Dear Gustavus Parents/Guardians,

Thank you for supporting your Gustavus student in pursuing off-campus study. The purpose of this letter is to provide you with the information you need to help your student be successful during their off-campus study.

**Role of parents in study away**

Parents form an integral part of the off-campus experience by supporting their student’s choice to embark on this academic and life-changing endeavor. Here are some specific ways to show support and be involved in the process:

- Talk with your student about his or her plans and goals for the experience. Your interest and enthusiasm will be clear through the kind of questions you ask.
- Research the destination in collaboration with your student. Both of you should know about the culture and geography of the location of study. A good first step is to visit the U.S. State Department website for information about the country (http://www.travel.state.gov/travel/travel_1744.html).
- Help your student plan for program costs and day-to-day expenses while on off-campus study.
- Develop a plan for handling family emergencies that may arise while your student is abroad.

**Physical and Mental Health**

As you know, physical and mental health are important factors in a student’s ability to succeed in college. This is especially the case in off-campus study, which offers both new discoveries as well as potential stressors. As a parent/guardian, you can assist us in planning your student’s successful time abroad. We encourage you to think about your student’s circumstances prior to departure, consult with a health professional, and determine if studying away is appropriate at this time if, either presently or in the past, he or she has:

- had a chronic medical condition such as asthma, diabetes, etc.,
- been in psychotherapy or taken psychiatric medications,
- had an eating disorder,
- had difficulties with alcohol and/or drug related substance abuse.

We expect students to take responsibility for their own health and welfare by planning for and following through on their individual needs. It is essential that students continue any on-going mental health counseling or medical care and currently prescribed medications while abroad to ensure that they feel their best and can fully enjoy their experience.
Making the transition successful – your role

We hope you will encourage your student to communicate with you while on off-campus study, but we remind students to help their friends and family develop realistic expectations about how much contact the student will have with them while they are on their study program. Please allow your student to be thoroughly immersed in their new context. Too much contact with people back home (by phone, email, or skype) really can limit a student’s ability to truly become at home in their new environment. The student should be busy and fully engaged in the study experience. Nevertheless, if your student demonstrates the need for continued close involvement, we encourage you to provide it, taking into account the challenges that different time zones, telephone costs, or unreliable internet connectivity can create. Your support is crucial in helping your student make this transition. If, as you communicate with your student, you become aware that he or she may be in need of help, please contact us – we want to hear from you!

Important policies to keep in mind

All of our student policies for off-campus study are on our website, https://gustavus.studioabroad.com. Follow the January Interim Programs link or the Semester and Year Programs Link on the left hand sidebar to access content about policies pertaining to your student and their program. Please review these at your convenience, including our cancellation policies. Also note the list of student responsibilities. We expect Gustavus students to behave responsibly and maturely while on off-campus study. In the rare instances where a student’s behavior requires disciplinary action, he or she may be sent home (at personal expense) after consultation between our office and the faculty leader/program provider. Fortunately, few Gustavus students will disappoint us in this way.

Pre-departure orientation

Students will receive Gustavus orientation materials and instructions and pre-departure information from our office. Our on-line orientation includes information on cultural competence, health and safety while away, as well as tips and reminders about having a successful experience. We expect students to take responsibility for sharing the information they learn with their parent or guardian. We also expect students to access their StudioAbroad accounts to access information regarding health and wellness. The Center for Disease Control and Prevention website is another helpful place for up to date information regarding health issues at their individual sites, and we hope you will look here as well: http://wwwnc.cdc.gov/travel/. We especially encourage students to discuss with their healthcare provider which vaccinations are essential for the location they are going, including whether or not to receive any vaccinations.

Insurance Information

Important Note Regarding U.S. Based Health Insurance: All students who Study Away are required to keep their regular U.S. Based Health Insurance Plan for the duration of their study away experience. This will protect students with continuing U.S. coverage when they return from their stay abroad.

The College provides EIIA and CISI insurance coverages that are available during your study abroad experience. EIIA emergency/accident insurance coverage is provided for all students
studying abroad internationally. There is no cost to students for the EIIA coverage. See the enclosed EIIA brochure for more information regarding this coverage. CISI is a comprehensive international medical insurance coverage plan that may or may not be included and/or required, depending on your student’s specific program (see below). Your student’s StudioAbroad account contains details and information about insurance as well. (NOTE: the enclosed EIIA and CISI brochures describe the 2013-2014 Coverage, but 2014-15 coverage will be essentially similar.)

Gustavus Faculty-Led Semester Programs in Sweden, India (SJPD), Global Entrepreneurship in India, Malaysia (Living Diversity) and Semester Student Teachers (Spain and France only): CISI insurance as well as EIIA insurance is included for these programs. The cost for CISI has already been built into the program fee, so there will be no additional costs associated with this. Contact Jill Fischer (jfische4@gustavus.edu) if you have any further questions.

All other Semester/Year Long Programs (International Destinations Only): Each student will have EIIA emergency/accident insurance coverage. CISI insurance coverage is optional and an additional cost of approximately $40/month. The CICE will send an email to students about enrolling in the CISI plan. Contact Jill Fischer (jfische4@gustavus.edu) if you have any further questions.

