and medical needs.
- Make sure all drugs carried with you while travelling are in the original pharmacy containers and are clearly labeled.
- Carry copies of the prescriptions to avoid problems with customs.

### **Additional Considerations**

- We recommend that you verify that your prescription is legal in the countries you intend to visit well in advance of your departure by checking with their embassies/consulates.
- If you are diabetic or have another medical condition in which a syringe is needed to administer medication, bring a supply of disposable syringes. These are not available in all countries, and are essential to protect yourself against HIV, hepatitis, and other communicable illnesses. Some countries, however, restrict the import of syringes – as well as certain medications and contraceptives. Before departure, find out if this applies to your host country.
- For certain conditions such as diabetes, asthma, mild epilepsy, or allergy to penicillin, it would be wise to wear a tag or a bracelet or carry a card to identify the condition so that you can be treated properly.
- If you wear prescriptive eye-glasses or contact lenses, you should also take a second pair in case your primary set is lost or damaged.

### **Mental Health**

Traveling or studying overseas is not a cure for health conditions such as depression or attention deficit disorder. Sometimes going abroad may in fact, amplify a condition. A student may not have adequate access to their prescription medication or mental health facilities. In addition, culture shock, language barriers, and homesickness can deepen isolation or depression.

Before traveling, create a workable plan for managing your mental health while abroad. The availability and quality of mental health services differ widely from country to country. In many countries, students will find it difficult—and sometimes impossible—to find treatment for mental health conditions. With your health services provider or your school, put together a workable mental health plan before you go overseas.

Transition to a new culture can be very exciting and stressful. It is important to practice self-care:

- Maintain routines
- Sleep
- Eat well and enough
- Avoid excessive alcohol and other substances
- Keep connected with people back home but allow yourself to develop new relationships
- Expect to experience some form of culture shock and recognize that it can impact your emotions
- If you have a medical or psychological condition that may require treatment while you are abroad, discuss this ahead of time with your doctor. A vacation or study abroad is a great opportunity to try new things but this is not the time to experiment with not taking your medicine or mixing alcohol with medicine.
- If currently receiving mental health services – including prescription medication – find out if those services and/or medication are available at your destination. Also, check out our info about carrying prescriptions abroad.
- Research the social culture of your destination to learn about how mental illnesses are viewed. Attitudes toward mental health can greatly vary between countries.
- Consider the support system you will have in place while abroad. If possible, know ahead of time who you can consult with about your mental health.

## **Sexual Health**

Sexually Transmitted Diseases (STDs) & Sexually Transmitted Infections (STIs), including HIV/AIDS, are among the most common infections worldwide. The most reliable way to avoid transmission of sexually transmitted diseases is to abstain from sexual activity. If you are sexually active, correct and consistent use of condoms or other forms of birth control can reduce the risk of HIV infection and some STDs. As the availability and quality of condoms can vary by country and location you might consider packing your own supply as a precaution. Do not use drugs intravenously or share needles for any reason.

## **Medical Insurance**

BGSU recognizes the importance of having resources available while traveling abroad on a BGSU-Business. As a traveler, you may ask yourself: What would happen if I became ill, or were involved in an accident, or encountered security related incident in a foreign country? How would I deal with an emergency where language is a problem and adequate standards of medical care cannot be guaranteed? What if I were in a foreign country where the political situation was unstable or quickly deteriorating? To meet some of these challenges when abroad, BGSU provides an integrated International Services and Insurance Program.

BGSU has contracted with the premier international services provider, International SOS (ISOS), who will be there when emergency medical, personal, travel, legal, and security assistance services

are needed when traveling overseas on a BGSU-sanctioned program.

**Services available:**

- One phone call to the ISOS Network of multi-lingual staff
- Telephone advice and referrals to full-scale medical evacuations by private air ambulance
- ISOS Network of critical care and aero medical specialists operates 24 hours a day, 365 days a year from ISOS Alarm Centers around the world
- Assist in managing the complex issues of people, information, communications, and transportation during a threatening emergency situation

Visit the ISOS's website for more information and enter the BGSU ISOS membership number **11BCAS000010**:

<https://www.internationalsos.com/private/ConsumerPortal/>

Students can also download the **International ISOS app**. Please find directions at the following link: <https://www.internationalsos.com/assistance-app> The ISOS app provides up to date travel security and medical information as well as country specific content. Global experts and assistance are just one tap away.

For more information about BGSU International Health Insurance (UHP & ISOS\*) please visit the International Travel section on the BGSU Risk Management Website.

<http://www.bgsu.edu/risk-management/global-risk-and-safety.html>

Please refer to appendices for the following information regarding the UHP health insurance

- Appendix A: Summary of Benefits
- Appendix B: Coverage Guide
- Appendix C: Membership Guide

\*While only some students will be enrolled in the United Health Plan (UHP) (please see program details below) ALL BGSU students will be eligible for ISOS benefits.

**BGSU in Spain & Austria** – Students participating in these programs will be automatically enrolled in the mandatory international health and travel insurance plan through United Health Plan and ISOS. Students will be billed through their bursars account.

