

Summer Getting Started 2009

Read this handbook *now* and again *before* you leave the U.S.
Consult it again before you register for classes overseas.



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PREDEPARTURE CHECKLIST

- Apply for a passport (<http://travel.state.gov/>).
- Return Response Form to Overseas Study by deadline.
- Submit prepayment or deposits as instructed.
- Return other required forms as instructed.
- Attend the required orientation meeting(s) for your program.
- Selected programs:* Apply for visa when you receive further instructions.
- Bloomington students: Register online for the authorized OVST summer course as directed by Overseas Study. (Students from other campuses/institutions will be registered administratively by Overseas Study).
- Graduating seniors: let your school recorder know whether you need to change from a May to August graduation. If you are planning to graduate in August, please also send an e-mail to Overseas Study.
- Note deadline for financial aid applications (FAFSA). Apply through your home campus or online to receive financial aid.
- Bloomington students with loans and scholarships arrange for Direct Deposit of Bursar refunds.
http://bursar.indiana.edu/direct_deposit.php
- Pay fees to appropriate office or agency.
- Obtain Cirrus or Plus bank debit card with PIN, traveler's checks, major credit card with PIN and International Student ID card.
- Regional campus students: have home campus financial aid office initiate a consortium agreement.

INTRODUCTION

This handbook contains general information pertinent to students on all summer Indiana University Overseas Study programs. Throughout the booklet, reference is made to information specific to either IU-administered programs or IU co-sponsored programs. To fully benefit from the information presented, you should understand the difference between these designations.

IU-administered programs are those in which IU selects and orients students, and arranges housing, classes and staffing abroad.

Co-sponsored programs include CIC, CIEE, CYA, DIS, and IES. IU selects and orients students, but a program provider or host institution arranges housing, classes and administration abroad.

If in doubt as to whether your program is IU-administered or co-sponsored, consult your program flyer, the Guide to Overseas Study, or *www.indiana.edu/~overseas*.

An electronic copy of this handbook can be found on our Web site at: *www.indiana.edu/~overseas/programs/handbooks/index.shtml*.

Preparing for Departure

PASSPORT

Apply for a passport right away. Pick up an application at the post office at Fourth and Washington in Bloomington, at a county clerk's office, or download it from the Internet: <http://travel.state.gov/>. You will be instructed to submit the completed application with two recent photos, a certified copy of your birth certificate, another ID with photo and a signature (such as your driver's license), and \$100. Your passport will be mailed to you in four to six weeks. It will be valid for 10 years.

You can check the status of your passport application online at: http://travel.state.gov/passport/get/status/status_2567.html

Sign your passport as soon as you receive it.

Make two photocopies of the passport page that has your name on it. Leave one copy with your family when you go abroad and take the other with you. The copy will make it much easier for you to replace your passport if it should be lost or stolen.

VISA AND RESIDENCY PERMIT

A visa is an authorization, usually a stamp in your passport, that permits you to travel into or reside in another country for a stated period of time. The visa is issued by the country's consulate in the U.S. Student visas are required for a number of programs. If your program requires a visa, you will receive visa application instructions and supporting documentation. The application process for some visas will require that applicants obtain supporting materials from other agencies, possibly including translated and/or notarized copies of official documents such as birth certificates, high school diplomas and official transcripts, and may require submission well in advance of travel dates. Some applications must be submitted in person.

If you plan to leave the U.S. well in advance of the time the program begins contact Overseas Study or your program provider as early as possible. Early processing of visa applications may be complicated, or in some situations, not possible at all. Consulates process visa

applications according to the start date of the study abroad program and not according to personal travel plans.

Visas are granted at the discretion of the consulate and may be denied for any reason including pending inadequate documentation, legal action, past criminal history, etc.

If you are not a U.S. citizen, you are responsible for contacting the embassy of the country where you will study to determine its entry and visa requirements for citizens of your country. You are also responsible for arranging to remain in compliance with U.S. immigration regulations regarding an extended stay abroad and re-entry into this country.