Gustavus January Faculty-Led Interim Off-Campus Programs: The student will be covered by both CISI insurance as well as the EIIA insurance for your program. There will be no additional costs for CISI as the costs are already built into the program fees. Contact Linda Shaw (lshaw@gustavus.edu) if you have any further questions.

UMAIE, HECUA, and Hamline January Interim: CISI for UMAIE courses is MANDATORY. There will be an additional cost of approximately $40 for the CISI comprehensive international medical insurance coverage, and it must be purchased through our office, the CICE. For HECUA and Hamline January Interim courses, CISI is an optional and additional cost of approximately $40 that can be purchased through our office. Ask your student for more information, which they can access on their StudioAbroad account. All of these programs will also have additional emergency insurance coverage insurance which covers the student. In this case because these are not college consortium programs, EIIA may not be the primary emergency insurance provider, but your student will be covered under an emergency insurance plan. Contact Linda Shaw (lshaw@gustavus.edu) if you have any further questions.

Independent Study/Career Exploration/Internship: Each student will have EIIA emergency/accident insurance coverage. The CISI insurance plan for these programs is optional. There is an additional cost of approximately $40/month for the CISI comprehensive international medical insurance coverage, and it can be purchased through our office if your student chooses to receive it. Contact Linda Shaw (lshaw@gustavus.edu) if you have any further questions.

*International Students: Coverage by EIIA and CISI are not available for any International student who chooses to study in their home country. It is only available to those who are studying in a non-home country.

For those students who are automatically receiving CISI insurance and for those additional students who choose to opt-in, they will receive an email after the CICE enrolls them inviting
your student to register on the CISI website. *We urge each student to do this.* Their website includes a wealth of information. For instance, medications are sold under different names in different countries; be sure to have your student find out what his/hers is called in case they need to buy some while on the program. The CISI website also has useful health profiles for many international destinations so students are fully prepared.

*Some medications that are legal in the United States may be illegal in other countries. Check with your student to make sure they have determined whether any medications they may wish to take abroad are legal in the country they will be visiting.*

Please note there are several high-risk activities that are not covered under CISI/EIIA insurance. These include:

- Skydiving/parachuting
- Hang gliding**
- Bungee jumping**
- Mountain climbing
- Pot-holing
- Zip-lining**
- Motorcycle riding
- Scuba diving**

**Special Permission may be granted on an individual (not course) basis for these activities if approved in writing by the course instructor, the parent/guardian, and the CICE office. You will receive a special form to sign in this case.

**In the event of an emergency**

We ask that students call *our office first.* For students on Semester/Academic Year Partner Programs such as CIEE, IES, SIT, etc., they may receive additional emergency contact information from the program provider as well. In this case, the first phone call may be your student’s on-site contact and not our office if there is an emergency.

It is understandable that your son or daughter might want to call parents first, but the truth is that we are usually in a better position to help them than you are. Our office is trained to quickly deal with emergencies or solve difficult problems. Should a problem arise and your son or daughter calls you first, please make sure that either you or they communicate with us as soon as possible!

Enclosed are copies of our Emergency Contact card, our Emergency Management Plan, and information about EIIA and CISI insurance plans. The health, safety and security of our students are of primary concern to all of us at Gustavus. We cannot guarantee each student will remain in good health and free from harm, but we will do everything in our power to prepare students for a positive experience and will, of course, be ready to respond to any emergency that may arise.

Risk management is a collaborative process that includes our office, the College, the student and the individual host provider for the off-campus study program. We encourage parents to have their own passports to use in the rare case of having to travel to an international site if that becomes necessary.
Family support is irreplaceable

Gustavus places the highest priority on the academic success and overall well-being of its students. We look forward to an effective partnership with you and your son or daughter in achieving these goals.

Sincerely,

Carolyn O'Grady
Director, Center for International and Cultural Education

Incl.: Emergency Management Plan, Emergency Contact Card, Information on EIIA and CISI, Travel Arrangers

cc: Jill Fischer, Study Abroad Advisor (Semester and Year Long Programs), 507-933-7456, jfische4@gustavus.edu
Linda Shaw, Assistant Director (January Interim Programs), 507-933-7150lshaw@gustavus.edu
Emergency Management Plan
Information for Students and Parents
Off-Campus Study Programs

Technological change and political turmoil have altered the administration of off-campus study programs in a manner that early program developers could not have conceived. Gustavus has developed a plan to manage emergencies occurring on these programs. The outline below provides students and their parents with the essential components of that management plan to facilitate its implementation and to aid in communication about/in an emergency.

Please note that off-campus study orientation information, whether printed or on-line, addresses important health and safety issues related to international or domestic off-campus travel. Adherence to this information, along with appropriate behavior, caution and common sense can prevent many emergency situations.

Decisions regarding program itineraries normally consider information from the U.S. State Department. Gustavus is prepared to make changes on short notice should a situation arise in-country that causes serious concern. Gustavus will not allow students to begin a January Interim travel course at a site that is designated by the U.S. State Department as under a travel warning. Students who have been granted approval to study for a semester or year off-campus will be allowed to study in a country under a U.S. Department of State travel warning only in rare exceptions (and additional application procedures apply).