**Exchange Programs**- Students participating on an exchange program will be automatically enrolled in the mandatory international health and travel insurance plan through United Health Plan and ISOS. Students will be billed through their bursars account.

**Faculty Led Programs**-Students participating in a short-term faculty led program will automatically be enrolled in international health and travel insurance plan through United Health Plan and ISOS or through an approved affiliate partner. Students will be billed through their bursars account.

**Affiliate Partner Programs**-Students participating in an affiliate program are provided health and travel insurance through the partner. The cost is included in the program fees and are paid directly to the partner.

**Other Programs-** Students participating in other programs such as international internships, research, or independent programs are also required to purchase the international health insurance plan. Students will be automatically enrolled and billed through their bursars account.

*If you are currently enrolled in the BGSU provided health insurance plan make sure to waive this during your time abroad. If you have any questions contact International Programs and Partnerships.*

## While Abroad

### Behavior Abroad

BGSU students who participate in study abroad are representatives of BGSU and are expected to conduct themselves appropriately and respectfully while abroad. Study abroad students, just as on campus students, are expected to abide by the BGSU Code of Conduct. The policies within the Code of Conduct exist to facilitate the educational process and to ensure a safe, fair, and successful experience for all students.

Please familiarize yourself with Bowling Green State University Dean of Students handbook on student conduct <http://www.bgsu.edu/dean-of-students/student-conduct.html>.

### Guidelines for Emergency Situations

In the event of any type of emergency be aware of the local emergency number in the country where you are located in.

#### What is an emergency?

An emergency is an occurrence or situation that poses a genuine and sometimes immediate risk to your health, safety or security. Situations that are an emergency include, but are not limited to:

**Medical:** A life-threatening accident, injury, or illness; severe psychological or mental problem; any hospitalization

**Crime:** Sexual assault; victim of a violent crime or physical assault; arrest, detention, or questioning by police or other security forces; disappearance or missing person

**Natural Disaster:** immediately affecting safety, security, or health

**Political Crisis:** immediately affecting safety, security, or health; terrorist attacks; outbreaks or war; riots or civil unrest.

#### Death

**In the event of an emergency situation, Bowling Green State University will be involved in securing the health and welfare of BGSU students studying abroad. In order to report an emergency or to seek assistance, please contact:**

**During regular office hours (Monday – Friday, 8:00am – 5:00pm):**

International Programs & Partnerships- Office: +1.419.372.2247 [edabroad@bgsu.edu](mailto:edabroad@bgsu.edu)

Michelle Ploeger, Coordinator of Education Abroad -Office: +1.419.372.7680 [mploege@bgsu.edu](mailto:mploege@bgsu.edu)



**During evening, weekend, or holidays, or in the event where office personnel cannot be reached:**

Bowling Green State University Police +1.419.372.2346

*When you reach your campus representative or campus police, inform them of the nature of the crisis, your location, and other relevant details available to you.*

**BGSU in Spain & Austria-** For students traveling abroad on these programs please note that our office will be in contact with the onsite BG program director in the event of an emergency situation.

**Faculty Led Programs-**For students traveling abroad on a faculty led program please note that our office will be in contact with your faculty leader in the event of an emergency situation.

**Exchange/Affiliate Partner Programs-** For students traveling abroad on these programs please note that our office will be in contact with the appropriate affiliate or exchange partner in the event of an emergency situation.

**During an emergency situation please remember to check your BGSU email regularly for correspondence from our office.**

### **Alert Traveler**

The International Program and Partnerships office at BGSU will use the Alert Traveler app to communicate with students in the event of an emergency.

Alert Traveler is a mobile application for iOS and Android devices that utilizes GPS and your travel itinerary. Alert Traveler provides you with country and city intelligence to help you make informed decisions while traveling, safety and security alerts to let you know of any events that could potentially impact your travel or safety, and an instant check-in option allowing you to report your status back to administrators and travel advisors at your institution in case of an incident.

Download the 'Alert Traveler App' onto your smart phone.

- Log into your BGSU Education Abroad Application and retrieve your username and password (located on the bottom left of home page). Username and password will be available starting 45 days prior to each program start date.
- Receive real time alerts and notifications while abroad

User guide: <http://www.terradotta.com/alerttraveler-userguide.html>

**The US State Department's Bureau of Consular Affairs in Washington, D.C.** aids Americans in need of emergency assistance. They are in contact with consulates and embassies overseas and can assist friends and family members with a number of different kinds of emergencies. During a crisis, the State Department will try to locate the whereabouts of an American overseas if needed. **The US State Department's Overseas Citizens Services Office number is 888-407-4747 (from within the US) or 202-501-4444 (from outside the US).**

If you have everything stolen, file a police report. Go to the nearest police station, report the robbery, and ask for a copy of the police report. Presenting this at your embassy will expedite the issuance of a new passport. Your insurance company will also want a copy.

