FIELD GUIDE FOR
PROGRAM LEADERS

International Programs
University of Missouri

international.missouri.edu/studyabroad
studyabroad@missouri.edu

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Thank you for your support of international education at MU. We believe that an international experience can be one of the most rewarding and inspiring experiences of a student’s academic career. As a program leader, you have an opportunity to impact students and expose them to opportunities that will benefit them academically, personally and professionally.

In accordance with the University of Missouri Collected Rules and Regulations, the International Programs is responsible for assisting MU faculty and staff members to run study abroad and university-sponsored international travel programs on which reasonable precautions are taken to ensure the health, safety and security of all participants. With this goal in mind, we have created this Field Guide for Program Leaders. Please read it and follow the guidelines carefully. The guide contains the following:

- Overview of the emergency response process
- Detailed emergency procedures for responding to an emergency affecting an individual student or the program as a whole
- Information to assist program leaders in fulfilling their responsibilities for student health and safety before they depart and after arrival in the host country
- Copies of health, safety and security materials and information MU students receive prior to departure
- Health guides that provide detailed information about some of the most common health concerns that may manifest abroad
- Program leader and student insurance policies
- Incident log and progressive discipline forms

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

Thank you for your enthusiasm for international education and for providing a valuable education abroad experience for MU students. We look forward to working with you throughout this process, and hope you will find our services useful.
In all emergency situations, you will need to be in contact with the MU International Programs.

**MU INTERNATIONAL PROGRAMS**
The MU Police Department provides 24/7 access to International Programs staff members: +1 573-882-7201

Barbara Lindeman  
Director of international health, safety and security  
+1 573-882-8381  
lindemanb@missouri.edu

Tonya Vel trop  
Asst. director, international health, safety and security  
+1 573-882-3442  
veltropt@missouri.edu

**GEOBLUE HEALTH INSURANCE FOR STUDY ABROAD**
- For medical evacuation and other 24/7 emergency assistance, call GeoBlue:
  - Outside the U.S.: +1 610-254-8771 (collect)
  - Within the U.S.: 800-257-4823
  - Email: globalhealth@geo-blue.com

In an emergency, obtain appropriate medical care immediately, then contact GeoBlue.

- For additional questions about the GeoBlue plan:
  - Outside the U.S.: +1 610-263-2847
  - Within the U.S.: 844-268-2686
  - Email: customerservice@geo-blue.com

**MU OFFICE OF INSTITUTIONAL EQUITY**
- Email equity@missouri.edu (preferred method) or call +1-573-882-3880

**MU CAMPUS CONTACTS**

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

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

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

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

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

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

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

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

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

EMERGENCY RESPONSE

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

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

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

GENERAL SECURITY PRECAUTIONS*

As the program leader, you should:

1. Keep a copy of this field guide and MU emergency contact information within easy access while abroad.
2. Make sure that students and MU know how to reach you 24/7 in case of emergency, and always answer your phone.
3. Make sure there are no signs posted that identify your program as having an affiliation with the U.S.
4. Encourage students to register both their primary program location and, if applicable, independent travel while abroad with the U.S. Department of State's Smart Traveler Enrollment Program (travel.state.gov/step), or another appropriate government agency if they are not U.S. citizens.
5. Establish and maintain contact with the local police. If appropriate, invite them to present about security during on-site orientation. Contact information for local emergency services is available through AlertTraveler.
6. Keep up-to-date contact information (addresses and phone numbers) for each student. Establish a procedure for contacting them in case of emergency.
7. Ask students to provide you with contact information if they will be away overnight. Remind them that they are required to register that travel as a side trip in their myStudyAbroad account.
8. Discourage students from congregating in groups of Americans or foreigners or spending time in restaurants or bars known to be frequented primarily by foreigners (this also can have a negative effect on integration with people from the host country).
9. Identify a travel agency that you would trust in case the students would need to be evacuated.
10. Establish contact with the U.S. Embassy and keep a copy of embassy contact information handy. If you have participants from countries other than the U.S., keep copies of that contact information as well.
   > Make sure U.S. Embassy officials know how to reach you at all times.

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

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

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

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

OVERVIEW OF EMERGENCY RESPONSE PROCESS

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

BEFORE A CRISIS

1. Make sure all program and contact information (e.g., student addresses and phone numbers, embassy phone numbers, etc.) are up to date and easy to access.
2. Forecast potential disasters and develop “what-if” scenarios. Think about aspects of your program that are more likely to be crisis prone, and consult with International Programs director of international health, safety and security regarding those scenarios.

AFTER A CRISIS BREAKS

1. Perform an initial assessment of the incident, gathering as many facts as possible, concerning all of those involved and the exact nature and circumstances of the event. Ask who, when, where, why and how.
   - Use this information to start an incident log form.
2. Concern for students' physical and psychological well-being should influence all decisions – the student(s) affected as well as the other program participants.
   - In your log, record actions taken to ensure students’ well-being.
3. After you have attended to the students’ pressing needs, immediately contact International Programs — regardless of the time difference (see contact information, page 4).
   - For a program run by another MU academic unit or office, also contact that office.
4. MU will assume full responsibility for dealing with the media. If you find yourself and your group in a crisis that will garner public relations or media attention, it is imperative that you immediately make contact with MU International Programs and MU News Bureau (see contact information, page 4). Immediately means immediately, regardless of the time difference. All official responses, statements or comments on any issue or situation will be coordinated through the News Bureau.

Guidelines for media inquiries:

- Do not speak to a representative of the media before contacting International Programs or News Bureau. Much of the communication to the media can be handled from Columbia, so resist the entreaties by the media and refer them to the MU News Bureau.
If you are contacted by a member of the media during an emergency or incident and you have not been in contact with the university, please use the following statement as a guide:

“My first responsibility is to the students on this trip, their families and the university. I will be happy to discuss this matter with you after I have contacted those parties. Thank you for understanding.”

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

6. The MU crisis management team and the News Bureau will develop a communication plan for disseminating information. Depending on the situation, the crisis management team may establish a “communication central” phone number and inform campus operators and all involved personnel to direct callers to this number.
   - Calls will be logged, prioritized and returned systematically.
   - They will determine all of the individuals and groups, internal and external, that need to be informed of the situation, and will determine whom they need to hear it from and in what order.
   - The crisis management team and the News Bureau recognize that the press is also likely to request contact, or make contact, with students’ families and will respond accordingly.

AS THE CRISIS UNFOLDS

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

2. The News Bureau, crisis management team and International Programs will develop formal, written communications in the form of a situation fact sheet.
   - This information will be available for distribution by staff at all levels and faxed in response to media queries.
   - A fact sheet* may include:
     > The confirmed facts of the situation
     > Official university statements
     > Contact information and phone numbers
     > Information regarding university (host university/organization and MU) resources that have been committed to rectify the situation
     > A time line for action
   *All such fact sheets are considered works in progress and would be updated as the situation develops.

AFTER THE CRISIS

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

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

HEALTH EMERGENCIES

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

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

Response: As the program leader, you should:

1. Take the student immediately to the nearest emergency room, physician or hospital without delay and then contact GeoBlue Insurance. Note: The student can file a claim for reimbursement with GeoBlue insurance at a later date if the emergency provider or facility is not contracted with GeoBlue.
2. Assess the extent or severity of the accident/illness, usually through talking with the physician treating the student. **Do not** leave the student alone. An official MU representative must stay with the student at all times.

3. Call International Programs. Brief the staff member on-call (normally the director of student international health, safety and security) about the student’s condition. They will contact GeoBlue insurance to open a case for the student if you or the student have not already done so. They will consult with the student’s health insurance provider and key university stakeholders, and then recommend a course of action.
   - In some cases, the student may need to be evacuated in order to receive appropriate medical treatment. You will be provided with specific evacuation procedures. All MU students have insurance to cover medical evacuation through the mandatory health insurance policy.
   - The staff member may consult with the MU Student Health Center in regard to the medical treatment being given to the student.
   - If it appears necessary, a crisis management team, including a physician from the Student Health Center, will be convened.
   - The staff member may contact the student’s designated emergency contact, depending on the severity of the injury/illness.

4. Begin filling out an incident log, which you will update as the situation develops.

5. Consult with the attending physician monitoring the emergency situation and brief International Programs at least once daily.

6. If you are contacted by the media, contact International Programs and they will work with the MU News Bureau to brief you in order to prepare you for media inquiries (see the guidelines for media inquiries section, page 6).

7. Inform the student’s professor(s) at the host university that the student will be absent from classes, if applicable.

8. Provide appropriate information and reassurances to other MU program participants.

9. Complete an incident log.

In the unfortunate case of the death of a student, follow the protocol on page 16.

**PSYCHIATRIC EMERGENCIES** (disruptive or psychotic behavior, suicide attempt)

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

**Response:** As the program leader, you should:

1. Take immediate steps to ensure that the student experiencing the emergency and other students are safe. Make sure someone stays with the student until you have followed the steps recommend by the Counseling Center to determine that the student is out of danger — **never** leave an actively suicidal student alone.
   - If the student may be a danger to others, have someone stay with you and the student. Be prepared to call local emergency services.

2. Assess the extent of the emergency. Gather information on the actual behavior exhibited and the history of the problem. Talk to the participant and identify as many key people in the situation as possible.

3. Call International Programs. The staff member on-call (normally the director of student international health, safety and security) will consult with the MU Counseling Center and key university stakeholders, and then advise you about next steps.

4. Begin filling out an incident log, which you will update as the situation develops.
5. Determine if the student will voluntarily seek help.
   - If yes, follow the procedures in option A.
   - If the student will not voluntarily seek help and appears to be a danger to self or others, follow the procedures in option B.
   - If the student will not voluntarily seek help, but does not appear to be a danger to self or others, follow the procedures in option C.

A. If the student will voluntarily seek help, you should:
   - Update the staff member regarding the details of the situation.
     - The staff member will consult with the MU Counseling Center about the student’s condition.
   Advised courses of action may include:
   - Arrange to have the student seen by a counseling professional immediately. If this is advised, escort the student directly to the designated location of the appointment.
   - Arrange and carry out hospitalization if necessary. If this is advised, specific instructions will be provided.
   - In some cases, a student may need to be evacuated in order to receive appropriate treatment. In this case, you will be provided with specific evacuation procedures. All MU students have insurance to cover medical evacuation through the mandatory health insurance policy.
   - Depending on the severity of the situation, the staff member may notify the student’s designated emergency contact and other involved parties on a need-to-know basis.
   - If the situation is not life-threatening and the student will not give consent to notify the emergency contact, work with information that is available from non-privileged sources in planning follow-up support.
   - Prepare to assist and support other involved students using available resources.
   - Complete an incident log.
   Note: If the student’s behavior remains a serious impediment to the educational process or a threat to safety, contact International Programs immediately. They will work with key university stakeholders to determine what additional measures are necessary.

B. If the student will not voluntarily seek help and appears to be a danger to self or others, you should:
   - Take immediate steps to ensure that the student experiencing the emergency and others are safe. Make sure someone stays with the student until you have followed the steps recommended by the Counseling Center to determine that the student is out of danger — never leave an actively suicidal student alone.
     - If the student may be a danger to others, have someone stay with you and the student. Be prepared to call local emergency services.
   - Assess who can be called upon to persuade the student to seek help (e.g., friend, roommate or therapist). Work with those people to persuade the student to obtain treatment.
   - Update the staff member regarding the details of the situation.
     - The staff member will consult with the MU Counseling Center about the student’s condition.
     - In the past, the Counseling Center has advised arranging and carrying out hospitalization.
   - In some cases, a student may need to be evacuated in order to receive appropriate treatment. In this case, you will be provided with specific evacuation procedures. All MU students have insurance to cover medical evacuation through the mandatory health insurance policy.
   - Complete an incident form.

C. If the student will not voluntarily seek help, but does not appear to be a danger to self or others, you should:
   - Assess who can be called upon to persuade the student to seek help. Work with those people to persuade the student to obtain treatment.
   - Continue to encourage the student to seek help.
   - Update the staff member regarding details of the situation.
> The staff member will consult with the MU Counseling Center about the student’s condition.

- In some cases, a student may need to be evacuated in order to receive appropriate treatment. In this case, you will be provided with specific evacuation procedures. All MU students have insurance to cover medical evacuation through the mandatory health insurance policy.
- Establish behavioral limits and carry them out to the extent the student will cooperate.
- If the student is breaking the law (e.g., vandalism, destruction of property) and continues to refuse to seek help, the staff member will consult with the Counseling Center and other key university stakeholders.
  > They will advise regarding an appropriate course of action.
- If disruptive behavior continues, call International Programs.
- Complete an incident log.

POTENTIALLY SERIOUS MENTAL HEALTH PROBLEMS

Typical problems: A student:

- Is missing class.
- Withdraws from friends or favorite activities.
- Exhibits unusual or risky behavior.
- Displays constant sadness, unexplained crying or expressions of hopelessness.
- Exhibits unexplained weight loss.

Possible causes:

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

Note: These are just a few of the many possible causes of the problems described above. For more information on these issues, please see the health guides section on page 31.

Response: As the program leader, you should:

1. Talk to the student to find out what is going on. Share observations of the behavior that is causing you concern and let the student know you care about them. Offer the student hope.