Conditions Requiring Emergency Management
A. Emotional or psychological stress that appears to require removal from the situation or professional attention.
   The parents and Dean of Students will be contacted. Gustavus Counseling Center will be contacted if appropriate. The student and/or on-site faculty will be contacted by CICE to help evaluate the situation.
B. Being the victim of a crime, e.g. theft, assault, rape, harassment, etc. or being accused of committing a crime.
   The parents, Dean of Students and local on-site authorities will be contacted, if applicable.
C. Serious illness, injury or death of student.
   Once informed of the situation, the College will contact the parents, the College’s insurance provider, and the Dean of Students. Provisions for necessary medical care in-country, emergency evacuation, etc. will be made. Gustavus, if necessary, will advance funds to cover emergency costs. Such expenses are ultimately the responsibility of the student/parents.
D. A situation in-country arises that causes serious concern, i.e., a politically motivated event/threat or a natural disaster.
   Gustavus will contact the on-site faculty leader, the host and/or program provider and the U.S. State Department. When the status of the emergency situation is accurately determined, Gustavus will contact parents. An action plan will be developed to respond to the specific situation.

Family Emergency Management
Death or Illness of a Family Member
Before departure, students and their parents should discuss action that would be taken should an immediate family member become ill or die during the student’s absence. Gustavus will, if requested,
provide assistance in contacting the student (often this is accomplished by contacting on-site faculty, host and/or program provider, and asking them to inform students. Gustavus will, if requested, help make arrangements for the student to come home. Such expenses are, ultimately, the responsibility of the students/parents.

Emergency Phone Numbers
We recommend contacting these offices in this order:

**1. Center for International and Cultural Education: 507-933-7545**
(Office Hours: M-F, 8am-4:45pm Central Daylight Time) .............. fax: 507-933-7900

**2. After hours: Gustavus Office of Safety ..............507-933-8888**

3. Director, Carolyn O’Grady .......................................................... office: 507-933-7545
email: cogrady@gustavus.edu

4. Assistant Director, Linda Shaw.................................................. office: 507-933-7545
email: lshaw@gustavus.edu

5. Study Abroad Advisor, Jill Fischer ........................................... office: 507-933-7546
email: jfishe4@gustavus.edu

6. Dean of Students, JoNes VanHecke.......................................... office: 507-933-7526
email: jvanheck@gustavus.edu

7. Provost Mark Braun ................................................................. office: 507-933-7541
email: mbraun@gustavus.edu

**Insurance Information**

**EIIA International Travel Program**
All Gustavus students and accompanying faculty members are covered under Gustavus Adolphus College insurance with EIIA. This insurance provides secondary coverage for international emergencies and accidents as well as other benefits. Pre-existing conditions are covered up to $3000 with a $500 deductible.
http://eiiia.org/ForeignAssist/

**CISI (Cultural Insurance Services International)**
Students and accompanying faculty members on Gustavus-run semester or short-term international programs, and other semester and year-long students who choose to add this coverage, are covered under Gustavus Adolphus College insurance with CISI. This insurance will serve as primary health insurance in the host country and will provide medical benefits for injury and sickness. Pre-existing conditions are covered up to $1000, and prescription drugs are covered at 100%.
http://culturalinsurance.com/
Below are two copies of the Emergency Contact Card. Please cut these out and carry with you at all times!

Center for International and Cultural Education (CICE)

EMERGENCY CONTACT INFORMATION
To call the U.S. from overseas, you must use the U.S. access code (001), then the area code, then the number.

CICE office..............................507-933-7545
Fax: 507-933-7900
(Office Hrs: M-F 8am-4:45pm Central Standard Time)
Jill Fischer, Study Abroad Advisor, jfische4@gustavus.edu
Carolyn O’Grady, Director, cogrady@gustavus.edu
Linda Shaw, Assistant Director, lshaw@gustavus.edu

After hours, Gustavus Campus Safety…507-933-8888
Foreign Travel Insurance Coverage
Only Available to Property & Casualty Participants
August 1, 2013 – August 1, 2014

TRAVEL, ACCIDENT, AND SICKNESS COVERAGE ELIGIBILITY:
Faculty, Students, Trustees, Volunteers, Chaperones, Alumni, and Other Participants while on Institution sponsored events outside of the U.S., its Territories and Possessions. Coverage now extends to Canada. Dependents include spouses and children, who may receive full limits while accompanying a covered traveler.

ACCIDENTAL DEATH & DISMEMBERMENT: $200,000 Each Insured Person
$2,000,000 Aggregate Any One Accident All Insured Persons

TRAVEL ACCIDENT AND SICKNESS
Emergency Medical Expenses: $100,000 Each Insured Person Each Injury or Sickness
- The initial Loss must occur while the Eligible Person is participating in an institution-sponsored trip overseas.
- A $250 deductible per person per injury will apply.
- Security Evacuation coverage up to $100,000 limit per person per event
- Natural Disaster Evacuation coverage up to $50,000 limit (total for all institutions)
- Pre-existing conditions have a $3,000 limit with a $500 deductible
- Medical coverage is for emergency injury or sickness during the travel
- Unlimited Personal Sojourn for pre- or post-trip travel outside U.S.