Call your bank and credit card companies to cancel your stolen cards and request replacement cards. If you need cash for the interim until your replacement cards arrive, Western Union ([www.westernunion.com](http://www.westernunion.com)) or Xoom ([xoom.com](http://xoom.com)) can assist, as long as you have someone to deposit money for you.

Call your embassy, and ask for an appointment to get a new passport. Take a copy of your stolen passport with you along with a couple of passport photos.

### **In the event of a medical emergency:**

- Seek appropriate medical care
- Call **International SOS** 24/7 at 1 215 942 8478 (call collect) for instructions or your alternative medical insurance provider (those on an Affiliate Program should be sure to collect these details from your program director)
- Call International Programs and Partnerships at 419-372-2247 or the Campus Policy at 419-372-2346

If you need medical attention while studying abroad, report this to your on-site director. Your on-site director can help you to navigate the medical system of the country in which you are studying, and they can translate for you (or hire a translator) during the medical appointment.

If your on-site director is unavailable, then be sure to take a friend with you to the emergency room or doctor's appointment. In an emergency, have a friend call the on-site director's emergency telephone number.

Be sure to fill any prescriptions prescribed to you and follow the directions given you by the medical staff. Be sure that you understand the diagnosis, the medications being prescribed, and the directions for your prescription.

If your medical emergency is of a serious nature then BGSU Education Abroad will communicate with your emergency contact.

### **In the event of an international crisis**

- Seek medical attention, if necessary.
- Return to your living accommodations immediately or to another safe place and inform yourself of the situation through reliable media sources.
- Contact your on-site director and BGSU International Programs and Partnerships (if possible) to inform them of your safety and location. Let them know how you can be contacted and await their instructions.
- Contact your parents or legal guardians to inform them of your location and safety.
- Monitor the situation through the internet, television, or radio utilizing BBC or CNN.
- If we have not heard from you, the BGSU International Programs and Partnerships will attempt to contact you to confirm your location and safety; BGSU will also communicate with your emergency contacts.
- Your on-site director, BGSU International Programs and Partnerships, and/or the U.S. State Department will assist you with clear directions in the event of an international crisis. Follow the instructions provided to you.

## How to Access Consular Information Sheets, Travel Warnings, and Public Announcements

There are several ways to obtain *Consular Information Sheets*, *Travel Warnings*, and *Public Announcements*:

**Online:** [www.http://travel.state.gov](http://travel.state.gov).

**Telephone:** Dial the Office of Overseas Citizens Services at 202-647-5225.

**Also available at <http://travel.state.gov>:** passport applications and procedures, foreign and U.S. visa information, travel publications, links to several U.S. embassy and consulate web sites worldwide, and other sources of information for students.

## General Travel Advice

**Safety Abroad:** At a minimum, know how to ask for help in the native language of the country and know local emergency telephone numbers.

- Always keep your eye on your purses, cameras & electronics: If you choose to bring an iPod or music player abroad, conceal these as best as possible. They are quickly becoming a target for theft both in the US and abroad. Consider using alternative headphones other than the white ones that are sold with the iPods', as they have become a trademark give-away and attract more attention. Backpacks, laptops, and big purses can also be targets.
- Do not carry large amounts of cash, and do not carry all of your money and documents in one bag or in back pockets where you might not see someone slip things out.
- Be alert in crowds, especially in train stations or popular tourist attractions, because thieves often use distractions in these locations to their advantage.
- Do not hitchhike.
- Do not rent cars, motorcycles, mopeds, or scooters.
- Do not stay out late at night alone, or walk alone late at night.
- When traveling long distances by train or bus, attach your bag to the luggage rack with a bike chain or lock.
- Foreign policy affects how people overseas will treat you. You will often be seen as a representative of your country whether you want to be one or not. If your travel destination is having political or military difficulties, ranging from demonstrations to terrorist attacks to civil war, stay away from all sites of such activity.
- Establish certain check in dates when you will either call, e-mail, etc. to let someone know that you are all right, especially if you are traveling alone. However, remember that if you happen to miss a check-in, your loved ones may assume that you are having a problem or are in trouble.

**Alcohol & Drugs:** Students who are of a legal age and choose to consume alcohol should do so with the knowledge that, like at home, they remain responsible for their actions at all times and are expected to drink responsibly.

Excessive and irresponsible drinking leading to intoxication and behavior that interferes with the program or the rights of others is subject to immediate disciplinary action, and may result in dismissal from the program. In addition, intoxication is considered offensive in many cultures and even illegal in some.

Students are prohibited from selling, using, or possessing any drugs that are considered by host country law to be illicit or illegal.

Although it is true that in some countries laws concerning drug use and possession are less restrictive than in the United States, in many countries they are more severe. In some locations, possession of illegal drugs carries a mandatory prison sentence; in others, corporal punishment or the death penalty are potential consequences. The safe and smart approach abroad (and in the United States) is to avoid drug possession and use altogether. If someone asks you to carry a suitcase or package, no matter how small, do not do it. You do not want to become an unwitting drug smuggler.