2. Call International Programs. The staff member on-call (normally the director of student international health, safety and security) will contact the MU Counseling Center to discuss potential causes of the student’s behavior and an appropriate course of action. You will be informed of all recommendations.
   - The staff member will work with the Counseling Center, other key university stakeholders and you to arrange follow-up treatment, such as locating an appropriate psychologist/psychiatrist.
   - If it is recommended that the student see a psychologist/psychiatrist, escort the student to the appointment.

3. Inform the staff member of any changes in the student’s behavior.

4. Complete an incident log.

OTHER EMERGENCIES

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

CRIME AGAINST A STUDENT (excluding sexual assault)

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

Response: As the program leader, you should:

1. Ensure that the physical and emotional needs of the student(s) are met.
   ■ For serious injury, see the protocol for serious accident or illness (page 7).
   ■ If a victim exhibits fear or shock, see the protocol for psychiatric emergencies (page 8).

2. Talk to the individual who reported the crime; identify as many key witnesses and facts as possible.
   Determine the identity and present location of the victim(s) and perpetrator(s).

3. Begin filling out an incident log, which you will update as the situation develops.

4. Call International Programs. Brief the staff member on-call about the situation. The staff member will consult with key university stakeholders to determine a course of action to ensure necessary support for the victim(s) and other participants, and then will advise you about next steps.

5. Contact the local police with the victim’s consent.

6. Brief International Programs on at least a daily basis until the crisis has subsided.
   ■ Contact International Programs before you respond to any media inquiries. If you are contacted about an MU student, do not give the student’s name or speak on behalf of MU without following the guidelines for media inquiries found in the emergency response process (page 6).

7. Complete an incident log.

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

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

Response: As the program leader, you should:

1. Talk to the person reporting the crime, and determine the identity and location of the victim. Make sure the victim is safe, has been removed from the situation and is offered support.

2. Talk with the victim and provide support. Stress that no matter what happened, it is not the victim’s fault. The student did not ask to be assaulted or harassed and is truly a victim. Let the student know that you are a mandated reporter for Title IX and assure the student that you will treat all information reported with discretion.

3. Discern any obvious physical or emotional disturbance.

4. Call International Programs. The staff member on-call (normally the director of student international health, safety and security) will consult with key university stakeholders and provide you with advice for dealing with the crisis.
   ■ With the student’s consent, the staff member will also inform the student’s designated emergency contact and aid the student in activating a support network.

5. If there is obvious physical injury, take the student to a trusted urgent care hospital/clinic.
   ■ If there is not obvious physical injury — with consent — have victim transported to a hospital/clinic you trust.

6. If there are signs of an obvious emotional disturbance, provide immediate support to the victim and inform the staff member, who will consult campus experts and provide you with advice for assisting the student.

7. Begin filling out an incident log, which you will update as the situation develops.

8. Inform the student of the laws and procedures for dealing with sexual assault in the host country, as they may vary from the United States. Determine the degree to which the victim wishes to involve local police.
   ■ For example, in the U.S. it is important to preserve the evidence of a sexual assault as it may be used in a court of law. This is not the case in all countries.
9. File a report with the Office of Institutional Equity. Per MU policy, “any employee of the university who becomes aware of sex discrimination... (including sexual harassment, sexual misconduct, stalking on the basis of sex, dating/intimate partner violence or sexual exploitation) is a mandated reporter, regardless of whether the recipient of the behavior is a student, employee, volunteer or visitor of the university.” Please note that the reporting requirement applies regardless of whether the victim is a student, employee, volunteer or visitor to the university (and, by extension, your program).

- The preferred method of reporting is to email civilrights-titleix@missouri.edu.
- Reports may also be made by calling +1-573-882-3880.

10. Brief International Programs on at least a daily basis until the crisis has subsided.

- Contact International Programs before you respond to any media inquiries. If you are contacted about an MU student, do not give the student’s name or speak on behalf of MU without following the guidelines for media inquiries found in the emergency response process (page 6).

11. Complete an incident log.

If the victim declines assistance

1. Escort/transport the victim home or to a designated location.
2. Provide support. Stress that no matter what happened, it is not the victim’s fault. The student did not ask to be assaulted or harassed and is truly a victim.
3. Inform the victim that you will be in touch later to determine if assistance is desired.
4. Provide the victim with the number of a hospital/clinic, psychologist/psychiatrist and any other sexual assault crisis resources that may exist, along with the contact information for local law enforcement.
5. Report the fact that the student has refused assistance to the staff member as soon as possible.
   - The staff member will consult with the Counseling Center and other key university stakeholders to provide advice regarding next steps.
   - With the student’s consent, the student’s designated emergency contact may be informed in order to aid the student in activating a support network.
6. Begin filling out an incident log, with clear notation of the circumstances surrounding the offer of assistance and the student's refusal to accept such assistance. You will continue to update this log as the crisis proceeds.
7. File a report with the Office of Institutional Equity. Per MU policy, “any employee of the university who becomes aware of sex discrimination... (including sexual harassment, sexual misconduct, stalking on the basis of sex, dating/intimate partner violence or sexual exploitation) is a mandated reporter, regardless of whether the recipient of the behavior is a student, employee, volunteer or visitor of the university.” Please note that the reporting requirement applies regardless of whether the victim is a student, employee, volunteer or visitor to the university (and, by extension, your program).
   - The preferred method of reporting is to email civilrights-titleix@missouri.edu.
   - Reports may also be made by calling +1-573-882-3880.
8. Provide regular updates to International Programs. You will work with the staff member to determine who at MU and the host university/organization needs to be involved in order to ensure necessary support for the victim(s) and other participants.
   - For serious injury, see the protocol for serious accident or illness (page 7).
   - If a victim exhibits fear or shock, see the protocol for psychiatric emergencies (page 8).

Guidelines for talking with a victim of rape

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

- Encourage the student not to be alone. Emotional support is necessary and should be received immediately, no matter when the rape occurred.
- Stress that no matter what happened, it is not the victim’s fault.
Encourage the student to get medical attention and visit a hospital or student health service to be examined immediately. The student should receive treatment for possible sexually transmitted diseases, and may have internal injuries that are not obvious.

Encourage the student to report the attack to police, as appropriate in the host country context. Accompany the student when speaking with the authorities. Remember, rapists rarely attack just one person. By reporting the incident, the student may help break the pattern and potentially save someone else from a similar attack.

Provide the student with help and support, such as professional counseling. The student has been through a trauma and should be allowed to process the event and feelings associated with the incident. Counseling can assist a student in the recovery process.

Provide the student with a list of resources at MU and/or the host organization (if applicable).

CRIME COMMITTED BY A STUDENT
During orientation at MU, students are informed they are subject to the laws of the host country(s) in which they are studying or traveling. Also, students are informed that the U.S. Embassy cannot get them out of jail if they commit a crime overseas; the consular office from the U.S. can work to ensure that their human rights are not violated and provide limited assistance. During the on-site orientation, ask your local contacts to point out differences in the host country legal system that may come as a surprise to U.S. students.

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

Response: As the program leader, you should:

1. Quickly assess the situation by obtaining as many details as possible.
   - Determine who, what, when, where, why and how.

2. Call International Programs. The staff member on-call (normally the director of student international health, safety and security) will consult key university stakeholders and provide you with advice regarding next steps.
   - Contact International Programs before you respond to any media inquiries. If you are contacted about an MU student, do not give the student’s name or speak on behalf of MU without following the guidelines for media inquiries found in the emergency response process (page 6).

3. Immediately contact the nearest U.S. Embassy. A U.S. consular officer can:
   - Visit the student in jail.
   - Give the student a list of local attorneys.
   - Notify the student’s family or friends and relay requests for money or other aid with the student’s authorization.
   - Intercede with the local authorities to ensure that the student is treated humanely and ensure that the student’s rights under local law are fully observed.

   A U.S. consular officer cannot:
   - Get a student out of jail.
   - Represent a student a trial or give legal counsel.
   - Pay fees or fines with U.S. government funds.

4. Begin filling out an incident log, which you will update as the situation develops.

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

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

7. Complete an incident log.
DISCIPLINE OF A STUDENT

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

Response: As the program leader, you should:
1. Talk to the participant.
2. Gather information on the actual behavior exhibited and the history of the problem.
3. Begin filling out an incident log, which you will update as the situation develops.
4. Assess the extent of the issues (e.g., repeated offense, serious issue).
5. Determine the level of reprimand:
   A. Verbal warning
   B. Written warning
   C. Termination from the program

A. Verbal warning
   - Arrange to meet with the student as soon as possible.
   - Explain the problematic behavior to the student and refer to the agreed upon and signed conditions of participation. Give the student the opportunity to provide their side of the story.
   - Discuss your expectations for future behavior and agree on a plan of action with the student.
   - Explain the procedure for discipline if the offense is repeated or another offense is committed (i.e., written warning, termination from program).
   - Make and keep copies of any documents associated with the incident (e.g., medical reports, police reports, complaints).
   - Record the meeting and complete a student conduct violation verbal warning form.
     > Keep the original, give a copy to the student and send a copy to International Programs.

Note: If the student’s behavior remains a serious impediment to the educational process or a threat to safety, contact International Programs. The staff member on-call will work with key university stakeholders to determine what other measures are necessary. If the student repeats the offense or commits a more serious one, please see options B or C.

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

Note: If the student’s behavior remains a serious impediment to the educational process or a threat to safety, contact International Programs. The staff member on-call will work with key university
stakeholders to determine what other measures are necessary. **If the student repeats the offense or commits a more serious one, please see option C.**

C. Termination from the program

- Arrange to meet with the student as soon as possible.
- Call International Programs. Consult with the staff member on-call regarding the situation and discuss the planned course of action.
- Make and keep copies of any documents associated with the incident (e.g., medical reports, police reports, complaints).
- Explain the problematic behavior to the student and refer to the agreed upon and signed conditions of participation. Give the student the opportunity to provide their side of the story.
- Discuss past actions that led up to the termination or explain why the situation’s severity merits immediate termination.
- Explain the procedure for leaving the program.
  - The student must absent themselves from all premises used by the study abroad program or university-related international activity within 48 hours and return to the U.S.
  - In conjunction with International Programs, help the student in making arrangements to leave the program. A terminated student must not be left stranded. Make sure the student has a reasonably safe place to stay and write down all of the contact information for the place the student will be staying. Remain in touch with the student until the student has returned home.
- Record the meeting and complete a notification of termination form.
  - Keep the original, give a copy to the student and send a copy to International Programs.

Note: If the student’s behavior remains a serious impediment to the educational process or a threat to safety, contact International Programs. The staff member on-call will work with key university stakeholders to determine what other measures are necessary.

REPORT A MISSING STUDENT

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

Response: As the program leader, you should:

1. Gather information regarding last contact with the student and how long the student has been missing. Make note of details regarding the last time the student was seen (who, what where and when).
2. Call International Programs to inform the staff member on-call (normally the director of student international health, safety and security) that the student has been reported missing. The staff member will consult with key university stakeholders and advise you regarding next steps. Typically, we will need to wait 24 hours before reporting the student as missing to the local police and U.S. Embassy/Consulate in order for the situation to be taken seriously.
3. Contact International Programs before you respond to any media inquiries. If you are contacted about an MU student, do not give the student’s name or speak on behalf of MU without following the guidelines for media inquiries found in the emergency response process (page 6).
4. Begin filling out an incident log, which you will update as the situation develops.
5. Gather as much additional information as possible. Enlist the help of on-site contacts and program assistants in making inquiries. Visit or contact the student’s accommodations to talk with any neighbors, roommates, host family members or building managers.
  - If possible, designate a program assistant or other participant to remain at the missing student’s accommodations with a cell phone so that they can contact you immediately if the student returns.
6. Ask any person who might come into contact with the student to get in touch with you immediately if the student returns.
7. Call the student’s cell phone. If there is no answer, send the student an URGENT: CONFIRM YOUR SAFETY message by text, What’sApp or other. Check social media for information about the student’s location.

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

9. Notify the host university/organization, if applicable. Ask them to check hospital admissions and city records for possible police information.

10. In consultation with International Programs, provide appropriate information and reassurances to other MU program participants.

11. If the student has been “unaccounted for” for 24 hours, contact the U.S. Embassy or Consulate. The more information you can provide about the individual, the better the U.S. Embassy or Consulate can assist you. For additional information: https://travel.state.gov/content/travel/en/international-travel/emergencies/US-citizens-missing-abroad.html

12. After a student has been “unaccounted for” for 24 hours, work with local on-site contacts regarding contacting local law enforcement. The U.S. Embassy or Consulate can also be in communication with local authorities in the foreign country to see if there are any reports of a U.S. citizen hospitalized, arrested or otherwise unable to communicate with those looking for them.

13. Contact the student’s emergency contacts — we normally wait 24 hours to do so. International Programs will assist in making this contact.

14. Inform all appropriate persons on-site and at International Programs once the student has been located.
   - International Programs will notify all other persons in the U.S. who need to be informed.
   - If necessary, refer to other protocols, such as serious accident or illness (page 7) or crime against a student (page 11).

## DEATH OF A STUDENT

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

**Response:** As the program leader, you should:

1. Verify the identity of the student.

2. Gather as much information as possible about the circumstances surrounding the student’s death. Ask others on the program not to notify their families/friends until the next of kin of the deceased student has been notified.