EMERGENCY MEDICAL EVACUATION: $1,000,000 Each person
- Must be ordered by FrontierMEDEX or a Physician who certifies the necessity of the evacuation

EMERGENCY FAMILY TRAVEL
for Designated Companion: Coach Airfare plus $300 / day in expenses up to $5,000/incident

MEDICAL REPATRIATION: $1,000,000 Each person
$1,000,000 Policy Limit each Institution

MAJOR MEDICAL EXCLUSION(S):
Loss incurred as a result of: Suicide*, AIDS, Routine or Elective Care, Normal Dental, Acne, Pregnancy, Specified Athletic or Sporting Events.*

Payments under this policy will be made in full compliance with any OFAC (Office of Foreign Assets Control) trade sanctions.

*Repatriation of Remains after Suicide is covered, but medical care for self-inflicted injury is not.
** Specific Athletic Sporting Events are defined as: Football, Boxing, Gymnastics, Ice Hockey, Lacrosse, Martial Arts, Rodeo, Skiing (water or snow), Surfing, Swimming, Diving, Wrestling, Basketball, Baseball, and Equestrian when participating in the excluded sporting event professionally or representing the college but not when an individual participates at their own initiative.

Excluded at all times: skydiving/parachuting, hang gliding, bungee jumping, mountain climbing, pot-holing, zip-lining, and motorcycle riding.

Scuba Diving is excluded at all times except as an assigned part of a curriculum of study for credit.

AUTOMOBILE LIABILITY:
When renting a vehicle, coverage MUST ALWAYS BE PURCHASED from the rental company. Coverage shown below is NOT primary and does NOT comply with individual countries legal requirements.

Non-Owned Automobile Liability $1,000,000
Hired Automobile Physical Damage $25,000 Each Auto
$1,000 Deductible Each Loss

INSURER: Navigators Insurance Company
Travel Assistance Services provided by FrontierMEDEX.
What's Included Under the Travel Assistance Services?

The program's Travel Assistance component offers an invaluable suite of convenient, and potentially critical, services. These include:

- Evacuation services in the event of a catastrophe or political unrest.
- Assistance in replacing a lost credit card, passport, wallet, or documentation.
- Contact information for the nearest embassy, consulate, government office, and vetted attorney firms.
- Translation services via telephone.
- Current weather conditions for your destination.
- Information on required immunizations and recommended preventative medicines.
- Assistance in obtaining special medical services or supplies (e.g., wheelchair or oxygen tank).
- Contact information and office hours for local medical providers.
- Assistance in filling a prescription.
- Forwarding of medical records to a local doctor or hospital.
- Aid in arranging a medical evacuation with an approved transporter and medical professional.

AND MORE!

Peace of Mind is Now Carry-On

The EIIA International Travel Program

When accidents happen, your coverage is in the bag.

The EIIA International Travel Program gives you a solid backup plan in the event of an emergency, so you can journey with confidence. No worries attached. Key features include:

- Broad emergency medical insurance coverage
- A host of travel assistance services
- No special registration required
- Unlimited personal accident coverage
- Security evacuation assistance

For more information, visit our website at www.eiia.org/ForeignAssist

For full details about your insurance and travel assistance programs, please refer to your insurance policy and program description documents.

For detailed policy information, log on to www.eiia.org/ForeignAssist
Panic Prevention 24/7

There may be no such thing as a routine emergency, but when crisis strikes and you’re 1,500 miles from home, things can go from run-of-the-mill bad to all-out panic in a heartbeat.

That’s why we’ve developed the EIA International Travel Program. Whether it’s a personal emergency or a global catastrophe, this full-spectrum service is your life-line, providing broad insurance coverage and critical assistance while you travel abroad on any institution-sponsored trip. A single phone number provides 24/7 access to assistance and medical personnel, regardless of the time zone.

What Kinds of Emergency Medical Expenses Are Covered?

One of the strengths of this program is its broad coverage, which includes most expenses due to injury or illness while traveling. For exceptions and deductible information, please visit our website at www.eia.org/ForeignAssist. Below is a small sample of the types of emergency medical cases we’ve covered in recent months:

- Malaria
- Spinal injury
- Hip bone fracture
- Appendectomy
- Unspecified psychosis
- Injuries from auto accidents

My Family is Traveling with Me. Are they Covered?

Spouses and dependents enjoy the same broad coverage when traveling with you.

I’d Like to Stay a Little Longer. Am I Still Covered?

Yes. In fact, our built-in unlimited personal sojourn clause means you can arrive early or stay on for as long as you’d like before or after the institution-sponsored event. Either way, you retain your full coverage, with just a few exceptions outlined in the policy. You’re even covered if you travel to other countries while on a personal sojourn.

How Do I Register?

You’re already registered! If you are a faculty or staff member, student, alumni or volunteer of a member institution, you’re automatically covered when traveling on institution-sponsored trips. The tear-out policy card and key tags included here simply give you critical contact information in a handy, take-along format...no “activation” is necessary. Note that there is an additional key tag provided for parents, guardians or relatives.

For detailed policy information, log on to eia.org/ForeignAssist

FrontierMEDEX ID Number: 352191
Client Name: EIA

Always carry your identification card with you.

When you call FrontierMEDEX, be prepared to provide:
1. ID Number
2. Name of your institution
3. Name of caller, phone no., relationship to patient
4. Patient’s name, age, sex, and policy number
5. A description of the patient’s condition
6. Name, location, and telephone number of hospital
7. Name and telephone numbers for the treating doctor; where and when the doctor can be reached.