**Hotels/Hostels:** Choose a hotel where security is good and transportation is readily available and nearby. Check that all the doors and windows in your room have locks and that they work. If you feel uncomfortable, ask hotel security to escort you to and from parking lots or your room at night. Always use your peephole and common sense about letting strangers into your room. Stay in hostels that have lockers in the rooms and be sure to take along a padlock so that you can safely lock your belongings. When checking in to your hotel, take a business card with you. It may come in handy if you get lost while you are out exploring the area. Also, please note that you must carry your passport with you if traveling to different hotels (even within the same country). Many hotels require your passport in order to reserve a room or check-in upon arrival.

**Ask for directions before you set out.** No matter how modest your lodgings are, your hotel concierge or other hotel staff should be able to help. If you find yourself lost, do not be afraid to ask for directions. Generally, the safest people to ask are families or women with children. Getting the right information may save you from ending up in a potentially unsafe area.

**Safety and Security:** Use common sense and be alert and aware of your surroundings. If you are unsure in general about the local situation, feel free to check with the American Citizens Services section of the local U.S. Embassy or Consulate for the latest security information

**Avoid Demonstrations** or any kind of civil disturbances. Even innocent bystanders can be hurt or arrested when demonstrations become unruly, which can happen quickly. Anti-U.S. sentiments may be expressed and U.S. citizens may easily become targets in such an environment, even if they agree with the sentiments being expressed.

**Do not announce that you are traveling alone, even if you are.** If you feel like you are being followed, step into a store or other safe place and wait to see if the person you think is following has passed. Do not be afraid or embarrassed to ask for someone to double check for you to see if all is safe.

**Display confidence!** By looking and acting as if you know where you are going, you may be able to ward off some potential danger.

**Clothing:** There is no doubt that fashion makes a statement. Unfortunately, not everyone will interpret how you dress the same way you would. What you consider casual clothing might be seen as provocative or inappropriate in other cultures. Thieves might choose you over another potential target based on your style of dress or based on the amount of makeup or jewelry you are wearing. Others might single you out for harassment because they find your clothing offensive, based on

their cultural norms. By taking your cues from the locals, or at least by dressing conservatively, you could save yourself a great deal of trouble.

**Power of Attorney:** Many students who are traveling abroad appoint a trusted person to take care of their personal, business, and financial affairs while they are out of the country.. Some instances when a Power of Attorney may be necessary are:

- Completing financial aid paperwork
- Handling issues related to deposit of financial aid checks
- Processing banking transactions, including checks made payable to you and the University of Minnesota
- Processing insurance transactions

## **Tourist or Traveler?**

Living abroad, especially for the first time, can be exhilarating, exciting, and stressful. You will be encountering many new things such as food, customs, and manner of doing things. There are also different ways of viewing, thinking about, and understanding the world. These can result in uncertainty and confusion as to how you will react, interact, be accepted, and will perceive yourself. Every country of the world has its own rich history that shapes the ways its people relate to one another and how they will relate to you. The unique person you are before you ever being to pack your bags, let alone arrive at your destination, will to a great degree, affect the experiences you will have. According to the editors of *Transitions*, "Tourists are those who bring their homes with them to wherever they go, and apply them to whatever they see. They are closed to experiences outside of the superficial. Travelers leave home at home, bring only themselves and a desire to see and feel and take in and grow and learn."

### **Know Thyself: Being an "American"**

People identify themselves according to a number of different factors such as religion, race, country of citizenship, etc. There are many different cultures even within one country: regional vs. national; rural vs. urban; ethnic, religious; and so on. However, as you prepare to study abroad it is important for you to realize that in a foreign land, all of your unique distinctions will melt away and to the typical person abroad you will simply be viewed as an American, representing these qualities:

Outgoing and friendly

- Informal
- Loud, rude, boastful
- Hard-working
- Living to work, not working to live
- Ignorant of other countries or world affairs
- Extravagant and wasteful
- Showing little respect for authority
- Promiscuous
- Generous
- Materialistic
- Arrogant and self-righteous

- Racially prejudiced
- Blunt, direct communication style
- Self-assured and independent

As you can tell, some of the qualities listed are positive, some negative. You may agree or disagree with some of these conceptions. Either way you are encouraged to consciously avoid stereotyping and having ethnocentric [viewing and judging other cultures and societies according to the assumptions of one's own society] attitudes. Try not to draw too much attention to yourself as a foreigner or as an American specifically. College sweatshirts, baseball caps, etc. could be bad clothing choices in an area with strong anti-American sentiment.

Cultures can only be understood relative to one another, and particular behaviors can only be understood within a cultural context. This is your opportunity to leap outside the "box" and see what the world is truly like. Do not obstruct this opportunity with skewed opinions and uninformed assumptions.

## **What is culture?**

Culture is a set of values, beliefs, assumptions, and understandings about the world, human beings, and society. All people have culture and it provides a way of interpreting and living in the world. It makes life predictable, understandable, and meaningful.