Students on all programs will receive assistance at the program site in arranging official student or nonresident status.

MEDICAL CHECKUP

You are strongly encouraged to schedule a medical exam at the Student Health Center (812-855-4011) or with your family physician. A thorough dental exam is also strongly recommended.

For information on necessary or suggested vaccinations for travel abroad, consult your family physician or the Student Health Center's Travel Clinic (812-855-7688 or www.indiana.edu/~health/tc/index.shtml). The Health Center receives up-to-date communiques from the Center for Disease Control (www.cdc.gov/) and the World Health Organization (www.who.int/en/).

Living abroad can create stress. If you are currently under medical care, talk frankly to your counselor, health provider or Overseas Study staff about the support you might need abroad.

The Medical History form is important for your health and safety. It will help the staff on-site get assistance for you in case of accident or illness. Language barriers and incomplete medical records can delay treatment. For your own safety, provide full information about medications you take regularly, drug allergies, and chronic or recurring conditions, including eating disorders.

MEDICATIONS ABROAD

If you currently take medications, talk to your physician or nurse practitioner about arrangements for continuing the medications abroad.

Any medications carried overseas should be left in their original containers and be clearly labeled. You should also carry a letter from your physician describing the medical condition and any prescription medications, including generic names of prescription drugs. Be prepared for the possibility of having to see a physician abroad in order to authorize continued treatment during your time overseas.

HEALTH INSURANCE

Most Overseas Study students on IU-administered programs are covered by a group medical insurance policy whose cost is included in program fees. (Some programs include more comprehensive health insurance, which is also factored into your program fees.) Program Fee Sheets provide confirmation of insurance enrollment or options. The IU policy is valid worldwide, except in the United States, during the program period. A description of the IU policy and its benefits is included in an appendix of this handbook.

Students on co-sponsored programs will receive explicit instructions about policies regarding insurance coverage.

Should you require medical treatment, you pay for services when they are rendered and then file for reimbursement from the U.S. insurance carrier. Send receipts from your physician and pharmacist together with the claim form available on the insurance company Web site at <https://www.hthadvisors.com/claims/claims.cfm> to the insurance company.

Discuss with your current insurance agent the advisability of maintaining your current health insurance as well. You should have coverage for the entire summer. If circumstances force you to withdraw from the program and return to the U.S., you should have adequate medical coverage available here. Also, you may need to maintain continuing coverage with your own company to retain benefits for any pre-existing conditions.

Current IU international students who wish to withdraw from the IUB mandatory health insurance plan must file a waiver request with the IU Office of International Services.

OTHER INSURANCE

You may also want to consider purchasing supplemental insurance to reimburse you for theft or loss of personal items (personal property insurance), lost expenses due to travel cancellations (travelers insurance), or enrollment in a travel assistance plan (assistance to help you replace lost or stolen travel documents, to locate medical assistance while traveling, etc.).

Some students may already be covered for these expenses by current insurance plans of their parents. Additional plans, specifically designed for overseas travelers, are available through some program providers, travel agencies, frequent flyer programs, and even credit card companies.

If you plan to travel after your program ends, you may need to purchase supplemental medical insurance to cover the additional time you stay abroad.

TRAVEL TO PROGRAM SITE

You are responsible for making arrangements to arrive in the host city on your program's official arrival day. STA Travel can give you advice

Overseas Tip

Once you have arrived at your program site, be sure to contact family and friends in the United States. They will be anxious to know you arrived safely. Contact them on a regular basis throughout your time abroad. If you plan to call, establish a mutually convenient time and day.

about inexpensive options and discounts for student travelers, and Overseas Study or your program provider will provide precise instructions about your arrival date and where to go when you arrive.

Travel agents or airlines may offer a flexible return ticket,

meaning you can change the date of your return, although this may incur an additional charge. Check with your company to see what the changes are.