FrontierMEDEX ID Number: 352191
Call FrontierMEDEX when you are traveling outside of the U.S. or Canada and:
- You require a referral to a hospital or doctor
- You are hospitalized
- You may need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems

Be assured that FrontierMEDEX is there to help you with any type of problem, regardless of the severity.

Call collect worldwide: +419 435 6330
Call toll-free inside the U.S. or Canada: 1-800-527-0218
operations@frontiermedex.com
World Class Coverage Plan

designed for

Gustavus Adolphus College

Study Abroad and Exchange Abroad Programs

2013-2014

Administered by Cultural Insurance Services International • River Plaza • 9 West Broad Street • Stamford, CT 06902-3788

This plan is underwritten by ACE American Insurance Company

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

Schedule of Benefits  Policy # GLM N04965279

Coverage and Services Maximum Limits

Section I

• Accidental Death and Dismemberment Per Insured Person $10,000
• Medical expenses (per Covered Accident or Sickness):
  • Deductible zero
  • Basic Medical $100,000 at 100%
• Home Country Coverage Limit $10,000
• Emergency Medical Reunion $5,000
• Trip Delay $500
• Trip Interruption $1,000
• Program Fee Refund $1,000

Section II

• Team Assist Plan (TAP): 24/7 medical, travel, technical assistance
• Emergency Medical Evacuation 100% of Covered Expenses
• Repatriation/Return of Mortal Remains 100% of Covered Expenses
• Security Evacuation Comprehensive $100,000

Section I - Benefit Provisions

Benefits are payable under the Policy for Covered Expenses incurred by an Insured Person for the items stated in the Schedule of Benefits. Benefits shall be payable to either the Insured Person or the Service Provider for Covered Expenses incurred Worldwide. The first such expense must be incurred by an Insured Person within 30 days after the date of the Covered Accident or commencement of the Sickness; and

• All expenses must be incurred by the Insured Person within 52 weeks from the date of the Covered Accident or commencement of the Sickness; and
• The Insured Person must remain continuously insured under the Policy for the duration of the treatment.

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

Accidental Death and Dismemberment Benefit

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

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

<table>
<thead>
<tr>
<th>For Loss of:</th>
<th>Percentage of Maximum Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both Hands or Both Feet</td>
<td>100%</td>
</tr>
<tr>
<td>Sight of Both Eyes</td>
<td>100%</td>
</tr>
<tr>
<td>One Hand and One Foot</td>
<td>100%</td>
</tr>
<tr>
<td>One Hand and the Sight of One Eye</td>
<td>100%</td>
</tr>
<tr>
<td>One Foot and the Sight of One Eye</td>
<td>100%</td>
</tr>
<tr>
<td>Speech and Hearing in Both Ears</td>
<td>100%</td>
</tr>
<tr>
<td>One Hand or One Foot</td>
<td>50%</td>
</tr>
<tr>
<td>The Sight of One Eye</td>
<td>50%</td>
</tr>
<tr>
<td>Speech or Hearing in Both Ears</td>
<td>50%</td>
</tr>
<tr>
<td>Hearing in One Ear</td>
<td>25%</td>
</tr>
<tr>
<td>Thumb and Index Finger of Same Hand</td>
<td>25%</td>
</tr>
</tbody>
</table>

“Loss of a Hand or Foot” means complete severance through or above the wrist or ankle joint. “Loss of Sight of an Eye” means total and irrecoverable loss of the entire sight in that eye. “Loss of Hearing in an Ear” means total and irrecoverable loss of the entire ability to hear in that ear. “Loss of Speech” means total and irrecoverable loss of the entire ability to speak.

Accident and Sickness Medical Expenses

The Company will pay Covered Expenses due to Accident or Sickness only, as per the limits stated in the Schedule of Benefits. Coverage is limited to Covered Expenses incurred subject to Exclusions. All bodily Injuries
sustained in any one Covered Accident shall be considered one Disablement, all bodily disorders existing simultaneously which are due to the same or related causes shall be considered one Disablement. If a Disablement is due to causes which are the same or related to the cause of a prior Disablement (including complications arising there from), the Disablement shall be considered a continuation of the prior Disablement and not a separate Disablement.

Treatment of an Injury or Sickness must occur within 30 days of the Accident or onset of the Sickness.

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

**Covered Accident and Sickness Medical Expenses**

*Only such expenses, incurred as the result of a Disablement, which are specifically enumerated in the following list of charges, and which are not excluded in the Exclusions section, shall be considered as Covered Expenses:*