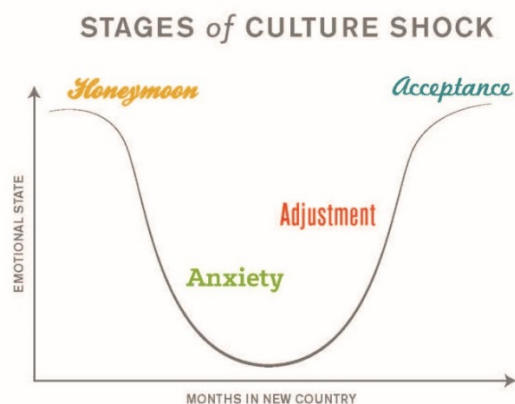
### **Important cultural differences**

There are many ways that cultures differ and you can't assume that things will be done the same abroad. Attitudes toward women and minority groups vary greatly from country to country and among cultures. It is important to consider that even if you are among the majority at home, you may be part of the minority abroad.

### **Cultural Adjustment**

Living in a foreign culture is an experience to look forward to with excitement and enthusiasm. However, travelers are unprepared for the extent of cultural dissimilarity that is encountered once abroad. This frustration and confusion is often called 'Culture shock.'

Culture shock is a real phenomenon and all travelers entering a foreign country are affected by it in some way, for many people experience some degree of stress when adjusting to completely new surroundings. Symptoms can include anxiety, depression, sleeping difficulties, homesickness, trouble concentrating, an urge to isolate yourself, and irritation with your host culture. You should feel relieved to know that the frustrations associated with culture shock are likely to solve themselves as you become more knowledgeable and competent within in your new environment.



## Stages of Culture Shock

### Stage 1: Cultural Euphoria or the “Honeymoon Stage”

The first few days and weeks abroad will probably be exciting, stimulating and alive. Things are new, different, and interesting. Smells, sounds, gestures, and movements will leave you feeling both exhilarated and exhausted. Pay attention to your thoughts and emotions during this time. Enjoy the honeymoon stage! Focus on the similarities and not differences.

### Stage 2: Culture Shock/Frustration & Anxiety Stage

Excitement disappears. Frustration may be the most difficult stage of culture shock and is probably familiar to anyone who has lived abroad or who travels frequently. At this stage, the fatigue of not understanding gestures, signs and the language sets in and miscommunications may be happening frequently. Small things—losing keys, missing the bus or not being able easily order food in a restaurant—may trigger frustration. And while frustration comes and goes, it’s a natural reaction for people spending extended time in new countries.

### Stage 3: Cultural Adjustment or “Recovery”

Feeling of comfort and less isolated from the new culture. Focus on ability to interpret subtle and previously unnoticed cultural cues. Willingness to be involved and developing a daily pattern. Gradually becoming more comfortable and effective interaction with locals.

### Stage 4: Cultural Adaptation/Acceptance

Better comprehension how culture influences people’s lives. Possess high confidence level to effectively communicate and interact with locals. Culturally appropriate behavior is second nature and takes little effort now for you to be culturally sensitive.

## How to Minimize Culture Shock

There are some things you can do both before your departure and during your stay abroad to minimize culture shock:

- Research your host country before you go abroad.
- Contact international students or faculty from your host country before you go to discuss their culture.
- Realize that some degree of frustration or stress is natural.

- Relax your grip on your home culture and try to adapt to new rules and roles.
- Do not give in to the temptation to ridicule that which you do not understand.
- Look for logical reasons behind everything that seems strange or confusing.
- Realize that U.S. logic may differ from that of your host culture.
- Learn as much as possible from local residents about their culture.
- Identify a mentor.
- Keep in touch with other U.S. students.
- Keep yourself busy with things you enjoy.
- Keep in touch with family and friends at home.
- Give yourself “quiet time” if you need it.
- Get enough exercise.
- Maintain a healthy sense of humor.

Do not over-do any of the preceding suggestions or you risk never making the adjustments to your new environment, which are requisite to your purposes for being overseas.

In sum, culture shock can be a period of intense self-assessment and learning. Experiencing the process itself can be beneficial. Overcoming even a mild case of culture shock will result in your feeling more confident, self-reliant, independent, and capable of your ability to cope with cross-cultural experiences.

For most students, the symptoms of culture shock dissipate after the first few weeks or months, as they begin to understand their host culture better. However, if you find that feelings of irritability and depression linger, you may need help from a doctor or counselor. Your program director or the International office at your host institution will be able to direct you to counseling or support organizations.

## **Cultural Adjustment and Diversity**

### **Gender Issues**

There are two primary reasons to consider gender within the context of health and safety abroad. The first reason is that women have specific safety concerns, both at home and abroad. Although men are also the targets of muggings and other crimes, women are often seen as easy or fragile victims and are more often the targets of sexual assaults. Therefore, women should remain extra vigilant while abroad and do their best to prevent themselves from ending up in a possibly threatening situation.