If you arrive early, you are responsible for arranging your own accommodations until the program begins. Program staff will only be able to assist you on site if you have an emergency.

Proof of Onward Journey

Upon entering the country you will be expected to show proof of return transportation to the U.S. or onward travel to a third country (a round-trip ticket, even if the return date has not been finalized, or written confirmation of travel reservations). Failure to produce some confirmation of arranged departure may result in your having to purchase a return ticket on the spot which could be very expensive.

ACADEMIC CREDIT

Verify before program participation that the program courses meet the requirements you anticipate fulfilling with them.

When you return to IU, you may have to submit documentation of your course work abroad to your major and/or minor departments before they approve credit toward your degree requirements, particularly if the course hasn't been evaluated yet by your department.

It is essential that you bring back from abroad all academic materials from each course (syllabi, bibliographies, papers, exams, etc.).

REGISTRATION

IU Registration for Summer 2009

If you are an IU Bloomington student, the Office of Overseas Study will authorize you to register in a special OVST (Overseas Study) course number designated for your program. Plan to participate in IU's web-based Continuing Student Registration at your scheduled appointment time. You cannot register for the program if your Bursar record shows any principal balance (however small) from a preceding semester or if you have any holds on your record. Inability or failure to register may jeopardize your place on the program.

Students from other campuses and institutions will be registered administratively by the staff of Overseas Study.

This administrative course number is unique only for students on your program. After the conclusion of the program, IU course titles will be added to your record for specific courses you took abroad. (Please note: *The administrative course number (OVST...) will remain on your record to account for the period you were abroad but the administrative credit hours associated with it will not be*

factored into your completed credits.)

You may not withdraw from a program at any time or change your registration status online without first contacting the Office of Overseas Study and, where relevant, your co-sponsoring organization.

Host Institution Registration

You will meet on-site with program staff to enroll in courses. Follow the guidelines at the host institution for course selection and registration and adhere as closely as possible to the tentative schedule you set up with your IU advisors.

Before making any major changes in the tentative schedule, you should check the alternate courses with Overseas Study. Failure to do so may result in your taking inappropriate courses or not maintaining the minimum course load required by IU.

FEE PAYMENTS



Follow instructions on the Fee Sheet provided in your acceptance notification.

- Participants in IU-administered programs, DIS, IES and CIEE programs will pay fees directly to Indiana University in two installments: (a) a \$500 prepayment to the Office of Overseas Study and (b) the balance of fees to the IU Bursar.
- Participants in other co-sponsored programs will pay a portion of fees to IU and the majority directly to those institutions (Arcadia, CYA, University of Iowa, University of Minnesota, etc).

Indiana University Refund Policy

Nonrefundable prepayment(s): The prepayments paid for any IU program will NOT be refunded under any circumstances.

IU-Administered Programs

1) *Withdrawal before the program begins:* If you withdraw from the program after you have paid fees but before the program begins,

Overseas Study will refund all of the fees paid to IU **except the nonrefundable prepayment(s) and any other fees that are non-recoverable at the time of withdrawal. Do not cancel or change your registration.**

2) *Withdrawal after the program begins:* If you withdraw from the program after it begins, you must send a formal statement to Overseas Study that indicates the last day you attended classes and explains the arrangements you have made with the on-site administration for finalizing participation. Overseas Study will consider a partial refund of fees only: 1) if you become seriously ill or 2) if an emergency requires you to return to the U.S. In these cases, the amount of the refund will be determined individually on the basis of costs recoverable by Overseas Study at the time of withdrawal. **Do not cancel or change your registration.**

3) *Program cancellation:* In the unlikely event that IU cancels a program, Overseas Study will determine refunds based on each individual case. Factors include the timing of the cancellation, number of students affected, housing situation, negotiation of recoverable housing costs and other program-related fees. The amount of credit already completed and the opportunities for students to complete courses through alternative arrangements will also be considered.