- Charges made by a Hospital for room and board, floor nursing and other services inclusive of charges for professional service and with the exception of personal services of a non-medical nature; provided, however, that expenses do not exceed the Hospital’s average charge for semiprivate room and board accommodation
- Charges made for Intensive Care or Coronary Care charges and nursing services
- Charges made for diagnosis, treatment and Surgery by a Doctor
- Charges made for an operating room
- Charges made for Outpatient treatment, same as any other treatment covered on an Inpatient basis. This includes ambulatory Surgical centers, Doctors’ Outpatient visits, examinations, clinic care, and Surgical opinion consultations
- Charges made for the cost and administration of anesthetics
- Charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood, transfusions, iron lungs, and medical treatment
- Charges for physiotherapy, if recommended by a Doctor for the treatment of a specific Disablement and administered by a licensed physiotherapist
- Dressings, drugs, and medicines that can only be obtained upon a written prescription of a Doctor or Surgeon
- Charges made for artificial limbs, eyes, larynx, and orthotic appliances, but not for replacement of such items
- Local transportation to or from the nearest Hospital or to and from the nearest Hospital with facilities for required treatment. Such transportation shall be by licensed ground ambulance only
- Nervous or Mental Disorders are payable a) up to $1,000 for outpatient treatment; or b) up to $5,000 on an inpatient basis. The Company shall not be liable for more than one such inpatient or outpatient occurrence per lifetime under the Policy with respect to any one Insured Person
- Chiropactic Care and Therapeutic Services shall be limited to a total of $50 per visit, excluding x-ray and evaluation charges, with a maximum of 10 visits per injury or Sickness. The overall maximum coverage per injury or Sickness is $500 which includes x-ray and evaluation charges
- Expenses incurred within an Insured Person's home country or country of regular domicile up to a maximum of $10,000. Benefits are payable under the policy only to the extent that Covered Expenses are not payable under any other domestic group health plan.
- With respect to Accidental Dental, an eligible Dental condition shall mean emergency dental repair or replacement to natural teeth damaged as a result of a covered Accident
- Expenses incurred for covered Injury sustained while taking part in the following activities: mountaineering where ropes or guides are normally used; hang gliding, parachuting, bungee jumping, racing by horse, motor vehicle or motorcycle, parasailing up to a maximum of $10,000
- With respect to Palliative Dental, an eligible Dental condition shall mean emergency pain relief treatment to natural teeth up to $500 ($250 maximum per tooth)
- Maternity

**Extension of Benefits**

Medical benefits are automatically extended 30 days after expiration of Insurance for conditions first diagnosed or treated during or related to your overseas study program with Gustavus Adolphus College. Benefits will cease 12:00 a.m. on the 31st day following Termination of Insurance.

**Emergency Medical Reunion**

When an Insured Person is hospitalized for more than 6 days, the Company will reimburse for round trip economy-class transportation for one individual selected by the Insured Person, from the Insured Person's current Home Country to the location where the Insured Person is hospitalized. The benefits reimbursable will include:

the cost of a round trip economy airfare and their hotel and meals (to a maximum of $100 per day) up to the maximum stated in the Schedule of Benefits, Emergency Medical Reunion.

**Travel Delay Benefit**

The Company will reimburse up to $100 per person per day for up to five days up to a maximum of $500 if the Insured Person's Trip is delayed for more than 12 hours for reasonable, additional accommodations and traveling expenses until travel becomes possible. Incurred expenses must be accompanied by receipts.

This benefit is payable only for one delay of the Insured Person's Trip. Travel Delay Must be caused by reasons listed below:

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

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

The Insured Person must provide the Company with proof of the Travel Delay such as a letter from the airline, cruise line, or tour operator/ newspaper clipping/ weather report/ police report or the like and proof of the expenses claimed as a result of Travel Delay.

**Trip Interruption**

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

1. The death of a family member; or
2. The unforeseen injury or sickness of the covered person or a family member. The injury or sickness must be so disabling as to reasonably cause a trip to be interrupted; or
3. Substantial destruction of the Insured Person's principal residence by fire or weather related activity.

Additionally, the Company will reimburse the cost of a one-way economy air and/or ground transportation ticket for the Insured Person's return to the program, if his or her trip is interrupted as the result of a medically necessary covered emergency medical evacuation to return the Insured Person to his or her home country or to the area from which he or she was initially evacuated for continued treatment, recuperation and recovery of an injury or sickness.

The total benefits payable under the Trip Interruption Benefit will not exceed the maximum stated in the Schedule of Benefits.
Program Fee Refund
The Company will reimburse the Program Fee up to $1,000 per person if the Insured Person would otherwise be eligible for benefits under the Policy but is prevented from taking the Trip for any of the following reasons:
1. Death of a Family Member.
2. The Insured Person or Family Member suffers an Injury or Sickness that is not a Pre-existing Condition. The Insured Person’s or Family Member’s Injury or Sickness must be so disabling, as certified by a Doctor, to reasonably cause a person to cancel the Trip.

Benefits are payable only if:
1. the event causing the cancellation of participation in the Trip occurs within 30 days prior to the scheduled departure date;
2. to the extent the Program Fee has been paid and is not refundable we will not reimburse any amount of the Program Fee for a. the Program Application fee;
b. any deposit paid to confirm participation in the Program; or
c. any insurance premiums or fees

Exclusions
For all benefits listed in the Schedule of Benefits this Insurance does not cover:
- Pre-Existing Conditions, defined as 1. a condition that would have caused a person to seek medical advice, diagnosis, care or treatment during the 180 days prior to the Effective Date of coverage under the Policy; 2. a condition for which medical advice, diagnosis, care or treatment was recommended or received during the 180 days prior to the Effective Date of coverage under the Policy; and 3. a pregnancy existing on the Effective date of coverage under the Policy, except as specified below:
  a. If the Insured Person does not receive medical care or services, including prescription drugs or other medical supplies, and is not under the care of a Doctor with respect to the Pre-Existing Condition or related condition(s), for a period of 12 consecutive months beginning on or after the first day of coverage, the pre-existing condition exclusion will no longer apply and any eligible charges incurred after the treatment free period will be considered for reimbursement; or
  b. If the Insured Person is covered under the Policy for 12 consecutive months, the Pre-Existing Condition exclusion will no longer apply and any eligible expenses incurred thereafter will be considered for reimbursement; or
  c. Emergency Medical Evacuation/Repatriation and Return of Mortal Remains