The second reason to consider gender while abroad relates to how cultural expectations and practices often result in well-defined gender roles within a society. Gender roles abroad may differ greatly from those in the U.S. You may not choose to behave in exactly the same ways as traditional local women or men do; however, it is important to educate yourself about cultural gender roles within your host community in order to make sensitive choices about how you will behave as a woman or a man while abroad, and to understand how your personal views and opinions may be interpreted by your host culture. Think about ways to deal with intercultural frustrations relating to gender and/or being a woman overseas, including your response to people’s possible stereotypes of American woman. American women have a reputation in many countries as being looser, more carefree, and often more relaxed with their personal boundaries this opinion is often created/reinforced by American television shows, music, and films.



It is important to recognize that different countries have different gender norms that determine behavior. Men and women should be aware of the norms governing dating and sexuality in the countries where/in-which they will be living and traveling. Such things as eye contact, the way one dresses, and body language can send very different messages depending on the countries and cultures.

We cannot stress enough the importance for you to be aware of your host culture's view towards gender, dating, sex, and morality.

### **Sexual Harassment**

Although what you might perceive as sexual harassment in the U.S. may be considered socially acceptable in another country, cross-cultural sensitivity does not mean you have to relax or adjust your personal boundaries in this regard. If you feel you have been a victim of sexual harassment, you should immediately inform your primary on-site contact.

### **Preventing Physical or Sexual Assault**

There are many preventative steps you can take to protect yourself and others by being an Active Bystander:

- Be aware of your surroundings and your "inner alarm." If something does not feel right, remove yourself and others from the situation.
- Take responsibility for others with the Buddy System. Leave with the same people you arrived with, and take taxis or public transportation with at least one other person.
- Take preventative measures with respect to alcohol use. Do not take drinks from strangers (alcoholic or non-alcoholic); watch the bartender open the bottle and pour the drink; and if you walk away from your drink buy a new one--do not pick up and drink the old one.

### **Responding to Sexual Assault**

Assault is a traumatic event that can occur in any environment, whether in the U.S. or abroad. However, as an international traveler, you may be more visible than you are accustomed to being and thus more likely to attract interest, whether positive or negative. While physical or sexual assault is not always preventable, we urge you to take every possible precaution and use good judgment. If you are assaulted, please remember that it was not your fault, and you're not alone.

You should do the following if you are a victim of an assault:

- Go to a safe place
- Do not shower or change clothes
- Get help from a trusted person
- Inform your Faculty Director or on-site administrator
- Follow the guidance of the Faculty Director or on-site administrator for medical, psychological, and legal support

### **Race and Ethnicity**

Race and ethnic relations are also culturally determined, which means that while you are abroad, you may be part of an ethnic minority for the first time in your life. The ethnic identity you have always felt to be an integral part of yourself may be viewed in a completely different way in your host country. Those of you visiting a country where you have ethnic or racial roots may be expected

to behave according to the host country norms in a way that other Americans of a different background are not. Perhaps you will be considered American first, and your ethnic or racial identity will be considered unimportant. In many countries, there are homegrown ethnic or racial conflicts, and you may be identified with one group or another because of your physical appearance, until people discover you are American. It is extremely unlikely that any of these situations will involve any threat of physical harm to you as an international student; however, you should prepare yourself for the situations you may encounter by researching the situation in your host country.

### **Sexuality Issues**

You may already identify yourself as a heterosexual, gay, lesbian, bisexual, or transgender student, or you may still be exploring these issues. In either case, you will find that the social climate, laws, and personal interactions of your host culture often differ from the U.S. In some cultures, Western understandings of “gay” and “straight” do not exist, or do not carry the same importance as they do in the U.S. People involved in same-sex relationships may not see this behavior or preference as an identity. In other cultures, there are active social movements for civil rights for sexual minorities. In preparing for your study abroad experience, it may be important for you to research the LGBT climate of the country you will be visiting. Though it might seem intimidating to research these kinds of issues, it will help you be better prepared to face the world you will encounter. Even if you do not plan to have a sexual relationship while away, you should be informed about specific laws pertaining to sexual behavior and sexual/gender orientation. The following page contains a list of issues to consider.

#### **When researching laws pertaining to sexual behavior try to look for:**

- The legality of same-sex sexual behavior (sometimes male-male sexual behavior is illegal while female-female sexual behavior is not)
- Restrictions on freedom of association or expression for LGBT people
- Anti-discrimination laws (these can be national laws or specific to local areas)
- Sodomy laws
- You may find that you can be freer in your behavior than in the U.S., or that you need to hide your sexual preferences completely to avoid cultural ostracism or arrest

# Communication/Upon Return

## Policies and Procedures

### Changes in classes while abroad

All students will be required to submit a **Course Verification Form** no later than 14 days after the start of your program. This form will be available through your BG education abroad application. If courses on the form differ from those that were previously approved the Education Abroad office will have them evaluated prior to the students return. If a student takes a course that was not preapproved, and does not notify our office, it will need to be evaluated by Transfer Evaluation and the Department upon return. This process will delay grades from being posted.