3. Call International Programs. The staff member on-call (normally the director of student international health, safety and security) will work with the insurance company, U.S. and host country governments and key university stakeholders, and will advise you throughout the process. They will notify the student’s designated emergency contact (in person, if possible) and offer appropriate support.
   - Contact International Programs before you respond to any media inquiries. If you are contacted about an MU student, do not give the student’s name or speak on behalf of MU without following the guidelines for media inquiries found in the crisis procedures section on page 6.

4. Begin filling out an incident log, which you will update as the situation develops.

5. Work with International Programs in assisting the family (e.g., transportation arrangements, accommodations, meeting with the physicians, etc.).

6. Work with International Programs to notify local authorities and the U.S. embassy. We will work with them to carry out repatriation of the student’s remains.

7. Work with International Programs to develop and carry out a plan for supporting others affected by the student’s death. We will consult with the insurance provider and appropriate university officials and advise you throughout the situation.
   - We will help you construct a network to offer appropriate support to all involved parties, including close friends, roommates, host family, other MU program participants and the person who may have discovered the body.
8. Once the network is in place, inform the student’s roommate(s)/housemate(s) and close friends.
   - International Programs and appropriate university officials will notify the appropriate offices at MU and make sure all necessary paperwork is completed.
   - University officials will verify that appropriate contacts have been made. If deemed appropriate, a letter will be sent to the campus community.

9. Complete an incident log.

POLITICAL EMERGENCIES AND NATURAL DISASTERS

While it is unlikely a coup d’état or major natural disaster will occur in any of the countries in which MU conducts study abroad programs or university-sponsored international activities, many of the structures that need to be in place to deal with a crisis of this magnitude are the same ones that support the safety of a program on a daily basis. Many of the procedures listed below are already in place. Procedures for dealing with a catastrophic event will also be detailed in this section. For more information, please refer to the general security precautions section on page 5.

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

Response: As the program leader, you should:

1. Contact all students to make sure they are safe. Provide clear instructions to the students regarding immediate actions they should take to help ensure their safety and security. These may be updated as the crisis unfolds.

2. If a student has been injured, see the protocol for serious accident or illness (page 7).
   - Caution students about speculative communication and advise them to wait until clear information is available before contacting home.

3. Call International Programs immediately regarding the situation. The staff member on-call (normally the director of student international health, safety and security) will:
   - Contact the U.S. Embassy or Consulate or other official government agency to ask for advice.
   - Contact U.S. study abroad offices at other institutions that have programs in the region to develop a common plan of action. They will continue contact with these offices as the situation develops.
   - Convene a crisis management team made up of senior administrators at MU (see additional information in the emergency response process section on pages 6–7). This team will:
     > Consider immediate measures needed to ensure the health and safety of students and staff, along with additional issues regarding health, safety, academics, financial aid, public relations and legalities.
     > Develop a written action plan to be sent to each student, dealing with immediate student concerns and recommendations regarding appropriate student behavior. If conditions permit, students will submit written acknowledgment of receipt of the action plan to you.
     > Develop an evacuation plan (if appropriate). The plan will take into consideration:
       ■ Relative safety of various modes of transportation and travel routes, the costs of evacuation and the means for meeting these costs.
       ■ Possibility of splitting up the students into smaller groups, and having them reconvene later in a different location.
       ■ Resources available in the host country.
       ■ Guidelines to be utilized when speaking to the media or other individuals about the crisis. Please review the guidelines for media inquiries found in the crisis procedures section on page 6.
       ■ A list of people to be alerted once the crisis management plan is in place, including parents and families of the students abroad, the MU community, the media, state officials and legislators.
       ■ A plan for daily communication with key people and organizations. International Programs will serve as your link to MU and be in contact on a daily basis.
4. Contact the local U.S. Embassy or other official government agency to ask for advice and assistance.
   ■ If the embassy is closed, determine the location from which it is operating (e.g., another embassy in the country or in a neighboring country).

5. Gather information regarding the target of unrest and possible danger to U.S. citizens. This may include advice regarding minimizing the danger to students; probable impact of the event on the availability of food, water and medical supplies; the intensity of the emergency or political unrest; presence of emergency or military personnel; feasibility of continuing classes; etc.

6. Begin filling out an incident log, which you will update as the situation develops.

7. International Programs will advise you about the plan of action developed by the crisis management team.
   ■ You will work with the staff member to determine an appropriate course of action and means of disseminating information to students.
   ■ If you believe the plan will need to be modified, you should inform the staff member, who will, in turn, make recommendations to the crisis management team.

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

9. Once the crisis has ended, International Programs and crisis management team will work with you to assess the impact of the event and provide any follow-up that may be needed.
   ■ Keep a log of all events, write a final report after the crisis ends and submit it to International Programs director of student international health, safety and security.
ON-SITE PROGRAM MANAGEMENT

Faculty members leading credit-bearing study abroad programs are responsible for overseeing the academic content of the study abroad program. In addition to teaching, this may include review of course syllabuses in conjunction with departmental colleagues at MU during program planning and regular visits to classes on-site. Students and parents expect you to be available to discuss any academic concerns that a student may be experiencing, and, if appropriate, to serve as a mediator with the host country professors or administrators.

All program leaders serve as a leader in terms of cultural adjustment and the health and safety of students while they are abroad. While students are expected to behave responsibly in regard to their own health and safety, you are professionally responsible for serving as a resource for students and to provide support in case of an emergency. Many first-time program leaders are surprised at the degree to which students look to them for support in dealing with homesickness and the process of cultural adjustment. It is important for you to understand your role in managing a program in the host country(s) and the correct procedures to employ in the case of an emergency.

This field guide is intended to be employed by all faculty and staff members involved in organizing a study abroad program or university-sponsored international travel. For an overview of the responsibilities of a program leader, a program administration checklist is provided in the appendix of this guide (page 63).

PRE-DEPARTURE ORIENTATION

The International Programs strives to prepare all MU students to have a safe and culturally-enriching experience abroad. This is done through individual advising sessions, as well as general and program-specific pre-departure orientations. The center provides students with cultural, travel, health and safety information through the mandatory MU Study Abroad Orientation.

In the MU Study Abroad Orientation and on the International Programs’s website (international.missouri.edu/studyabroad), students are provided with guidelines for protecting themselves and their belongings while abroad. Students are also offered information about the services the U.S. Department of State provides that address issues concerning health and safety in the countries where the students will be studying. They are advised to consult the State Department website (travel.state.gov) for updates and to register all of their travel with the U.S. Department of State Smart Traveler Enrollment Program (travel.state.gov/step) or other appropriate consulate. Students are also provided with information about how to stay healthy abroad, and how to use their insurance if they become ill or are injured while abroad. Students are also provided with a program-specific pre-departure orientation focused on the specific program on which they will be participating.

PROGRAM-SPECIFIC PRE-DEPARTURE ORIENTATION

In addition to the general information that all MU students need, each study/travel abroad program is unique and students need to receive program-specific information to be adequately prepared. For this reason, you must provide a program-specific pre-departure orientation. Below is a list of items that should be covered in this orientation, and a checklist is provided in the appendix of this section (page 64).

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

1. Health and safety concerns specific to the host city(s) and country(s)
   - Specific information about any safety concerns in the host country(s) and city(s) (e.g., locations to avoid, traveling in groups/buddy system, safety of local transportation)
   - Instruction to students about what to do if they become ill abroad, including how to their health insurance
     > GeoBlue international health insurance ([geobluestudents.com](http://geobluestudents.com)) and UnitedHealthcare Global insurance policy ([uhcglobal.com](http://uhcglobal.com))
     > Parents have access to information about the GeoBlue policy and benefits at [geobluestudents.com/for-parents-guardians](http://geobluestudents.com/for-parents-guardians)
   - Guidelines regarding transporting prescription medications overseas
   - Travel health information — invite the director of medical services from the MU Student Health Center to present for host countries with recommended or required travel health immunizations, where malaria is endemic or that have food/water safety concerns
Remind students that they are subject to host country laws and inform them about laws that may differ from those in the U.S.

2. Cultural concerns
   - Cultural adjustment and culture shock
   - Etiquette
   - Modesty and dress
   - Personal hygiene
   - Issues of gender, disability, race, religion, sexual orientation and identity abroad

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

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

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

6. Academic expectations and requirements (if applicable)
   - Syllabus

ON-SITE RESPONSIBILITIES

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

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

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

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

- Introduction of program staff, key host institution administrators, faculty members
- Description of the roles of the program staff, administrators and faculty members
- Program leader and student roles; program policies
  - It is important for you to schedule regular times to discuss students’ personal and academic concerns.
  - It is advisable to schedule individual meetings with students at the end of the first week on-site, as concerns often surface during this time.
- Host country basics
ON-SITE PROGRAM MANAGEMENT

- Culture shock and adjustment issues
- Emergency action/contingency plan (see page 6)
- How to contact law enforcement and the local 911-equivalent (available in the AlertTraveler app)
- Explanation of host country laws, especially regulations related to drug use and political activism by foreigners if they vary from those in the U.S.
- Personal safety in the host country (e.g., locations to avoid, traveling in pairs, etc.)
- Arrangements for accessing money (e.g., handling funds and financial emergency procedures)
- General introduction to the community and surrounding environment
  - Students should have tours of the city and campus (if applicable)
- Directions to and contact information for the U.S. or other appropriate consulate
  - Follow-up to ensure that students have actually registered with the appropriate local embassy/consulate
- Local transportation (e.g., how to use it, passes, student rates)
- Personal hygiene and differing cultural norms (e.g., left hand rule, use of deodorant, clothing, etc.)
- Appropriate dress (e.g., modesty, not standing out as an American, acceptable styles of dress as related to location or site visit)
- Common language phrases (e.g., polite greetings, common questions, basic phrases, emergency vocabulary, directions)
- Photography, especially restrictions and respectful use (e.g., museums, sites of religious or military importance)
- Medical and health facilities, what to do in case of a medical emergency
  - Remind students about how to use their health insurance
  - Procedures for dealing with illness – encourage students to take appropriate action before calling parents and alarming them unnecessarily
- Housing information and explanation of policies governing housing
- Appropriate conduct for program participants
- Academic expectations, especially in terms of class attendance (if applicable), emphasize that travel must not interfere with attendance
  - Invite local students to meet with MU students

After an on-site orientation, students should know how to contact:
- Program leader and on-site support staff (24/7)
- Law enforcement/police department (911 equivalent)
- Emergency room/hospital/doctor
- Nearest U.S. Embassy/Consulate or other appropriate office for students who are not U.S. citizens

LEADING EXCURSIONS AND ACTIVITIES

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

When an excursion or activity is an official part of an MU study abroad program, it is important that you understand the high degree of responsibility that is undertaken in terms of demonstrating reasonable care for student health and safety (for more information see the emergency response section on page 6). Students, their parents and the MU administration will expect that you have thoroughly investigated the advisability of the activity/excursion in light of health and safety concerns by consulting the U.S. Department of State website and trusted colleagues on-site.
In addition, it will be assumed that you have thoroughly vetted all persons who will be involved in organizing the activity/excursion. Excursions and activities must be integrally related to the academic purpose of the program. Remember that some activities, such as participation in professional sports, may be excluded from insurance coverage. The director of student international health, safety and security is very willing to serve as consultants if you desire to investigate the advisability of adding a particular activity/excursion to your program.

STANDARDS OF CONDUCT

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

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

Students also acknowledge that, due to the unique circumstances of a study abroad program, “procedures for notice, hearing and appeal applicable to student disciplinary proceedings at the university do not apply.” Students agree to return home at their own expense if they are dismissed from the program, and they acknowledge that they will not be entitled to a refund for fees or program costs if dismissed from the program. For examples of the UM System Assumption of Risk and Release and Program Confirmation and Conditions of Participation forms, see the participant forms section on page 24.

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

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

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

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

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

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

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

As a program leader, you will be dealing with the varied personalities of each program participant. Be advised that some students will either not disclose a pre-existing problem or will have had little or no opportunity to learn the degree of drinking that leads to intoxication. In general, you should be prepared for a much younger legal drinking age and stiffer penalties for possession and use of illegal drugs. If you have questions about a substance abuse issue with a student, please refer to the health guides section on page 31. For more information on what to do if a student commits a crime, see the crime committed by a student section on page 13.

Given the complexity of this issue, you are asked to call the International Programs immediately if a participant is found in possession of illegal drugs.

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

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

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

The International Programs has created several forms to document student incidents (copies of all forms can be found in the incident report section on page 53):

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

When incidents do occur, you should not feel you must deal with the situation alone, but rather should call the International Programs. The staff member on-call will consult the university experts to help rectify the problem. For more information, see the emergency response protocol (page 6) and the discipline of a student section (page 13).
PARTICIPANT FORMS

MYSTUDYABROAD HEALTH FORM

Health Information form:

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

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

(*) Indicates the question is required.

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

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

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

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

Please select one
I hereby agree as follows:

1. **RISKS OF INTERNATIONAL TRAVEL:**
   - I understand that participation in the University of Missouri international program/travel may involve risks not found at the University of Missouri. These risks include, but are not limited to, those risks involved in traveling to and within, and returning from, one or more foreign countries; foreign political, legal, social, and economic conditions; different standards of design, safety and maintenance of buildings, public places and conveyances; local medical and weather conditions; and other matters as outlined by the Department of State consular information sheets and travel warnings, which I have received and reviewed and is incorporated by reference in this release form. I have made my own investigation and am willing to accept these risks.