IU Co-sponsored Programs: The non-refundable prepayment and IU Services Fee are NOT refundable under any circumstances. Each co-sponsoring agency sets its own refund policies regarding fees paid to them. A refund of any co-sponsored program fees collected by Indiana University will be subject to the refund policy of the sponsoring agency. Please see program handbooks for details.

ON-SITE PROGRAM COSTS

The Fee Sheet provides estimates of the money you will need abroad for rent, meals, personal expenses, textbooks, vacation travel, etc. The figures are based on reports of students currently abroad and reflect the differences in their spending habits.

TAX DOCUMENTATION

While IU and other U.S. institutions of higher education will issue 1098-T forms to verify qualified educational expenses, many of the organizations that offer co-sponsored programs are precluded by federal law from doing so. However, a portion of the fees paid to those organizations may be tax deductible. We recommend that you consult with your tax advisor for the appropriate tax treatment. Specific documentation of program expenses will be issued by the co-sponsoring organizations, upon request.

FINANCIAL AID

March 1 is the IUB priority deadline to submit a FAFSA to be considered for most financial aid, but students have until June 30 to apply. You should apply early so that you can receive your aid package in a timely manner. You must have a valid 2008-09 FAFSA to receive summer 2009 aid. Private loans and/or parent PLUS loans are the primary sources of financial assistance for summer programs. To apply for a private student loan or parent PLUS loan, you must file a separate application. Please see the directions for applying for summer aid at www.indiana.edu/~sfa/applying/summer.html. Once you are accepted to a program, Overseas Study will automatically send specific program budgets to the appropriate IU financial aid office and your financial aid will be repackaged accordingly.

Students must be enrolled in a total of 6 credit hours during the summer time to be eligible for financial aid. This enrollment can cross both summer sessions.

Co-Sponsored Programs

Most IU financial aid (except performance scholarships, guaranteed tuition certificates, faculty/ staff courtesies, SSACI Indiana Higher Education awards, 21st Century Scholarships, O'Bannon/Honors grants, assistance to children of disabled veterans, fee remissions) may be applied to summer programs co-sponsored by IU.

Students should verify the transferability of specific scholarships with their home campus financial aid office.

Administered Programs

With the exception of work-study and music performance-based scholarships, most types of financial aid may be applied to IU-administered summer programs.

Non-IUB Students

In order for a student to use loans, scholarships or grants awarded by or through a non-IUB campus for an IU Overseas Study program, a **consortium agreement** must be initiated by the financial aid office on the home campus. This written agreement ascertains critical information about the program (dates, costs, fees, enrollment verification, etc.) so that you can continue to receive financial aid from your home campus. If you are from another campus and have been accepted to an IU program, you should make an appointment as soon as possible with your campus' financial aid officer to ensure timely processing of this consortium agreement. Delays in finalizing this agreement will result in delays getting access to your loan, grant, and scholarship money. Having it sent directly to Overseas Study will ensure that it is processed by the IUB Office of Student Financial Assistance before being returned to your campus' financial aid officer.

Overseas Study Scholarships

Scholarships from the Office of Overseas Study are awarded primarily on the basis of financial need, but academic merit is also a consideration. The awards appear as credits on your home campus Bursar account. These scholarships may not be applied to the nonrefundable prepayment.

Students interested in these scholarships must apply for them online when they apply to the program and include their OneStart financial aid report as part of the application. Overseas Study relies on the official assessment of financial need conducted by the financial aid office.

Applying Aid to Program Fees

Any IU financial aid transferrable to the program—grants, scholarships and loans—will be reflected as credits on the invoices you receive from the Bursar. Arrange to have the refunds directly deposited into your checking account (see http://bursar.indiana.edu/direct_deposit.php) where the funds can be accessed abroad via ATM. If direct deposit

is not an option for you, have the check mailed to a person in the U.S. who will deposit it for you. IUB students should use OneStart (<http://onestart.iu.edu>) to supply the appropriate address.

If you are from another IU campus, transferrable grants, scholarships and loans from other campuses will be refunded to you in a refund check and then it is your responsibility to use the funds to pay the program fees and expenses.