### Return Registration

It is your responsibility to register for classes for the term after you go abroad. You simply follow the same process to register through your MYBGSU account as if you were on campus. Please consult with your academic adviser if you have questions on how to complete this process.

### Graduation After term abroad

Due to the fact that it can take up to three months after the completion of your program to post your classes, you will not be able to graduate directly following your time abroad. The Education Abroad Office cannot guarantee your graduation term.

### Refunds/Withdrawals

Education Abroad, International Programs & Partnerships will follow the university policies pertaining to payments and refunds.

The Bursars office bills students December 1 (Spring Semester), April 1 (Summer Semester), and July 1 (Fall Semester).

Please note the \$50 Education Abroad Fee is non-refundable once the bill hits your account.

Please refer to the Office of the Bursars website for more information <http://www.bgsu.edu/bursar/payment-policy.html>

### On Campus Housing

If you currently live on campus you must complete the online Housing Cancellation form through your MyBGSU in order to cancel your housing for the semester you are abroad.

### Extending Your Stay

While you are abroad if you decide to extend your stay please get in contact with Education Abroad, International Programs and Partnerships as soon as possible.

## Communication

In today's society it is very easy to communicate with people from all around the world. Talk with family and friends about realistic expectations when it comes to communication abroad. While you want to stay in touch with your loved ones you also want to live in the moment and make the most of your experience

**BGSU Email:** During your time abroad please remember to check your BGSU email regularly for correspondence and updates from our office.

### **Photos and Testimonials**

The freshest perspective for study abroad comes from those experiencing something for the first time. Your photos and testimonials from an education abroad program capture a moment. If you are willing to share we would love to see and hear how you are doing. Please send any photos or testimonials to [edabroad@bgsu.edu](mailto:edabroad@bgsu.edu).

## **Re-Entry Considerations**

### **Reverse Culture Shock**

It is normal to experience Reverse Culture Shock when you return from your study abroad program. The experience is different for everyone, but there are some commonalities. It can be surprising to return home and find that this place has remained the same, but that you have changed. This can be one of the most interesting and rewarding aspects of your study abroad experience, so take the time to acknowledge this adjustment and try to learn from it. Keep in mind that reestablishing yourself in your home culture may take some time and patience.

#### **Common Feelings**

- Inability to communicate the impact of your experience on the person you are now
- Interest in seeking out others who have also studied abroad
- Feeling critical of U.S. / Seattle / UW customs and behaviors
- A desire to return to the country or community in which you were immersed

#### **Tips**

- Organize a reunion of your study abroad peers to reminisce and reconnect;
- Put together a scrapbook or blog of your pictures and journal entries;
- Get involved with local international organizations;
- Find a local language partner
- Study abroad again!

### **Study Abroad Again**

One of the best ways to stay involved with study abroad is to go again! The study abroad office doesn't have a policy that limits the number of programs that students can participate in, though you may want to check in with your academic advisor to ensure that you can stay on track to graduate if you're thinking of going again. Perhaps you did an exploration seminar and now you're ready for the challenge of an exchange program, or there is another theme within our BGSU programs that intrigues you. Come and ask an advisor if you have questions.

### **Re-Entry Program**

Upon return, from an education abroad program, International Programs and Partnerships will host a re-entry program for all returning study abroad students. This program will provide an opportunity to debrief on your experience abroad as well as share stories and photos with other returning students. Additionally there will be a representative from the career center who can

provide helpful tips and suggestions on how to articulate the study abroad experience on your resume or during a job interview.

### **Ambassador Program**

The Education Abroad office selects previous study abroad students to participate in our Education Abroad Ambassador Program. Ambassadors help with marketing and recruitment for our office. These students represent Education Abroad by promoting study abroad and sharing their personal experiences. Some activities include: Education Abroad events, Pre-Departure Orientation, Classroom Presentations, Student Orgs and more! Look for more information on how to apply during the semester following your term abroad. Becoming an Education Abroad Ambassador has many personal and professional benefits. It is a chance for students to build their resume, and gain professional experience and skills.

**Please remember if you are having difficulties while abroad do not hesitate to contact Education Abroad, International Programs and Partnerships at [edabroad@bgsu.edu](mailto:edabroad@bgsu.edu) or 419.372.0479**

## Appendix A

**Bowling Green State University  
Cigna Global/Lloyd's International Travel Insurance  
Program Summary of Benefits**

Policy Dates: 7/1/18-6/30/19

Insurance Company: Cigna Global (policy number 07835D)

### Travel Medical

- Sickness & Accident Medical Expense: \$500,000
- Emergency Dental (includes accident & alleviation of sudden pain): \$2,000

### AD&D

- Accidental Death & Dismemberment: \$10,000, \$500,000 aggregate per any one loss

### Medical Evacuation and Repatriation

- Medical Evacuation: \$250,000
- Repatriation of Mortal Remains: \$250,000
- Return of Dependent Children: Included in evacuation benefit, if insured is evacuated

Insurance Company: Lloyd's (policy number EQX2018011)