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

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

4. **HEALTH AND SAFETY:**
   - I have consulted with a medical doctor or Christian Science practitioner and, if applicable, program coordinator with regard to my personal medical needs. There are no health-related reasons or problems that preclude my participation in this program/travel.
   - I understand that the university does not provide any accident or medical insurance during my participation in this international travel. I have arranged, through insurance or otherwise, to meet any and all needs for payment of medical costs while I participate in the program/travel. I recognize that the university is not obligated to attend to any of my medical or medication needs, and I assume all risk and responsibility therefor. If I require medical treatment or hospital care, in a foreign country or in the United States, during the program/travel, the university is not responsible for the cost or quality of such treatment or care.
   - I agree to promptly express any health or safety concerns to the program staff or other appropriate individuals.
   - The university may (but is not obligated to) take any actions it considers to be warranted under the circumstances regarding my health and safety. I agree to pay all expenses relating thereto and release the university from any liability for any actions.

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

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

7. **ASSUMPTION OF RISK AND RELEASE OF CLAIMS:**
   - Knowing the risks described above, and in consideration of being permitted to participate in the program/travel, I agree, on behalf of my family, heirs, and personal representative(s), to assume all the risks and responsibilities surrounding my participation in the program/travel. I hereby agree to release, hold harmless and indemnify The Curators of the University of Missouri, a public corporation, its officers, employees, and agents, and the individual members of the Board of Curators, from and against any present or future claim, loss or liability for injury to person or property which I may suffer, or for which I may be liable to any other person, during my participation in the program/travel (including period in transit to or from any country where the program/travel is being conducted).

I have carefully read this release form before signing it. No representations, statements or inducements, oral or written, apart from the foregoing written statement, have been made. This agreement shall be governed by the laws of Missouri, which shall be the forum for any lawsuits filed under or incident to this agreement.
PARTICIPANT FORMS

MYSTUDYABROAD PROGRAM CONFIRMATION AND CONDITIONS OF PARTICIPATION: INTERNATIONAL PROGRAMS FACULTY-LED

As a participant in an MU study abroad program, please review and confirm the following statement of your obligations.

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

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

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

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

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

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

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

8. **Refunds.** I understand that no refunds will be issued for any fees charged by MU if I choose to withdraw from a study abroad program after on-site activities have begun. Furthermore, I understand that, if applicable, I am bound by the host institution’s cancellation and refund policies regarding withdrawal from the study abroad program, which may prevent me from receiving a refund even if I withdraw prior to the beginning of my study abroad program. It is my responsibility to be familiar with and abide by all refund policies for my study abroad program.

   - **Withdrawal before departure:** If I withdraw at any point after I complete this certification, I agree to abide by the conditions of participation outlined in this document and I will forfeit the $400 administrative fee. In addition, **I will be responsible for any non-recoverable costs or losses incurred as a result of my withdrawal from the program.** These costs may include transportation, housing, or other fixed group expenses (e.g. program leader expenses), as well as any other program expenditures incurred up to the point of my withdrawal.
   - **Withdrawal after departure:** If I decide to return to the U.S. early from my study abroad program, I will consult my program leader(s) and the director of study abroad for the appropriate course of action. No refund will be available.

9. **Academic credit.** I understand that in some circumstances I may not receive full academic credit for the study abroad program for which I have applied. These circumstances include, but are not limited to:

   - Cancellation of the program due to circumstances beyond the control of MU;
   - A decision by the university, in its sole discretion, that cancellation of the program is appropriate based on health, safety or similar considerations;
   - My inability to participate in or complete the program due to circumstances beyond the control of MU;
   - My dismissal from the program.

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

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

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

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

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

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

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

16. **Termination of participation.** I agree that the director of study abroad, program leader or host university/organization may terminate my participation in the program if:
   - I engage in actions endangering to myself or others, or
   - My conduct is considered to be detrimental or incompatible with the best interest and welfare of the program.

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

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

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

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

20. **Certification.** I have read, understand and agree to abide by the above conditions of participation.
PARTICIPANT FORMS

MYSTUDYABROAD HEALTH INFORMATION: INTERNATIONAL TRAVEL RECOMMENDATIONS

Please visit the MU Student Health Center website for timely, detailed, country-specific information regarding requirements and recommendations for travel and study abroad. Travel education, immunizations, medications and physicals are offered to MU students planning to travel abroad. Emphasis is placed on prevention of illness and safety during travel.

ADDITIONAL RESOURCES

The following websites provide medical recommendations for travel, and may also be useful in assisting you in locating medical services while abroad:

- Centers for Disease Control and Prevention
- International Association for Medical Assistance to Travelers
- GeoBlue
- U.S. Department of State
- UnitedHealthcare Global

MYSTUDYABROAD HEALTH INFORMATION: MANAGING YOUR HEALTH ABROAD

We hope your preparations for your upcoming program abroad are going well! We wanted to offer advice to help you maintain optional physical and mental health during your time abroad. This document addresses a variety of health concerns, some of which may not apply to you. Please carefully read the information regarding those that do apply and contact your health care provider or the MU Student Health Center with questions or concerns.

Confidentiality: It is important for you to be aware that even if you complete the Health Information form and subsequently disclose information through the related questionnaires, the on-site support staff and faculty members leading programs abroad will have access to your medical information ONLY in case of a medical emergency. We strongly encourage you to share information about your medical concerns with your program leaders.

GeoBlue insurance: Recommendations and information regarding insurance coverage are based on the MU sickness and accident insurance for study abroad offered through GeoBlue.*

Prescription medications: It is not possible to fill prescriptions written in the U.S. in other countries. In addition, it is not legal to mail medications from the U.S. to other countries. It is your responsibility to verify that the medication(s) you are taking is legal and available in your host country, as well as in countries where you plan to travel. For example, some medications for treatment of attention deficit disorder that are commonly prescribed in the U.S. are neither available nor legal in several other countries, including those in the European Union. The U.S. Department of State recommends that U.S. citizens with questions about the legality of medications in other countries directly contact the embassy or consulate of that country (e.g., Embassy of Italy, Consulate General of Spain, etc.).

Below are some additional considerations if you are taking prescription medications abroad:

- Plan to take enough medication for your entire time abroad. This often will require you to plan ahead and work with your doctor and insurance to obtain enough medication for the duration of the program (e.g., five to six months or longer).
- Bring medication in its original container.
- Bring your prescription medication in your carry-on luggage.
- If you take prescription medications on a regular basis, you should obtain a note from your doctor(s) with the generic (chemical) name of the medication, dose and reason you take it.
The MU sickness and accident insurance for study abroad provided by GeoBlue provides prescription medication benefits. Please see the GeoBlue website for additional information about these benefits. In addition, GeoBlue has indicated that they generally are able to assist with helping obtain replacement medication if your prescription medications are lost or stolen abroad.

**Liquid medications:** If you are taking liquid medication abroad with you, it is important to be familiar with the U.S. Transportation Security Administration guidelines for carrying liquid medications onto airplanes.

**Allergies:** Depending on the severity of your allergies, it may be appropriate to carry information regarding your allergies with you at all times, to wear a medical alert tag or carry an EpiPen or rescue inhaler.

**Contingency planning:** Mild physical or psychological disorders may become more serious under the stress of life in an unfamiliar environment. Because of this, we advise you to develop a contingency plan detailing how you would manage your medical condition abroad if the need arose. In the past, students have found it useful to work with their physician or other appropriate health care professional to develop these plans. In addition, we strongly recommend that you discuss this plan with your parents or other family members.

**Continuing care:** One of the benefits offered by the MU study abroad sickness and accident insurance through GeoBlue is a listing of English-speaking doctors and pharmacies around the world, and students often are able to locate a health care professional prior to going abroad by signing in to the GeoBlue website and conducting a search using the tab “Doctors, Hospitals and Pharmacies.”

In addition, you may contact the Global Health division of GeoBlue with questions:
- globalhealth@geoblue.com
- +1 800-257-4823 (toll-free)
- +1 610-254-8771 or +1 610-254-8772 (direct or collect outside U.S.)

The MU sickness and accident insurance for study abroad through GeoBlue is required for all MU students studying abroad with a few exceptions made for study abroad affiliated programs that offer insurance policies that have been determined by the UM System Office of Risk and Insurance Management to offer coverage that is equal to or greater than that offered by GeoBlue. If you are covered by an insurance company other than GeoBlue, please consult the insurance provider directly to obtain information about the benefits it provides.
ALERTTRAVELER INSTRUCTIONS
AlertTraveler is a mobile application and service that utilizes GPS your myStudyAbroad itinerary to provide:

- Country and city intelligence to help you making informed decisions while traveling.
- Safety and security alerts to let you know of any events that could potentially impact your travel or safety.
- An instant check-in option allowing you to report your status back to MU in case of an incident.

As a participant on a University of Missouri international travel or study abroad program, you will automatically receive email alerts from AlertTraveler specific to your itinerary in myStudyAbroad — even if you do not use the app. To customize your notifications, however, and to enjoy the full benefit of the AlertTraveler service such as push notifications, SMS alerts and GPS-based information, you must download and activate the AlertTraveler app on a smartphone.

After activating the app, take time to explore and become familiar with its tool and features. Following are additional resources to help you get started:

- user guide: terradotta.com/alerttraveler-userguide
- video: play.vidyard.com/hgrjot7TJg4NSVeE4Bzf3H.html

HOW TO INSTALL AND ACTIVATE ALERTTRAVELER

STEP 1: INSTALL ALERTTRAVELER APP ON YOUR PHONE
- Got to the Apple App or Google Play store and download AlertTraveler.
- Do not log in yet!

STEP 2: GENERATE REGISTRATION PASSWORD
- You will not be able to do this until 90 days prior to your departure.
- Log in to mystudyabroad.missouri.edu from your mobile device.
- From Applicant > My Home, find the “AlertTraveler Registration” panel at the bottom of the page.
- Enter your current mobile number.
  > Enable SMS alert notifications (these will be sent very rarely).
  > If you mobile number changes when you are abroad, please update your number in this panel or through the app.
- Click “Generator” to create your password.

STEP 3: ACTIVATE THE APP ON YOUR PHONE
- Click the “Login to AlertTraveler” button.
  > Using the button will automatically enter your email address and password into the app.
  > If you manually enter your MU email address and the generated password, they must be exactly as they appear in the registration panel (they are case sensitive).
- Explore and become familiar with the tools available.
This section contains more detailed information about what to do for students suffering from stress, depression, eating disorders and other issues. The information was prepared by or adapted from the MU Wellness Center, MU Rape Education Office, Kansas State University Counseling Services and the American College Health Association.

HELPING AN EMOTIONALLY DISTRESSED STUDENT

RECOGNIZING STUDENTS IN DISTRESS

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

What to look for

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

What to do

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

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

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

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

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

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

Let the student talk.

- Assure the student that things will get better.
- Help the student realize that there are options and that things will not always seem hopeless.
- Ask the student what resources have been helpful in the past to manage stress/emotional distress.
- Suggest resources (e.g., family, friends, clergy or professional help on campus).
- Maintain clear and consistent boundaries and expectations.
- Maintain the professional nature of the faculty/student or staff/student relationship and the consistency of academic expectations, exam schedules, etc.
- Refer to other resources when:
  - The student states intention to harm self or others.
  - The problem is more serious than you feel comfortable handling.
  - You are extremely busy, stressed and cannot find the time to deal with the student.
  - You have helped as much as you can and further assistance is needed.
  - You think your personal feelings about the student will interfere with your objectivity.
  - The student admits that there is a problem but doesn’t want to talk to you about it.
  - The student asks for information or assistance that you are unable to provide.

For related emergency procedures, see potentially serious mental health problems (page 10).

SPECIAL CONSIDERATIONS

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

Alcohol or drug abuse

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

- Smell of alcohol or marijuana on breath or clothes
- Hand tremors
- Watery or blood-shot eyes
- Bruises, cuts or other injuries
- Increased frequency of missed classes
- Continuous excuses for turning in work late or not at all
- Extreme negativism, a “don’t care” attitude
- Bragging about the amount of alcohol or other drugs used
If you are concerned that a student is using or abusing alcohol or drugs, here are some helpful strategies:

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

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

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

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

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

If your confrontation does not result in a referral for treatment:

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

For related emergency procedures, see potentially serious mental health problems ([page 10](#)).

**Sexual assault**

If a student reports a sexual assaulted, here are specific tips to guide your response:

- **Provide support and comfort.**
  - Let the student know you are concerned for the student’s physical and emotional safety.

- **Communicate clearly that what happened was wrong and was not the student’s fault.**

- **Ask the student what is needed.**

- **Let the student talk and validate emotional reactions.**

- **Assure the student’s confidentiality to the greatest degree possible.** Inform the student that you are a mandated reporter for Title IX.

- **Encourage the student to get medical care as soon as possible.**
  - The student may have unknown injuries or infections. Immediately after an assault, most people are in shock and uncertain of what to do.
  - If the assault was recent, encourage the student to seek an evidence-gathering exam at a local medical facility.
  - Getting an exam can preserve evidence should the student wish to report the assault.
  - If possible, call ahead to the health care center where treatment will be sought.
Encourage the student to talk to trusted friends or family.