Refund checks are disbursed from the Bursar in advance of the academic period (Summer Session I or Summer Session II). Federal Aid can be disbursed 10 days prior to start of the period; private loan disbursement dates are determined by lenders and are normally 45, 30 or 10 days prior to start of the period. Inquire to the financial aid office regarding disbursement of your own aid. For IUB students Stafford Loan money will be given in two disbursements.

Graduating seniors with Perkins Loans

Graduating seniors with Perkins Loans (not Stafford Loans) must contact the Student Loan Administration (1-800-458-8756) for instructions regarding loan repayment schedules and methods. Perkins Loans repayment begins nine months after your last registration at IU in which you have at least half-time status, not nine months after your official graduation date. The repayment schedule will not recognize the fact that you were still in classes abroad later than the end of the IU semester.

The repayment clock starts ticking in the last month of the IU session in which you are at least a half-time student. You must take 6 credit hours during a summer session to maintain half-time status.

MANAGING YOUR MONEY



Manage your money through a combination of the following:

1) **Cirrus or Plus debit card and 4-digit PIN** permits you to withdraw money directly from your U.S. checking account. This option is fast, convenient, and offers the best rate of exchange. Use your card at least once before you leave the U.S., and find out your bank's overseas ATM fees as well as limits on withdrawals. ATMs are plentiful throughout most areas of the world, but students going to non-traditional study abroad destinations should check a reliable guide book for more information.

2) **Major credit card and a 4-digit PIN** permits a cash advance on your credit card. This is a fast and simple option, but it involves a fee, and interest is charged. VISA, MasterCard and American Express are widely recognized throughout the world, but some regions favor one over the others. Check an up-to-date guidebook to find out which card is most recognized in your host country.

You may want to investigate whether special services for travelers are available through your credit card of choice. For example, American Express card holders are permitted to write and cash checks on their U.S. bank accounts at AmEx offices worldwide. Bring your U.S. check book and plenty of checks for this option.

If planning to use ATM, debit or credit cards, be sure to check with your bank(s) to confirm that you can do so in the country or countries in which you will be traveling. (Some banks blocked all transactions in Spain this past year due to increased incidents of fraud.)

3) **Traveler's checks.** You may want to bring \$500 for initial expenses, traveling and as a fall-back. Travelers checks can be replaced if lost or stolen, so there may be greater security in carrying some funds in travelers checks. Cashing them may require going to a bank, however, and this may be difficult in some locations.

4) **Bank checks, personal checks, or scholarship checks** should be avoided. They must be sent by registered or insured mail and can take two to four weeks to clear before you have access to the cash. Instead have the sums deposited in your U.S. bank account and withdraw the funds with a debit card.

Be prepared in case of loss or theft of financial resources. Keep important information such as check serial numbers and credit card phone numbers separate from original documents.

Be aware of the 1% International Assessment Fee. It will be added to any credit card transaction with a foreign merchant, whether originally made in U.S. dollars or converted from a foreign currency.

E-MAIL

You will have e-mail access abroad. It is important that you maintain regular e-mail contact at your IU e-mail address. Students who want to use GMail or other e-mail services should have their IU e-mail

messages forwarded to their preferred account.

IU has instituted Webmail, a Web-based version of Pine, which is easy to access overseas. It is available at <https://webmail.iu.edu>.

In case you encounter firewalls, filters, slow service or other problems that might hinder using Webmail, you may also want to take instructions for telnetting or having IU e-mail forwarded to another address. The IU Knowledge Base (www.kb.iu.edu) explains Webmail as well as forwarding and telnetting.

IU LIBRARY SERVICES

Online IU Library resources, including the IU catalog, library instruction pages and journal indexes with full-text articles, are available to all IU students via the Web at www.libraries.iub.edu.