Note: The Policy does pay benefits to a maximum of $100,000 for loss due to a pre-existing condition.
- Charges for treatment which is not Medically Necessary
- Charges for treatment which exceed Reasonable and Customary charges
- Charges incurred for Surgery or treatments which are, Experimental/Investigational, or for research purposes
- Services, supplies or treatment, including any period of Hospital confinement, which were not recommended, approved and certified as Medically Necessary and reasonable by a Doctor
- War or any act of war, whether declared or not
- Injury sustained while participating in professional athletics
- Routine physicals, immunizations, or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or x-ray examinations, except in the course of a Disableness established by a prior call or attendance of a Doctor
- Treatment of the Temporomandibular joint
- Vocational, speech, recreational or music therapy
- Services or supplies performed or provided by a Relative of the Insured Person, or anyone who lives with the Insured Person
- The refusal of a Doctor or Hospital to make all medical reports and records available to the Company will cause an otherwise valid claim to be denied
- Cosmetic or plastic Surgery, except as the result of a Covered Accident; for the purposes of the Policy, treatment of a deviated nasal septum shall be considered a cosmetic condition
- Elective Surgery or Elective Treatment which can be postponed until the Insured Person returns to his/her Home Country, where the objective of the trip is to seek medical advice, treatment or Surgery
- Treatment and the provision of false teeth or dentures, normal ear tests and the provision of hearing aids
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye glasses or for the fitting thereof, unless caused by Accidental bodily Injury incurred while insured hereunder
- Any Mental and Nervous disorders or rest cures, unless otherwise covered under this Policy
- Treatment while confined primarily to receive custodial care, educational or rehabilitative care, or nursing services
- Congenital abnormalities and conditions arising out of or resulting therefrom
- The cost of the Insured Person’s unused airline ticket for the transportation back to the Insured Person’s Home Country, where an Emergency Medical Evacuation or Repatriation and/or Return of Mortal Remains benefit is provided
- Expenses as a result of or in connection with the commission of a felony offense
- Treatment paid for or furnished under any mandatory government program or facility set up for treatment without cost to any individual
- Injury or Sickness covered by Workers’ Compensation, Employers’ Liability laws, or similar occupational benefits
- Injuries for which benefits are payable under any no-fault automobile insurance policy
- Dental care, except as the result of Injury to natural teeth caused by Accident, unless otherwise covered under this Policy
- Routine Dental Treatment
- Drug, treatment or procedure that either promotes or prevents conception, or prevents childbirth, including but not limited to artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof
- Treatment for human organ tissue transplants and their related treatment
- Expenses incurred while the Insured Person is in their Home Country, unless otherwise covered under the Policy
- Weak, strained or flat feet, corns, calluses, or toenails
- Diagnosis and treatment of acne
- Injury sustained while the Insured Person is riding as a pilot, student pilot, operator or crew member, in or on, boarding or alighting from, any type of aircraft

The following exclusions apply to Accidental Death and Dismemberment Insurance only:
- Disease of any kind
- Bacterial infections except pyogenic infection which shall occur through an accidental cut or wound
- Neuroses, psychoneuroses, psychopathies, psychoses or mental or emotional diseases or disorders of any type
- Suicide or any attempt thereof, while sane or self destruction or any attempt thereof, while insane
- Expenses as a result or in connection with intentionally self-inflicted Injury or Illness

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

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

Definitions
Coinsurance means the percentage amount of eligible Covered Expenses, after the Deductible, which are the responsibilities of the Insured Person and
must be paid by the Insured Person. The Coinsurance amount is stated in the Schedule of Benefits, under each stated benefit.

**Company** shall be ACE American Insurance Company.

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

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

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

**Dependent** means an Insured Person’s lawful spouse or an Insured Person’s unmarried child, from the moment of birth to age 19, 25 if a full-time student, who is chiefly dependent on the Insured Person for support. A child, for eligibility purposes, includes an Insured Person’s natural child; adopted child, beginning with any waiting period pending finalization of the child’s adoption; or a stepchild who resides with the Insured Person or depends on the Insured Person for financial support. A Dependent may also include any person related to the Insured Person by blood or marriage and for whom the Insured Person is allowed a deduction under the Internal Revenue Code. Insurance will continue for any Dependent child who reaches the age limit and continues to meet the following conditions: 1) the child is handicapped, 2) is not capable of self-support and 3) depends mainly on the Insured Person for support and maintenance. The Insured Person must send Us satisfactory proof that the child meets these conditions, when requested. We will not ask for proof more than once a year.

**Disability** as used with respect to medical expenses means a Sickness or an accidental bodily Injury necessitating medical treatment by a Doctor defined in the Policy.