Encourage the student to seek the support and help of a professional counselor.

Let the student know that there are people locally or at MU who have helped many other individuals through similar situations.

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

Accept the student’s choices about how to deal with the assault.

- Even if you disagree with the student, it is not your choice whether to report the assault to the local authorities and whether to tell family members or friends.

For related emergency procedures, see crime against a student: sexual assault (page 11).

**Discrimination and hate crimes**

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

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

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

**Threatening or potentially dangerous student**

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

If you feel uneasy about a student’s behavior:

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

If a threatening or violent situation occurs during class:
HEALTH GUIDES

- Ask the student to come with you to discuss the situation somewhere help is available.
- Don’t be alone or isolated with the student.

If you are alone with an angry, verbally abusive or physically threatening student:
- Acknowledge the student’s anger and frustration calmly. For example, “I can see how upset you are because you feel your rights are being violated and no one is listening to you.”
- Allow the student to vent feelings or frustrations.
- Calmly tell the student that verbally abusive behavior is unacceptable: “When you yell and scream at me, I find it hard to listen to you.” Do not get into an argument or shouting match.
- Do not become hostile or threatening (e.g., “I’ll have you expelled from school”).
- Do not touch the student.
- If possible, leave.
- Contact the International Programs, 24/7.

CAMPUS RESOURCES

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

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

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

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

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

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

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

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

- **MU Police Department** 573-882-7201 | mupolice.com
  Offers emergency response for any crisis or safety concern.
HELPING A STUDENT WITH STRESS

WHAT IS STRESS?
Stress is a physical, mental and emotional response to change, whether it is a good or bad change. Some stress can be beneficial, such as stress that allows us to deal with challenges. However, long-term stress can have repercussions on the body, including high blood pressure, illness, exhaustion, disrupted digestion and muscle tension. Stress can impact the immune system, hormone levels, metabolism and heart function. It may stem from various academic pressures, family and relationship issues or other life challenges.

What to look for
There are several general signs that you can look for to determine if a student is having trouble with stress.
- Reported trouble with sleep and change in eating habits
- Lack of energy and general fatigue
- Weakness, dizziness or panic attacks
- Lack of interest in activities and social life, changes in exercise
- Difficulty with concentration, increased procrastination
- Mood swings, irritability
- Frequent colds or infections

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

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

HOW TO HELP A STUDENT COPE WITH STRESS
You do not need to feel responsible for the student’s stress or feel obligated to take on some of the student’s responsibilities. Often all that is needed is a sympathetic ear. The following points may be helpful when approaching a student.
- Realize that many people in our society believe that they should be able to handle any amount of stress and that having difficulty with stress is some kind of personal weakness. Challenge this assertion.
Express your concern for the student and ask how you can help.

Emphasize that stress can result from many sources and that it is OK to ask for help. Suggest that the student consider visiting the Counseling Center after returning home.

Continue to monitor the student’s situation and be there to talk when needed.

MORE INFORMATION ABOUT STRESS

For campus resources, see list on page 35.

- National Mental Health Association  
  nmha.org | 800-969-6642

- National Institute of Mental Health  
  nimh.nih.org | 800-615-6564

For related emergency procedures, see potentially serious mental health problems (page 10).

HELPING A STUDENT WITH DEPRESSION

WHAT IS DEPRESSION

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

What to look for

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

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

HOW TO HELP A STUDENT WHO IS DEPRESSED

If you decide to approach a student you are concerned about or if a student reaches out to you for help with depression, here are some suggestions.

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

HEALTH GUIDES

- The student admits there is a problem but doesn’t want to talk to you about it.
- The student asks for information or assistance that you are unable to provide.
- The student’s health seems to be at risk.

**WARNING SIGNS FOR A SUICIDE ATTEMPT**

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

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

**Helping a student who is suicidal**

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

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

**MORE INFORMATION ABOUT DEPRESSION AND SUICIDE**

For campus resources, see list on page 35.

- National Alliance on Mental Illness [nami.org](http://nami.org) | text “NAMI” to 741-741 or call 800-950-6264
- National Hopeline Network [hopeline.com](http://hopeline.com) | 800-784-2433 (24/7 hotline)

For related emergency procedures, see potentially serious mental health problems (page 10).

**HELPING A STUDENT WITH A DRINKING PROBLEM**

**DRINKING HABITS**

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

**Moderate drinkers typically:**

- Know and respect laws related to drinking at home and in the host country.
Don’t drive after drinking.
Don’t drink on an empty stomach.
Drink slowly (no fast gulping).
Respect those who choose not to drink.
Know and respect their limit – do not get drunk.

**Problem drinkers typically:**
- Drink to “solve” or escape problems.
- Drink when they shouldn’t – before class or driving.
- Often drink to get drunk.
- Experience personality changes while drinking – may become loud/angry/violent or quiet/reclusive.

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

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

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

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

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

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

Please also be aware of the MU policies on alcohol consumption and the appropriate ways to sanction the abuse of alcohol on a university program.
MORE INFORMATION ABOUT ALCOHOL ABUSE
For campus resources, see list on page 35.
- Alcoholics Anonymous
- Substance Abuse and Mental Health Services Administration
- Alcohol: Looking out for your friends (online guide from Stanford University)

HELPING A STUDENT WITH AN EATING DISORDER

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

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

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

There are several general signs that you can look for to determine if a student is suffering from an eating disorder.
- Weighing themselves several times a day
- Initiating severely restricted diets regardless of their weight
- Counting and recounting their caloric intake after meals
- Categorizing food as “good” or “bad” and making judgments about themselves based on what they eat
- Communicating anxiety that others are judging them based on their eating habits

WHAT YOU CAN DO
If you decide to approach a student you are concerned about or if a student reaches out to you for help with an eating disorder, here are some suggestions.
- Talk to the student in private when both of you have the time and are not rushed or preoccupied.
- Give the student your undivided attention. It is possible that a few minutes of patient listening on your part may be enough to help the student feel cared about as an individual and more confident about what to do.
- Listen to thoughts and feelings in a sensitive, non-threatening way. If you have initiated the contact, express your concern in behavioral, non-judgmental terms.
- Focus on your concern for the student’s health, not weight or appearance.
- Realize that you may be rejected. People with eating disorders often deny that they have a problem and may be uncomfortable discussing the issue. If this happens, be sure to kindly end the conversation in such a way that the student will be encouraged to come to you when ready to talk.
- Refer the student to other resources or professional help when:
STRATEGIES FOR RECOVERY

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

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

For related emergency procedures, see potentially serious mental health problems (page 10).
HEALTH INSURANCE

FACULTY HEALTH INSURANCE

When going abroad, you should maintain your health insurance coverage. The insurance policies provided by the MU benefits package will provide out-of-network coverage while you are abroad. However, in most cases, faculty or staff members who use this insurance will need to pay for care up front and be reimbursed by their insurance plan once they return. You can also seek out and purchase a special travel insurance policy if you wish; however, there are coverages provided as no cost as noted below for university business travel.

The Curators of the University of Missouri provide coverages with UnitedHealthcare Global and AIG WorldSource. AIG WorldSource provides employee injury benefits and repatriation for faculty and staff (employees). To utilize this coverage, you must obtain an insurance policy number. World Risk insurance cards are available online. UnitedHealthcare Global provides 24/7 travel, medical and security-related assistance to program leaders and students while traveling more than 100 miles away from home or outside of their home country. You should register yourself in UnitedHealthcare Global member portal before leaving the United States to maximize your access to resources. You can register by following the instructions on page 47 or visiting the UnitedHealthcare Global website (uhcglobal.com). For a detailed description of coverage, go to the UM System Risk and Insurance Management website, but coverage includes:

The out-of-country medical benefits include:

- Maximum benefit: $250,000
- Deductible: $0 per accident or sickness
- Co-insurance rate: 100% of all covered expenses
- Maximum benefit period: One year from the date of the covered accident or sickness
- Maximum for dental treatment (injury only): 100% usual and customary up to $1,000 per tooth (of sound and natural teeth — in lieu of all other medical benefits.)

An assistance coordinator will ask you for your name, your company or group name, the UnitedHealthcare Global ID number shown on your card and a description of your situation. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact the 24-hour Emergency Response Center. UnitedHealthcare Global will then take the appropriate action to assist you and monitor your care until the situation is resolved.

STUDENT HEALTH INSURANCE

It is important for you to have some background about healthcare and insurance in order to assist MU students with medical situations. You should also take the students’ health forms abroad so they are available in case of an emergency (see the participant forms section on page 24).

International Programs-managed programs include the study abroad accident and sickness insurance, administered by GeoBlue, in the program fee to ensure that all participants are fully covered by health insurance while abroad. More information about this policy can be found on page 49. Student participants are automatically enrolled in UnitedHealthcare Global when they enroll in GeoBlue insurance. Details of benefits associated with UnitedHealthcare Global can be found on page 46. The cost of the policy for the 2018/19 academic year is $34.60 per month.

POLICIES INCLUDED IN THIS SECTION

- Faculty, staff, retirees and other program leaders travel on university related business
  - UnitedHealthcare Global (Safe Trip): Travel medical insurance, travel assistance and worldwide destination intelligence
  - AIG WorldSource and Assist (employee injury and assistance services only)
  - MU employee/retiree health plan (providers considered out of network, no guarantee of payment, reimbursed upon return to the U.S.)

- Student participants
  - GeoBlue: Enrolled by the International Programs or divisional office
HEALTH INSURANCE

MU RESOURCES FOR FACULTY & STAFF INTERNATIONAL BUSINESS TRAVEL

RENTAL VEHICLES ABROAD

An individual renting a vehicle contractually assumes liability for any loss or damage to that vehicle regardless of fault. Collision and liability coverage is automatically provided either by the university’s self-funded program, by the University-sponsored corporate charge card or procurement card or Enterprise/National contract when used to rent the vehicle in the U.S. and Canada. The car rental companies offer collision damage waiver, also known as optional vehicle protection or loss damage waiver (CDW/LDW) and liability or supplemental liability coverage (SLP/SLI), along with other coverage types. You should decline these coverages within the U.S. and Canada except under the circumstances notes below.

We recommend that you always use your University-sponsored Corporate Card or procurement card when renting a car as it may provide an additional layer of physical damage coverage for the rental car at no cost to the university. The card holder should be the renter; other faculty/staff should be listed as additional drivers.

The university policy requires CDW/LDW coverage be purchased under the following circumstances:

- Vehicles rented in any country other than the United States or Canada.
- The following kinds of vehicles rented for use regardless of the method of payment used:
  - Passenger vans with seating capacities greater than eight
  - Trucks or other similar vehicles rented for the primary purpose of transporting any type of cargo/property
  - Sports or utility vehicles to be used off of maintained roads
- Rentals of vehicles for use within the United States and Canada by authorized foreign national guest of the university.

Deductible: There is a $500 deductible for any vehicle liability loss or $500/$250 physical damage loss to rental vehicle paid by the university.

Reporting claims

All accidents involving rented vehicles are to be reported in accordance with procedures established for reporting accidents involving university-owned vehicle. In the event of an accident with rentals from Enterprise/National agencies, the renter should complete the report form with the renting agency and complete a form UM 5. The UM 5 should be submitted to your campus claims coordinator along with a copy of the rental agency report. If you rent with another rental agency, they should be advised to submit proof of loss and invoices of damages to the campus claims coordinator. If a damage deposit is required, employees should use their University-sponsored corporate charge card and then request reimbursement via the claim process.

If the vehicles was rented using a university-sponsored corporate charge card of procurement card you must contact 1-800-MC-ASSIST (1-800-622-7747) within 30 days for physical damage coverage of the rental car. Please review your credit card benefits brochure for filing the claim. When renting a vehicle with a purchasing card at non-Enterprise/National agencies, MasterCard will be primary physical damage insurance provider.

If you need additional information on these policies, or need to purchase insurance, please visit UM Risk and Management at umsystem.edu/ums/fa/management/risk. We will be happy to discuss the issue.

ACCESSING MEDICAL CARE ABROAD

In the case of an emergency, seek medical care first. The general, common interpretation of a medical emergency is the sudden onset of a condition which would cause the prudent person to seek immediate medical care due to fear of loss of life, limb or bodily function will be considered to be a medical emergency. Contact the administrative services provider as soon as possible following the onset of a medical emergency.

In a non-emergency situation, contact your physician, if applicable, or the plan administrator. When receiving services internationally, most health care providers expect payment prior to admitting or treating patients, even though your health insurance covers international services. Therefore, you must remit payment for services and then submit a claim for reimbursement through your administrative services provider.
HEALTH INSURANCE

- Retain all documents and receipts that are provided to you when receiving international services. These will be needed by the administrative services provider to process your claim for reimbursement.

- Always have your health plan identification card with you.

Contact the Human Resource Service Center at +1 573-882-2146 for additional information regarding international medical and prescription drug benefits.

Using your insurance abroad

Key components to use of UHC Global, AIG WorldSource and/or UM Employee Health coverage

The UnitedHealthcare Global coverage is for accident and sickness medical care and can guarantee payment in advance if the provider requires it. UnitedHealthcare Global also provides insurance for political evacuation due to natural disasters.