INTERNATIONAL STUDENT IDENTITY CARD

You can often get student discounts while studying abroad or traveling (e.g. hostel accommodations, museum entrances, theater tickets) with your own IU student identification card or a student identification card issued by your local host institution. Other international ID cards such as **ISIC** and **iNext** will also garner discounts and other benefits. Depending on your program, one of these might be included in your study abroad fee, but if not, you may get one of these cards on your own.

The International Student Identity Card (ISIC) can provide discounts on international and local transportation, accommodations, and admissions to museums, theaters, historical sites, etc. For more information see the STA Web site (www.statravel.com).

The iNext card can make you eligible for travel, accommodation, entertainment, and cultural discounts worldwide. Cards include both health and travel insurance coverage — accident, sickness, hospital, transport, repatriation, baggage, and document replacement benefits. For more information see the iNext Web site (www.inext.com).

TELEPHONING

On most programs students find that having a cell phone is a convenient way to stay in touch locally, and some program sites now require every student to have a cell phone to facilitate communication. Many of the newer U.S. cell phones can accommodate a SIM card that you would purchase from a country abroad. You should contact your cell phone service provider to inquire if that would be an option, although it may be more costly than purchasing a pay-as-you-go cell phone abroad. Program providers very often provide detailed information about cell phone options.

Connection, maintenance and surcharge fees often apply to cell phones being used internationally – even to countries within the same world area – and the charge for minutes can vary significantly from provider to provider and vary based on the registration location of the SIM card. Check these details carefully before locking into a costly service.

All major U.S. carriers issue international calling cards that permit you to bill calls to a charge card or a U.S. telephone number. Calling cards work from public phones and cell phones. IU now offers a prepaid calling plan. For more information see this Web site: www.iu.edu/~longdist. Most students, however, rely on pre-paid phone cards purchased while abroad.

Some students stay in touch with friend and family via Internet services such as Vonage (www.vonage.com) or Skype (www.skype.com). Note that these require computers and high-speed Internet connections which may not be available at all sites abroad.

TRAVEL RESOURCES

Should you plan to travel around from your program site on weekends and breaks, plan ahead by bringing travel guidebooks for those destinations. Also, prepare and bring a list of useful travel Web sites. These may include sites for cheap hotels and youth hostels as well as discount airlines such as Ryan Air, Easy Jet and Virgin Express.

Summer Academic Policies

While abroad, you must adhere to most of the same IU academic policies and regulations that you are subject to on your home campus.

You must also follow these academic regulations specific to Overseas Study programs (a complete listing can be found at www.indiana.edu/~overseas/policies/policies.shtml).

FULL-TIME STUDENT STATUS

Only full-time students may participate in an IU overseas study program. Full-time status abroad is defined as follows:

Completing the minimum required course load as stipulated in your program handbook.

If you drop below the minimum course load, you will receive an F grade for the number of credit hours you lack.

Check your program handbook for additional information.

DROPPING A CLASS

Each program site has a deadline for dropping courses. Always check with Overseas Study before dropping a course, particularly if it puts you below the minimum-required course load since this is not permitted.

WITHDRAWAL FROM THE PROGRAM

No student should withdraw from a program without first consulting Overseas Study (overseas@indiana.edu) and the co-sponsoring organization or administrator of your program.

If you do decide to withdraw from a program, it is your responsibility to send a formal statement to the Office of Overseas Study (overseas@

indiana.edu), outlining the reason for your withdrawal, stating the last day that you attended classes, and explaining whatever arrangements you have made with the on-site administration for finalizing your participation. If you are abroad through a co-sponsoring agency, it is your responsibility to inform that agency of your decision.

Based on your reasons and the date of your withdrawal, OVST will consult the on-site staff and/or the co-sponsoring agency before determining whether you are a candidate for a W on your record or F for each course in which you were enrolled. **Do not cancel or change your registration.** Await instructions from Overseas Study regarding your registration situation. Should you remain in the host city, you will not have the privilege of program services and staff support.