### Supplemental Travel Benefits

- Trip Interruption: \$2,000
- Lost Baggage: \$250
- Visit by Family Member or Friend: \$20,000 and meals & accommodations not to exceed \$500 per day if the insured is expected to be hospitalized 3 or more days
- Visit by Family Member or Friend due to Felonious Assault: \$5,000 and meals & accommodations not to exceed \$500 per day, max of 5 days
- Necessary Repatriation due to Felonious Assault: \$500,000

### Security Evacuation

- Political Evacuation: \$100,000
- Natural Disaster Evacuation: \$100,000
- Aggregate Benefit for any one occurrence: \$500,000

### Program Highlights:

- International SOS case fees covered
- First Payer
- Mental health covered up to medical max
- Prescription drugs covered up to medical max
- max

- No deductible and 100% coinsurance
- Pre-existing conditions covered

International SOS Travel Assistance:

If you have an emergency please call International SOS collect at 1-215-942-8478. International SOS is staffed by doctors, logistics coordinators and security experts. International SOS can provide medical advice, assistance in your location, or arrange for an evacuation. Travelers should visit their school's online portal with International SOS to familiarize themselves with the services that International SOS offers travelers. Please go to [www.internationalsos.com](http://www.internationalsos.com) and at the prompt for the participant's website login enter your school's International SOS membership number. BGSU's Membership Number is IIBCAS000010. If you have questions about the benefits please call University Health Plans, the insurance program manager, at 800-437-6448.

## Appendix B

### International Travel Medical Insurance Coverage Guide

#### **Who is required to purchase insurance?**

All participants in university-sponsored international travel meeting the eligibility criteria below are required to purchase insurance through the Office of Risk Management.

#### **Who is eligible/covered?**

US citizens, US permanent residents and international students in the US temporarily pursuing educational activities approved by BGSU outside the United States (defined as the 50 states and the District of Columbia) or outside the individual's home country.

#### **How do I enroll?**

Participants in education abroad programs will enroll through the Office of International Programs and Partnerships. Participants in other BGSU international travel will enroll through the Office of Risk Management.

#### **Is this primary coverage? Yes Is there a deductible? No**

#### **What is covered?**

The plan covers emergency accident and sickness medical expenses, including hospital room and board, inpatient and outpatient surgical procedures, emergency outpatient care, labs and x-rays, inpatient and outpatient mental health, physician office visits and prescription drugs, not to exceed a Maximum Benefit of \$500,000 policy year maximum. See the Explanation of Benefits (EOB) on the Risk Management website for details.

#### **Are prescriptions covered?**

Prescription drugs necessary to the covered emergency accident or sickness event are covered at 100% of the actual charge.

#### **Are pre-existing conditions excluded?**

No, there is no exclusion. However, this policy is designed to cover the emergency treatment of a sickness or accidental injury that first manifests itself or occurs during the covered trip.

#### **What type of confirmation of coverage will I receive?**

Participants will receive a letter confirming coverage, as well as an International SOS membership card. The card will include the 24-hour International SOS Alarm Center phone number.

#### **If I receive a bill for services I received, what should I do?**

See the Risk Management website for a claim form.

#### **Where can I find the Risk Management website?**

[www.BGSU.edu/risk-management](http://www.BGSU.edu/risk-management)

#### **How do I receive treatment or assistance?**

In cases of routine care where medical facilities are readily available, travelers are encouraged to seek care on their own, pay minimal medical costs up-front and submit a claim for reimbursement. In cases



where medical care is unknown or inadequate, or traveler safety is at risk, contact ISOS to coordinate care. ISOS is available for phone consultation at no cost to the traveler or the program.



You may be asked to pay a medical service charge, and then need to seek reimbursement.

When you submit claims for reimbursement, you will need to have:

A claim form with necessary documents attached

If you have questions about a specific claim email [info@univhealthplans.com](mailto:info@univhealthplans.com)

**Office of Risk Management**

1851 N Research Drive  
Bowling Green, OH 43403  
riskmgmt@bgsu.edu 419.372.2127

**International Programs and Partnerships**

301 University Hall  
Bowling Green, OH 43403  
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419.372.2247

## Appendix C



MEDICAL AND TRAVEL SECURITY ASSISTANCE



Control Risks

**BOWLING GREEN STATE UNIVERSITY**

Membership No: **TIBCAS000010**

Dedicated Tel: **+1 215 942 8478**

Call our medical and travel security experts 24/7.  
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DUBAI	FRANKFURT	GENEVA
+971 4 601 8777	+49 6102 5588 100	+41 22 785 6464
HANOI	HO CHI MINH CITY	HONG KONG
+84 4 3934 0666	+84 8 3829 8520	+852 2528 9900
JAKARTA	JOHANNESBURG	KUALA LUMPUR
+62 21 750 6001	+27 11 541 1300	+603 2787 3126
LONDON	MADRID	MANILA
+44 20 8762 8008	+34 91 572 4363	+63 2 6870909
MOSCOW	MUMBAI	PARIS
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