**Doctor** as used in the Policy means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform Surgery in accordance with the laws of the jurisdiction where such professional services are performed, however, such definition will exclude chiropractors and physiotherapists.

**Effective Date** means the date the Insured Person's coverage under the Policy begins. The Effective Date of the Policy is the later of the following:
1. The date the Company receives a completed Application and premium for the Policy Period or
2. The Effective Date requested on the Application or
3. The date the Company approves the Application.

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

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

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

**Family Member** means a spouse, Domestic Partner, parent, grandparent, sibling or child of the Insured Person.

**Home Country** means the country where an Insured Person has his or her true, fixed and permanent home and principal establishment.

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

**Injury** wherever used in the Policy means bodily Injury caused solely and directly by violent, Accidental, external, and visible means occurring while the Policy is in force and resulting directly and independently of all other causes in Disablement covered by the Policy.

**Insured Person(s)** means a person eligible for coverage under the Policy as defined in “Eligible Persons” who has applied for coverage and is named on the application and for whom the company has accepted premium. This may be the Primary Insured Person, Dependent(s), Chaperones or Guests.

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

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

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

**Pre-existing Condition** for the purposes of the Policy means 1) a condition that would have caused person to seek medical advice, diagnosis, care or treatment during the 180 days prior to the Effective Date of coverage under the Policy; 2) a condition for which medical advice, diagnosis, care or treatment was recommended or received during the 180 days prior to the Effective Date of coverage under the Policy; 3) expenses for a Pregnancy existing on the Effective Date of coverage under the Policy.

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


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

**Termination of Insurance** means the Insured Person’s coverage will end on the earliest of the following dates:
1. The date the Master Policy terminates;
2. The date he or she is no longer eligible; or
3. The last day of the period of coverage, requested by the Participating Organization, applicable to the Insured Person for which premium is paid.
For students who need to make their own travel arrangements, below is a list of possible travel arrangers.

Study abroad programs may or may not provide travel information or airline tickets. If you need to book a flight to your study abroad site, we recommend that you work with a travel agent who is very familiar with international travel. With any travel agent, ask for the best price for a student.

- Before booking your ticket, make sure you have been accepted into your program and have received concrete arrival/departure dates from your provider/institution.
- Begin early. Shop around and compare prices. Ask about extra taxes and surcharges that may not be included in the fare. Airlines base their fares on a number of variables, so there is no single “best” and “cheapest” airfare.
- Be sure to ask about cancellation refunds and possible penalties for canceling, or changes of your return date, etc. If you are looking for a flexible return ticket, prepare to pay an exchange fee but avoid “difference in airfare” tickets.
- Be mindful that if your destination requires a visa for entry, sometimes it is necessary to arrive/depart on very specific dates as required by your travel visa.
- You will be better informed about travel arrangements if you become familiar with the following terms:
  - **Non-Stop, Direct, and Transfer flights:** As the term implies, non-stop flights have no intermediary stops. The term “direct” flight has confused travelers for years. Direct flights go from point A to point B, but may stop at cities in between to pick up and discharge passengers. You will not have to change planes or airports if you take a direct flight. With a transfer flight, you will have to change either airplanes or airports somewhere along the route. Transfer flights will increase your travel time and may mean long layovers. Sometimes, however, they are cheaper than direct or non-stop flight.
  - **Tickets purchased in advance:** You may receive a discount for tickets bought a month or more in advance of the flight. The earlier you schedule your flight, the better your chances for an advance purchase discount.
  - **Round-trip or one way:** Round-trip fares may be cheaper than purchasing two one-way tickets. However, the International Student ID Card (ISIC) may allow you to purchase very affordable tickets as well. Note: some visa requirements may require you to purchase a round-trip ticket.
  - **Flexible Return:** This type may cost more initially, but will provide you with some flexibility for a change in your return date.
  - **Transportation Security Administration regulations (TSA):** Check this website: [http://www.tsa.gov/travelers/index.shtm](http://www.tsa.gov/travelers/index.shtm) to see what you can and cannot bring with you when traveling by air.

### Travel Information Sources

**If you need Passport Format Photos:**

**Gustavus Dining Services**—Campus Center

Passport format Photos, $5 for two

**TEAM USA Inc.**
Pam Harris
P.O. Box 974
Saugus, MA 01906
Tel: 866-832-6887
Tel: 781-231-0268
[Teamusatours@aol.com](mailto:Teamusatours@aol.com)

**VR1 Travel**
5001 American Blvd W, #100
Bloomington, MN 55437
651-583-7550 Direct
612-605-4494 # 101
1-855-871-8728
[www.vr1.us](http://www.vr1.us)

**International Student Identity Card Web Site:**
[www.myisic.com](http://www.myisic.com)

**Village Travel Service Inc.**
Terry M. Zats, CTC
2626 East 82nd Street Suite #280
Bloomington, MN 55425
Direct Ph: 952-767-2884
Fax: 952-378-2846
[www.villageinc.com](http://www.villageinc.com)

**STA Travel**
Minneapolis Branch
-You will need the International Student Identity Card (ISIC) to obtain airfare discounts
317 14th Avenue SE
Minneapolis, MN 55414
612-615-1800
Hours: M-F 9:30-5:30, Sat 10-5
National Reservation Center: 1-800-781-4040
Web Site: [www.statravel.com](http://www.statravel.com)