AIG WorldSource is for employee work injuries, follow information on the WorldSource ID card to report injury and they will direct non-emergent medical treatment. Please notify Risk and Insurance Management so they can provide any needed support.

With the MU employee/retiree health plan, you may pay in advance and submit detail bills for reimbursement. Documentation recommendations:

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

The Human Resource Service Center or Risk and Insurance Management are available to assist if there is a challenge with the claim process; however, it is the employee’s responsibility to submit and track documentation. If the question is with:

- MU employee/retiree health plan, please contact the Human Resource Service Center.
- UnitedHealthcare Global or AIG WorldSource, please contact Risk and Insurance Management.
August 1, 2019

RE: University of Missouri Business Travel Insurance

To Whom It May Concern:

The Curators of the University of Missouri have secured services for authorized International Business travel for Faculty/Staff at no cost.

The services are provided by UHC Global/US Fire. A sample of the services includes but is not limited to:

- Political & Natural Disaster Evacuation Services
- Emergency Medical Evacuation
- Transportation to Join a Hospitalized Member

The plans include worldwide coverage includes but is not limited to the following benefits, in US Dollar amounts:

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Accident &amp; Sickness Medical Expense, each insured person, each injury or</td>
<td>$250,000</td>
</tr>
<tr>
<td>sickness, Deductible $0</td>
<td></td>
</tr>
<tr>
<td>Emergency Medical Evacuation, Family Reunion and Repatriation</td>
<td>$500,000</td>
</tr>
<tr>
<td>Political Natural Disaster Evacuation</td>
<td>$150,000</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment, benefit amount subject to schedule of injury</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

Should you require additional information, please advise.

Sincerely,

Ed Knollmeyer

Ed Knollmeyer
Director

EK: jbf
UnitedHealthcare Global ID Card
Support provided worldwide 24-hours a day.

When traveling, you can now feel confident that you are in safe hands if an emergency arises. As part of your SafeTrip travel protection plan, UnitedHealthcare Global provides you with medical and travel-related assistance services. Listed on your ID card is the telephone number for the worldwide UnitedHealthcare Global Emergency Response Center. When you call, we will ask for the information shown on your ID card, and a description of your situation. You should carry your UnitedHealthcare Global SafeTrip ID card with you at all times.

Assistance & Insurance Services (including but not limited to)

- Medical Assistance Services
  - Worldwide medical and dental referrals
  - Monitoring of treatment
  - Facilitation of hospital payments
  - Relay of insurance and medical information
  - Medication and vaccine transfers
  - Updates to family, & home physician
  - Hotel arrangements
  - Replacement corrective lenses & medical devices

- Travel Assistance Services
  - Language services
  - Emergency travel arrangements
  - Transfer of funds
  - Replacement of lost or stolen travel documents
  - Legal referrals
  - Message transmittals

- Worldwide Destination Intelligence
  - Destination Profiles
  - The Destination Profiles are available by calling the UnitedHealthcare Global Emergency Response Center at 1.800.527.0218.

- Travel Medical Insurance Benefits
  - Medical and accident coverage up to maximum amount selected at purchase
  - Emergency medical evacuation and return to home country
  - Emergency medical reunion transportation to join a hospitalized member
  - Return of minor children
  - Return of mortal remains
  - Worldwide medical and dental referrals
  - Monitoring of treatment
  - Facilitation of hospital payments
  - Relay of insurance and medical information

How to use UnitedHealthcare Global’s services

24 hours a day, 7 days a week, 365 days a year

If you have a medical or travel issue, contact us for assistance. Simply call the Emergency Response Center (ERC) at +1.410.453.6330 or email us at assistance@uhcglobal.com. If the condition is an emergency, you should go immediately to the nearest physician or hospital without delay and then contact UnitedHealthcare Global’s 24-hour Emergency Response Center. We’ll then take the appropriate action to assist you and monitor your care until the situation is resolved.

UnitedHealthcare Global Emergency Response Center

United States +1.410.453.6330
Assistance@uhcglobal.com
1.800.527.0218 (toll free within U.S. & Canada)

If the condition is an emergency, you should immediately call local emergency services or go to the nearest physician or hospital without delay. Then contact the 24-hour Emergency Response Center. If you have a travel problem, simply call or email for assistance. Carrier charges may be incurred. The Emergency Response Center can obtain a call back number to minimize telecom charges to you. A multi-lingual service manager will ask for your name, your organization’s name, the number shown on the front of your ID card, and a description of the situation. We will immediately begin assisting you.

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How to:
Create a Global Intelligence Center Account

Log on to the UnitedHealthcare Global Intelligence Center to access medical, security and/or travel tools providing information on your country of destination. Depending on your program, you may have access to Medical Intelligence Reports, WorldWatch, Travel Security Manager, Airline Risk Ratings, Daily Security Alerts, or Pre-Travel Planning.* Create a user account to get started.

1. Navigate to www.members.uhcglobal.com
2. Click “Create User.”
3. Enter your UHC Global ID Number, click “Next.”
   ID number is located on the front of your UnitedHealthcare Global Member ID Card.
4. Read and agree to the terms of use, click “Next.”
5. Enter your account information, click “Next.”
   Username, Password, Email, Security Question and Answer.
6. Complete your user information, click “Finish.”
   Enter your first name, last name, gender and primary phone number.

UnitedHealthcare Global formerly known as FrontierMEDEX*

For over 30 years UnitedHealthcare Global, formerly FrontierMEDEX, brings together health care professionals, medical assistance, local knowledge and a global footprint to provide international standard medical care all over the world, offshore or on land.

*Some customers of UnitedHealthcare Global have combinations of these tools included in their program, but not all do. Please check your program or call your administrator to determine if you are eligible for access.
Pre-trip Planning

If you are traveling with a medical condition, it is important to plan ahead.

If you have a medical condition, particularly one that requires regular treatment or medication, please contact our Global Health and Safety team prior to your departure. We'll provide the resources you need to manage your health while you're away. Our pre-trip planning services include:

- Support finding appropriate care - we will locate a provider in your destination and help you coordinate the care you need.
- Assistance locating prescription medication - we will determine if you can take your medication with you, if it is available in your destination, or if shipping is an option.

If you have any questions about the care you require while abroad, please contact us before you go.

Additional Services:

To meet your special needs, we will:

- Help you replace corrective lenses, medical devices or equipment
- Coordinate passport replacement
- Make referrals for legal assistance

Medical Care Abroad

Global Health and Safety Team:

We maintain a 24/7 call center to assist you with everything from routine requests to complex medical situations. We coordinate emergency services with a worldwide network of Regional Physician Advisors.

GeoBlue Provider Community:

You will receive care from carefully selected, trusted providers who are English-speaking and Western-trained. Our contracted network providers and hospitals receive direct payment from us so you will not have to pay out of pocket and submit a claim.

Direct Pay:

It is customary for most overseas providers to require a guarantee of payment prior to providing non-emergency care. If Direct pay is not arranged prior to the visit, the physician may require payment up front from you. If you are going to see any provider, including one in our provider community, contact us to secure Direct Pay.*

Getting Care

What do I do in the event of a medical emergency?

- Go immediately to the nearest physician or hospital and then contact us.
- Call collect: +1.610.254.8771

We will contact your medical provider and arrange for Direct Pay. Your case will be monitored closely to determine if medical care is appropriate and adequate local resources are available.

What do I do if I need to see a doctor?

Simply find a participating provider or hospital in the Member Hub on www.geobluestudents.com or in the GeoBlue member app, view their profile and contact them directly to schedule an appointment.

After you make your appointment, contact us to provide the doctor’s office with the information required to arrange Direct Pay. This is necessary when scheduling follow-up appointments as well.

What if I need help scheduling an appointment?

While it’s often easier to set up your own appointments, we can help when you are unsure about where to seek care. You may have a new diagnosis, be in a remote area with limited options, in need of translation, or struggling to adapt to your new surroundings. Contact us to request help scheduling a convenient, cashless office visit with one of our trusted English-speaking doctors.

How do I request Direct Pay?

- Use the GeoBlue app to find a provider, view a profile and complete a request form
- Visit the Member Hub on www.geobluestudents.com
- Email globalhealth@geo-blue.com the name of your provider, the reason for your appointment and the date and time of your scheduled visit
- Call GeoBlue at +1.610.254.8771

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

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

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association: made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois, NAIC #80985 under policy form series 28.1322.
You’ve made a big move. Excitement may have given way to more complex feelings. You may feel homesick, anxious, depressed or otherwise unwell. A lack of access to your normal support system can be triggering while living in a country other than your own.

These challenges can cause you to neglect really important aspects like self-care and you may be struggling to adjust. Global Wellness Assist is here to help you for support when facing difficulties.

WHAT IS GLOBAL WELLNESS ASSIST?
Global Wellness Assist is an international employee assistance program (EAP) for students, faculty and staff traveling globally on behalf of a college or university, providing access to free, confidential assistance any time, any day.

Professionals are ready to assist with any issue. Topics include, but are not limited to:
- Harmony between academic and personal life
- Managing life changes
- Bullying and harassment
- Managing anxiety and depression
- Substance use
- Surviving the loss of a loved one
- Handling stress
- Referrals to local resources, including attorneys, financial professionals and much more
- Managing academic or workplace pressure

CONFIDENTIAL SERVICE YOU CAN TRUST
Global Wellness Assist is staffed by professionals who are completely independent of your program sponsor. They are bound by professional standards regarding confidentiality and do not disclose details of individuals who have contacted the service. Any information you provide will not be shared with your plan sponsor.

TO HAVE A COUNSELOR CONTACT YOU:
1. Email support@worldwideassist.co.uk or SMS text number: +44-790-934-1229 (standard text messaging rates may apply)
2. Include in your email or text:
   a. Your Name
   b. Your Country Location
   c. Your Phone number
   d. Reason
You can also use your GeoBlue Mobile App:
1. Select Telehealth
2. Talk to a Counselor
Or you can call the applicable phone number listed on the back of the flyer.

MEMBER SUPPORT, WORLDWIDE
- Available 24/7/365
- Up to 6 sessions of counseling per issue, per year (telephonic and in person)
- Information, resources and counseling on any work, life, personal or family issue
- Available worldwide by phone, email or web
- No additional cost to use
- Available in several languages
HEALTH INSURANCE

STUDENT HEALTH INSURANCE: GEOBLUE

MENTAL HEALTH ISSUES ARE COMMON

More Generation Zers and Millennials are suffering from depression and anxiety than previous generations. According to the National Institute of Mental Health, more than one in four young adults (18-25) have some degree of mental illness, the highest prevalence among all age groups.

Six out of the top 10 health conditions faced by Millennials are behavioral health conditions affecting mental health and emotional wellbeing.

More than one-third of U.S. college students said they’ve felt so depressed in the past 12 months it was difficult to function.

Easy access on your terms
Free, confidential support is available by phone, email, or web, from anywhere at any time. Call or log on to get started.

TOLL-FREE PHONE NUMBER ACCESS IN MANY COUNTRIES

Call +44 20 8987 6228 if a toll-free number is not available in your area. Reverse charges can be requested.

<table>
<thead>
<tr>
<th>Country</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argentina</td>
<td>0800 866 0749</td>
</tr>
<tr>
<td>Australia</td>
<td>1 800 023 289</td>
</tr>
<tr>
<td>Austria</td>
<td>0800 802 007</td>
</tr>
<tr>
<td>Bahamas</td>
<td>1800 389 0597</td>
</tr>
<tr>
<td>Bahrain</td>
<td>800 19 909</td>
</tr>
<tr>
<td>Belarus</td>
<td>8 820 0011 0259</td>
</tr>
<tr>
<td>Belgium</td>
<td>0800 819 05</td>
</tr>
<tr>
<td>Bermuda</td>
<td>1 877 353 0635</td>
</tr>
<tr>
<td>Brazil</td>
<td>0800 892 3919</td>
</tr>
<tr>
<td>Canada</td>
<td>877 847 4525</td>
</tr>
<tr>
<td>Chile</td>
<td>800 395 011</td>
</tr>
<tr>
<td>China</td>
<td>400 920 3300</td>
</tr>
<tr>
<td>Colombia</td>
<td>01800 913 3823</td>
</tr>
<tr>
<td>Costa Rica</td>
<td>0800 044 0122</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>800 488 404</td>
</tr>
<tr>
<td>Denmark</td>
<td>808 20 036</td>
</tr>
<tr>
<td>Dominican Rep.</td>
<td>1 888 751 9004</td>
</tr>
<tr>
<td>Ecuador</td>
<td>1800 00 154</td>
</tr>
<tr>
<td>Estonia</td>
<td>800 010 432</td>
</tr>
<tr>
<td>France</td>
<td>0800 914 821</td>
</tr>
<tr>
<td>Germany</td>
<td>0800 180 2587</td>
</tr>
<tr>
<td>Greece</td>
<td>00 800 1809 204 5550</td>
</tr>
<tr>
<td>Guam</td>
<td>1 877 321 4773</td>
</tr>
<tr>
<td>Guatemala</td>
<td>1800 300 0119</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>800 906 115</td>
</tr>
<tr>
<td>Hungary</td>
<td>06 800 20766</td>
</tr>
<tr>
<td>Iceland</td>
<td>800 9698</td>
</tr>
<tr>
<td>India</td>
<td>000800 100 9445</td>
</tr>
<tr>
<td>Indonesia</td>
<td>001 803 015 204 6089</td>
</tr>
<tr>
<td>Ireland</td>
<td>1800 490 390</td>
</tr>
<tr>
<td>Israel</td>
<td>1 800 945 155</td>
</tr>
<tr>
<td>Italy</td>
<td>800 783 713</td>
</tr>
<tr>
<td>Japan</td>
<td>0800 100 0074</td>
</tr>
<tr>
<td>Jordan</td>
<td>0800 229 88</td>
</tr>
<tr>
<td>Korea</td>
<td>00 308 13 1768</td>
</tr>
<tr>
<td>Laos</td>
<td>1 888 751 9004</td>
</tr>
<tr>
<td>Lithuania</td>
<td>8 800 30 000</td>
</tr>
<tr>
<td>Luxembourg</td>
<td>800 8 0825</td>
</tr>
<tr>
<td>Malaysia</td>
<td>1 800 813 770</td>
</tr>
<tr>
<td>Mexico</td>
<td>800 099 0434</td>
</tr>
<tr>
<td>Netherlands</td>
<td>800 1022 2285</td>
</tr>
<tr>
<td>New Zealand</td>
<td>0 800 452 908</td>
</tr>
<tr>
<td>Nicaragua</td>
<td>1800 226 0427</td>
</tr>
<tr>
<td>Nigeria</td>
<td>070 8060 1864</td>
</tr>
<tr>
<td>Norway</td>
<td>800 10 233</td>
</tr>
<tr>
<td>Pakistan</td>
<td>008 009 004 4319</td>
</tr>
<tr>
<td>Paraguay</td>
<td>0800 542 0131</td>
</tr>
<tr>
<td>Peru</td>
<td>0800 556 53</td>
</tr>
<tr>
<td>Philippines</td>
<td>1 800 11 160905</td>
</tr>
<tr>
<td>Poland</td>
<td>0 800 111 3815</td>
</tr>
<tr>
<td>Portugal</td>
<td>800 180 031</td>
</tr>
<tr>
<td>Puerto Rico</td>
<td>1 877 847 4515</td>
</tr>
<tr>
<td>Romania</td>
<td>0 800 895 946</td>
</tr>
<tr>
<td>Russian Federation</td>
<td>8 800 100 6293</td>
</tr>
<tr>
<td>Saudi Arabia</td>
<td>800 844 3261</td>
</tr>
<tr>
<td>Singapore</td>
<td>800 130 1950</td>
</tr>
<tr>
<td>Slovakia</td>
<td>0 800 606 256</td>
</tr>
<tr>
<td>South Africa</td>
<td>0 800 991 666</td>
</tr>
<tr>
<td>Spain</td>
<td>900 838 608</td>
</tr>
<tr>
<td>Sweden</td>
<td>020 889 233</td>
</tr>
<tr>
<td>Switzerland</td>
<td>8000 557 747</td>
</tr>
<tr>
<td>Taiwan</td>
<td>00800 14 8766</td>
</tr>
<tr>
<td>Thailand</td>
<td>001 800 852 8403</td>
</tr>
<tr>
<td>Turkey</td>
<td>00 800 1420 7747</td>
</tr>
<tr>
<td>Ukraine</td>
<td>0 800 501027</td>
</tr>
</tbody>
</table>

1 American Psychological Association’s report Stress in America™: Generation Z
2 BCBS Millennial study
HEALTH INSURANCE

STUDENT HEALTH INSURANCE: GEOBLUE

HEALTHCARE AT YOUR FINGERTIPS
At GeoBlue, we know your life can be demanding. With so much to juggle, finding the healthcare you need, when you need it, should be easy. In addition to giving you convenient access to a global network of doctors and facilities, we’ve teamed up with Advance Medical, a Teladoc Health company, to bring you Global TeleMD, a new smartphone app—at no additional cost—that provides confidential access to international doctors by telephone or video call.

ALL AT THE TOUCH OF A BUTTON
✓ Global network of doctors
✓ Medical guidance and consultations (for non-medical emergencies)
✓ Same-day virtual appointments, available 24/7
✓ Multiple language options
✓ Consultation notes sent directly to your phone
✓ Prescriptions and referral letters (subject to local regulation)

JUST WHAT THE DOCTOR ORDERED
With Global TeleMD, you can speak to a doctor at a time that fits your schedule without worrying about school, work, holidays or personal commitments. And because your consultation notes are stored securely on the app, they’re ready to share with your primary doctor.

Let’s get started
1. Download the Global TeleMD app to your phone
2. Create a profile
3. Log in
4. You’re good to go!

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association. GeoBlue is the administrator of coverage provided under insurance policies issued in the District of Columbia by 4 Ever Life International Limited, Bermuda, an Independent licensee of the Blue Cross Blue Shield Association.

*Confidential and/or identifiable information which you may discuss with Advance Medical will not be shared with GeoBlue or your employer if applicable (Advance Medical will only share aggregated or deidentified information to help GeoBlue monitor and improve the program and for reporting purposes). However, permission may be asked to review your personal data in the event that you have made a compliant or specific query that you would like to discuss with GeoBlue. GeoBlue will never review your data without your explicit consent. For further information on how Advance Medical processes your personal data please see Advance Medical’s privacy policy https://www.advance-medical.net/privacy.

All of the above services are provided by Advance Medical, part of Teladoc Health, directly to you. GeoBlue assumes no liability and accepts no responsibility for information provided by Advance Medical and the performance of the services by Advance Medical. Support and information provided through this service does not confirm that any related treatment or additional support is covered under your health plan. To discuss the coverage under your health plan, please contact us using the number on the back of your ID card. This service is not intended to be used for emergency or urgent treatment medical questions.
## STUDENT HEALTH INSURANCE: GEOBLUE

### Coverage A – Medical Expenses

<table>
<thead>
<tr>
<th>Limits</th>
<th>Limits</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Period of Coverage Maximum Benefits</td>
<td>$250,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Maximum Benefit per Injury or Sicknesses</td>
<td>$250,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Period of Coverage Deductible</td>
<td>$0 per Injury or Sickness</td>
<td>$0 per Injury or Sickness</td>
</tr>
</tbody>
</table>

### Coverage B – Accidental Death and Dismemberment

<table>
<thead>
<tr>
<th>Limits</th>
<th>Limits</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Benefit: Principal Sum up to $10,000</td>
<td>Maximum Benefit: Principal Sum up to $5,000</td>
<td>Maximum Benefit: Principal Sum up to $1,000</td>
</tr>
</tbody>
</table>

### Coverage C – Repatriation of Remains

<table>
<thead>
<tr>
<th>Limits</th>
<th>Limits</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Benefit up to $25,000</td>
<td>Maximum Benefit up to $25,000</td>
<td>Maximum Benefit up to $25,000</td>
</tr>
</tbody>
</table>

### Coverage D – Medical Evacuation

<table>
<thead>
<tr>
<th>Limits</th>
<th>Limits</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Lifetime Benefit for all Evacuations up to $250,000</td>
<td>Maximum Lifetime Benefit for all Evacuations up to $250,000</td>
<td>Maximum Lifetime Benefit for all Evacuations up to $250,000</td>
</tr>
</tbody>
</table>

### Coverage E – Bedside Visit

<table>
<thead>
<tr>
<th>Limits</th>
<th>Limits</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to a maximum benefit of $3,000 for the cost of one economy round-trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person</td>
<td>Up to a maximum benefit of $3,000 for the cost of one economy round-trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person</td>
<td>Up to a maximum benefit of $3,000 for the cost of one economy round-trip air fare ticket to, and the hotel accommodations in, the place of the Hospital Confinement for one (1) person</td>
</tr>
</tbody>
</table>

### Coverage A – Medical Expenses

<table>
<thead>
<tr>
<th>Plan Limits</th>
<th>Limits</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician Office Visits</td>
<td>100% of Reasonable Expenses</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Inpatient Hospital Services</td>
<td>100% of Reasonable Expenses</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Hospital and Physician Outpatient Services</td>
<td>100% of Reasonable Expenses</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Emergency Medical Condition Services</td>
<td>100% of Reasonable Expenses</td>
<td>100% of Reasonable Expenses</td>
</tr>
</tbody>
</table>

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

GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois.
STUDENT HEALTH INSURANCE: GEOBLUE

### Benefits Listed Below Are Subject To

1. **Table 1 Period of Coverage Maximums, Maximums per Injury and Sickness, Deductibles, Coinsurance, Out-of-Pocket Maximums;**
2. **Table 2 Plan Type Limits**

<table>
<thead>
<tr>
<th>Medical Expenses</th>
<th>Covered Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maternity care for a covered pregnancy</td>
<td>Reasonable Expenses</td>
</tr>
<tr>
<td>Inpatient treatment of mental and nervous disorders including chemical dependency</td>
<td>Reasonable Expenses</td>
</tr>
<tr>
<td>Outpatient treatment of mental and nervous disorders including chemical dependency</td>
<td>Reasonable Expenses</td>
</tr>
<tr>
<td>Treatment of specified therapies, including acupuncture and physiotherapy</td>
<td>Reasonable Expenses up to a maximum of 20 visits on an Outpatient basis</td>
</tr>
<tr>
<td>Repairs to sound, natural teeth required due to an Injury</td>
<td>100% of Reasonable Expenses up to $500 per Period of Coverage maximum</td>
</tr>
<tr>
<td>Outpatient prescription drugs including oral contraceptives and devices</td>
<td>100% of actual charge up to a maximum of $25,000 per Period of Coverage. Limited to a 31 day supply for initial fill or refill.</td>
</tr>
<tr>
<td>Hearing Services</td>
<td>100% of Reasonable Expenses up to $1,000 per individual hearing aid per ear every 3 years for covered dependent children under age 24.</td>
</tr>
<tr>
<td>Scalp Prosthesis</td>
<td>100% of Reasonable Expenses for scalp hair prosthesis for up to $500 per Period of Coverage</td>
</tr>
<tr>
<td>Lead Poisoning</td>
<td>100% of Reasonable Expenses</td>
</tr>
<tr>
<td>Low Protein Food Products</td>
<td>100% of Reasonable Expenses</td>
</tr>
</tbody>
</table>

### General Plan Exclusions

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

1. Expenses incurred in excess of Reasonable Expenses.
2. Services or supplies that the Insurer considers to be Experimental or Investigative.
3. Expenses incurred prior to the beginning of the current Period of Coverage or after the end of the current Period of Coverage except as described in Covered General Medical Expenses and Limitations and Extension of Benefits.
4. Preventative medicines, routine physical examinations, or any other examination where there are no objective indications of impairment in normal health, including routine care of a newborn infant, unless otherwise noted.
5. Services and supplies not Medically Necessary for the diagnosis or treatment of a Sickness or Injury, unless otherwise noted.
6. Surgery for the correction of refractive error and services and prescriptions for eye examinations, eye glasses or contact lenses or hearing aids, except when Medically Necessary for the Treatment of an Injury.
7. Plastic or cosmetic surgery, unless they result directly from an Injury which necessitated medical treatment within 24 hours of the Accident.
8. Surgical breast reduction, breast augmentation, breast implants or breast prosthetic devices, except as specifically provided for in the Plan.
9. Expenses incurred for elective treatment or elective surgery except as specifically provided elsewhere in the Plan and performed while the Plan is in effect.
10. For diagnostic investigation or medical treatment for infertility, fertility, or birth control.
11. Reproductive and infertility services.
12. Expenses incurred for, or related to sex change surgery or to any treatment of gender identity disorders.
13. Organ or tissue transplant.
14. Participating in an illegal occupation or committing or attempting to commit a felony.
15. While traveling against the advice of a Physician, while on a waiting list for a specific treatment, or when traveling for the purpose of obtaining medical treatment.
16. The diagnosis or treatment of Congenital Conditions, except for a newborn child insured under the Plan.
17. Expenses incurred within the Covered Person’s Home Country.
18. Treatment to the teeth, gums, jaw or structures directly supporting the teeth, including surgical extraction's of teeth, TMJ dysfunction or skeletal irregularities of one or both jaws including orthognathia and mandibular retrognathia, unless otherwise noted.
19. Expenses incurred in connection with weak, strained or flat feet, corns or calluses.
20. Diagnosis and treatment of acne.
21. Diagnosis and treatment of sleep disorders.
22. Expenses incurred for, or related to, services, treatment, education testing, or training related to learning disabilities or developmental delays.
23. Expenses incurred for the repair or replacement of existing artificial limbs, orthopedic braces, or orthotic devices.
24. Deviated nasal septum, including submucous resection and/or surgical correction, unless treatment is due to or arises from an Injury.
25. Expenses incurred for any services rendered by a family member or a Covered Person’s immediate family or a person who lives in the Covered Person’s home.
26. Loss due to an act of war; service in the armed forces of any country or international authority and participation in a riot or civil commotion.
27. Riding in any aircraft, except as a passenger on a regularly scheduled airline or charter flight.
28. Loss arising from:
   a. participating in any professional sport, contest or competition;
   b. while participating in any practice or condition program for such sport, contest or competition.
29. Medical Treatment Benefits provision for loss due to or arising from a motor vehicle Accident if the Covered Person operated the vehicle without a proper license in the jurisdiction where the Accident occurred.
30. Under the Accidental Death and Dismemberment provision, for loss of life or dismemberment for or arising from an Accident in the Covered Person’s Home Country.
31. Inpatient room and board charges in connection with a Hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.
32. Charges by a provider for telephone consultations.
33. Orthopedic shoes (except when joined to braces) or shoe inserts, including orthotics.
Please complete this log for all health, safety or security incidents that occur on MU study abroad or university-related international travel programs.

Date: ________________________________________

Student name(s): __________________________________________________________________________

Student ID number(s): ________________________________________________________________________

Email(s): ___________________________________________________________________________________

Program: __________________________________________________________________________________

Incident type (e.g., hospital visit, theft, etc.): ______________________________________________________

Incident information: ________________________________________________________________________

Log completed by: ___________________________________________________________________________

Description of initial incident and response:

1. Follow-up description (time, date, location, persons, actions):

2. Follow-up description (time, date, location, persons, actions):

3. Follow-up description (time, date, location, persons, actions):

Use multiple copies of this log for additional follow-up descriptions as necessary. Send to the director of student international health, safety and security at lindemanb@missouri.edu.
Study Abroad: Student Conduct Violation:
Verbal Warning

Name of student: __________________________________________________________________________
Date and location of incident: __________________________________________________________________
Name of program: ___________________________________________________________________________

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

EXPECTED BEHAVIOR

Student’s signature: ____________________________ Date: __________
Program director’s signature: _______________________ Date: __________

Send to the director of student international health, safety and security at lindemanb@missouri.edu within 48 hours of signing.
Name of student: ___________________________________________________________________________

Date and location of incident: __________________________________________________________________

Name of program: ___________________________________________________________________________

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

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

EXPECTED BEHAVIOR

Student’s signature: ____________________________ Date: _______________

Program director’s signature: ____________________________ Date: _______________

Send to the director of student international health, safety and security at lindemanb@missouri.edu within 48 hours of signing.
Name of student: ___________________________________________________________________________

Date and location of incident: __________________________________________________________________

Name of program: ___________________________________________________________________________

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

CHECK THE APPROPRIATE BOX

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

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

STUDENT STATEMENT OF UNDERSTANDING

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

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

Student’s signature: ___________________________________________ Date: ______________

Program director’s signature: ______________________________________ Date: ______________

Send to the director of student international health, safety and security at lindemanb@missouri.edu within 48 hours of signing.
**University of Missouri Police Department**

**CRIME STATISTIC REPORT FORM**

Please forward this completed form to: Lt. Kevin Rodgers, 901 Virginia Avenue, Rodgersk@missouri.edu

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If no crimes were reported to you in 2016, please check the box below, print your name and initial. This form is being used to document that you have received this reporting form and that no crimes were reported to you for the previous reporting cycle.

<table>
<thead>
<tr>
<th>Reporting Person (print name):</th>
<th>Department:</th>
</tr>
</thead>
</table>

_____ By placing an X on this line, you are confirming that no crimes, as described below, were reported to you during the requested calendar year. **Initial here:** ____________

---

Complete this box if a crime was reported to you, if more than one crime was reported to you, fill out one of these forms for each crime reported.

<table>
<thead>
<tr>
<th>Reporting Person (print name):</th>
<th>Phone Number:</th>
</tr>
</thead>
</table>

Classification (see definitions below): __________ Date Incident Occurred: __________

Location of Incident (building name or address): __________________

Brief description of the incident: __________________

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Was the victim provided with the Victims Rights Document as required by the Clery Act? **YES** (or) **NO** If yes, date provided: __________

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**Murder/Non-Negligent Manslaughter**: the willful (non-negligent) killing of one human being by another. **NOTE**: Deaths caused by negligence, attempts to kill, assaults to kill, suicides, accidental deaths, and justifiable homicides are excluded.

**Negligent Manslaughter**: the killing of another person through gross negligence.

**Robbery**: the taking or attempting to take anything from value of the care, custody or control of a person or persons by force or threat of force or violence and/or by putting the victim in fear.

**Aggravated Assault**: an unlawful attack by one person upon another for the purpose of inflicting severe or aggravated bodily injury. This type of assault usually is accompanied by the use of a weapon or by means likely to produce death or great bodily harm. It is not necessary that injury result from an aggravated assault when a gun, knife or other weapon is used which could or probably would result in a serious potential injury if the crime were successfully completed.

**Burglary**: The unlawful entry of a structure to commit a felony or a theft. For reporting purposes this definition includes: unlawful entry with intent to commit a larceny or a felony; breaking and entering with intent to commit a larceny; housebreaking; safecracking; and all attempts to commit any of the aforementioned.

**Motor Vehicle Theft**: The theft or attempted theft of a motor vehicle. (Classify as motor vehicle theft all cases where automobiles are taken by persons not having lawful access, even though the vehicles are later abandoned - including joy riding)

**Arson**: The willful or malicious burning or attempt to burn, with or without intent to defraud, a dwelling house, public building, motor vehicle or aircraft, or personal property of another kind.

**Domestic Violence**: The term “domestic violence” includes felony or misdemeanor crimes of violence committed by a current or former spouse of the victim, by a person with whom the victim shares a child in common, by a person who is cohabitating with or has cohabitated with the victim as a spouse, by a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving grant monies, or by any other person against an adult or youth victim who is protected from that person’s acts under the domestic or family violence laws of the jurisdiction.

**Dating Violence**: The term “dating violence” means violence committed by a person—(A) who is or has been in a social relationship of a romantic or intimate nature with the victim; and (B) where the existence of such a relationship shall be determined based on a consideration of the following factors: (i) The length of the relationship; (ii) The type of relationship; (iii) The frequency of interaction between the persons involved in the relationship.

**Stalking**: The term “stalking” means engaging in a course of conduct directed at a specific person that would cause a reasonable person to—(A) fear for his or her safety or the safety of others; or (B) suffer substantial emotional distress.

**Weapon Law Violations**: The violation of laws or ordinances dealing with weapon offenses, regulatory in nature, such as: manufacture, sale, or possession of deadly weapons; carrying deadly weapons, concealed or openly; furnishing deadly weapons to minors; aliens possessing deadly weapons; all attempts to commit any of the aforementioned.

**Drug Abuse Violations**: Violations of state and local laws relating to the unlawful possession, sale, use, growing, manufacturing, and making of narcotic drugs. The relevant substances include: opium or cocaine and their derivatives (morphine, heroin, codeine); marijuana; synthetic narcotics (Demerol, methadones); and dangerous non-narcotic drugs (barbiturates, Benzodrine).

**Liquor Law Violations**: The violation of laws or ordinance prohibiting: the manufacture, sale, transporting, furnishing, possessing of intoxicating liquor; maintaining unlawful drinking places; bootlegging; operating a still; furnishing liquor to minor or intemperate person; using a vehicle for illegal transportation of liquor; drinking on a train or public conveyance; all attempts to commit any of the aforementioned. (Drunkenness and driving under the influence are not included in this definition.)

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**NOTE**: The above listed crime definitions from the Uniform Crime Reporting Handbook 2004(Summary Reporting Statistics)
INCIDENT REPORT FORMS

Sex Offenses

Rape: Penetration, no matter how slight, of the vagina or anus with any body part or object, or oral penetration by a sex organ of another person, without the consent of the victim. This definition includes any gender of victim or perpetrator.

Fondling: The touching of the private body parts of another person for the purpose of sexual gratification, forcibly and/or against that person’s will; or, not forcibly or against the person’s will where the victim is incapable of giving consent because of his/her youth or because of his/her temporary or permanent mental incapacity.

Incest: Nonforcible sexual intercourse between persons who are related to each other within the degrees wherein marriage is prohibited by law.

Statutory Rape: Nonforcible sexual intercourse with a person who is under the statutory age of consent.

NOTE: As of 2013 crime statistics, The Rape definition is based on the Uniform Crime Reporting Handbook 2004 (Summary Reporting Statistics). The remaining Sex Offenses Definitions are from the National Incident-Based Reporting System Edition of the Uniform Crime Reporting Program.

HATE CRIMES

The University of Missouri is also required to report statistics for hate (bias) related crimes by the type of bias as defined below for the following classifications: murder/non-negligent manslaughter, negligent manslaughter, sex offenses (forcible and non-forcible), robbery, aggravated assault, burglary, motor vehicle theft, arson (see definitions above) and larceny, vandalism, intimidation, and simple assault (see definitions below).

Larceny: The unlawful taking, carrying, leading, or riding away of property from the possession or constructive possession of another.

Vandalism: To willfully or maliciously destroy, injure, disfigure, or deface any public or private property, real or personal, without the consent of the owner or person having custody or control by cutting, tearing, breaking, marking, painting, drawing, covering with filth, or any other such means as may be specified by local law.

Intimidation: To unlawfully place another person in reasonable fear of bodily harm through the use of threatening words and/or other conduct, but without displaying a weapon or subjecting the victim to actual physical attack.

Simple Assault: An unlawful physical attack by one person upon another where neither the offender displays a weapon, nor the victim suffers obvious severe or aggravated bodily injury involving apparent broken bones, loss of teeth, possible internal injury, severe laceration or loss of consciousness.

If a hate crime occurs where there is an incident involving intimidation, vandalism, larceny, simple assault or other bodily injury, the law requires that the statistic be reported as a hate crime even though there is no requirement to report the crime classification in any other area of the compliance document.

A hate or bias related crime is not a separate, distinct crime, but is the commission of a criminal offense which was motivated by the offender’s bias. For example, a subject assaults a victim, which is a crime. If the facts of the case indicate that the offender was motivated to commit the offense because of his bias against the victim’s race, sexual orientation, etc… the assault is then also classified as a hate/bias crime.

If a hate (bias) related crime was reported to you, please fill out the top section of Page 1 and then complete the following information about the type of bias involved in the crime.

<table>
<thead>
<tr>
<th>Type of Bias (circle one):</th>
<th>Race</th>
<th>Religion</th>
<th>Ethnicity/National Origin</th>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender</th>
<th>Sexual Orientation</th>
<th>Disability</th>
<th>Gender Identity</th>
</tr>
</thead>
<tbody>
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<td></td>
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</tbody>
</table>
TOP 10 LIST FOR RISK MITIGATION AND EMERGENCY RESPONSE
from Thomas Butcher, Grand Valley State University

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

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

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

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

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

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

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

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

Participants should:

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

RECOMMENDATIONS TO PARENTS/GUARDIANS/FAMILIES

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

Parents/guardians/families should:

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

— Revised November 2002
Mizzou policies prohibit discrimination and harassment based on:
Race • Color • National origin • Ancestry • Religion • Sexual orientation • Gender identity
Gender expression • Age • Genetic information • Disability • Protected veteran status
Sex (including sexual assault, stalking, dating/intimate partner violence and pregnancy)
Mizzou policies also prohibit retaliation for making or supporting a claim of discrimination.

All students, employees, and applicants are entitled to equal educational and employment opportunities without unlawful discrimination.

We support members of the Mizzou community who experience discrimination.

We investigate reports of discrimination.

We educate the Mizzou community about equal opportunity policies.

We connect people with resources.
APPENDICES

PROGRAM ADMINISTRATION CHECKLIST

AT MU (BEFORE DEPARTING CAMPUS/THE U.S.)
- Attend an International Programs health and safety workshop for program leaders.
- Complete Clery Act campus security authority training.
- Conduct a travel meeting and program-specific pre-departure orientation with students in conjunction with the International Programs or divisional office administering your program.
- Schedule a meeting with the International Programs/divisional office to discuss finances, student forms, and personal and student travel arrangements.
- Pack emergency contact information, course evaluations, this field guide, receipt/expense log, student health forms, GeoBlue insurance cards, passport copies, travel plans and personal travel insurance information.
- Submit a detailed program itinerary with all lodging and overseas contact information to the office managing your program. All information will be provided to the International Programs.

UPON ARRIVAL AT SITE (FIRST WEEK OF PROGRAM)
- Ensure students have arrived safely and notify the International Programs/divisional office of such.
- Provide students with your contact information so they can reach you 24/7 in case of an emergency and any other relevant host country contact information; request the students’ contact information.
- Conduct an on-site orientation with students (refer to the on-site orientation checklist, page 65).
- Arrange a welcome dinner for all participants (sponsored by the program).
- Visit students at their accommodations to ensure their health and safety.

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

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

AT MU (UPON RETURNING TO THE U.S.)
- Submit grades by MU deadlines; inform students and International Programs/divisional office when completed.
- Submit receipts, credit card statements to International Programs/divisional office within two weeks of return.
- Return students’ completed program evaluations, health forms, GeoBlue insurance cards and passport copies to the International Programs.
- Discuss the program’s future with the administering office and apply for program renewal (if applicable).
- Hold a program alumni reunion where students can share photos and experiences.
- Submit MU Police Department Clery Report form to the director of student international health, safety and security. This form should be submitted annually by each campus safety authority even if there is nothing to report.
SITE-SPECIFIC PRE-DEPARTURE ORIENTATION CHECKLIST

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

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

CULTURE
- Cultural adjustment and culture shock
- Etiquette
- Modesty and dress
- Personal hygiene
- Issues of gender, disability, race, religion, sexual orientation and identity abroad

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

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

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

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

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

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

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

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

FINANCES
☐ Arrangements for accessing money

ACADEMIC
☐ Expectations
☐ Attendance and participation