CREDITS AND GRADES

At the conclusion of the program, the program administration will report host institution course titles and grades, with compatible equivalents in the IU system if they have been pre-approved, to Overseas Study for review and approval. Overseas Study will establish temporary undistributed course numbers for courses that have not been pre-approved or have not been evaluated by the department and forward your record to the Bloomington Registrar for entry onto your transcript. After your return you can finalize any unresolved course issues, and a correction will be made at a later date to your transcript. OneStart will show your overseas courses a few weeks after they have been submitted to the Registrar, but you should not expect grades for at least two months after the end of the program.

You should disregard the IU grade slip that arrives by e-mail at the end of each semester. The “NR” (not reported) designation means your grades will be recorded at the end of the period abroad. The designation “NY” will appear on your transcript once your grades have been recorded with the original program title, but it will not affect your credits or GPA. The Overseas Study course/program title, with the indication of NY, will remain on your IU transcript.

All program credits and grades are direct Indiana University credit, not transfer credit. Consequently, grades are included in your cumulative GPA and, for most purposes, credits are treated as if they were taken in residence at IU.

Pass/Fail

Students must take all courses for a grade that will be factored into your IU GPA. P/F is not an option on IU summer programs.

Grade inquiries/ petitions

After departure from a program site, should students have questions about how a final grade was achieved they may submit an inquiry. Inquiries should be directed either to the co-sponsoring agency or Overseas Study.

The co-sponsoring agency, host university and/or Overseas Study will seek feedback from the faculty member of record and verify that grading procedures that are considered the norm for that particular institution, country and/or program were followed.

Overseas Study recognizes the professors as the primary authorities in matters of grading. Overseas Study will NOT adjust grades; only corrections for calculation or recording errors will result in a grade change.

Should students believe that there has been professorial misconduct, they should file a formal petition. Evidence about such misconduct must be provided to support such petitions, not hearsay, subjective impressions, or remarks of a personal nature. Dissatisfaction with a grade, based on the student perspective of his or her own performance, will not constitute acceptable grounds for an appeal.

Inquiry/Petition Process

- To file an inquiry/petition in connection with a course from a co-sponsored program, the student must follow the specific procedures of the co-sponsoring agency (e.g., IES, CIEE), within the agency's specified time lines.
- To file an inquiry/petition in connection with a course from an IU-administered faculty led program, the student must write directly to the professor and send a copy of the statement to the Office of Overseas Study.
- To file an inquiry/petition in connection with a course from any other IU-administered program, the student must send a formal statement and any supporting documents directly to the Office of Overseas Study.

- Inquiries must be filed within 2 months of student notification of the final grade. Review/investigation may take up to 2 months to complete.

Appealing the Outcome of a Petition

- Within thirty (30) calendar days of the date of the Office of Overseas Study's response to a petition, a student may file an appeal.

- The appeal must be submitted in writing to the Office of Overseas Study and should include ample documentation or evidence.

- The appeal is forwarded to members of the Overseas Study Advisory Council's Appeals Committee along with all relevant correspondence and documentation collected by the Office of Overseas Study in investigating the initial petition.

- The Appeals Committee convenes (in person or by means of virtual technologies), and may uphold the decision of the initial petition or determine an alternate outcome. Alternate outcomes may vary, depending upon focus of the petition and actions permissible within the purview of the Office of Overseas Study. Appeals Committee decisions are final and become effective when the Committee issues its decision.

- The Appeals Committee issues a written decision within seven (7) calendar days after convening. The decision sets out the committee's conclusions and the findings of fact and reasoning supporting those conclusions. The presiding officer of the Committee sends the decision to the student, with a copy to the Associate Vice President for Overseas Study.

SENIOR RESIDENCY REQUIREMENT

Credit earned on an IU overseas study program satisfies the senior residency requirement **on your home campus**. However, in some cases the courses taken abroad do not satisfy the major department's additional residency requirement; some IUB departments require their majors and minors to take a minimum number of credits in residence on the Bloomington campus. Refer to your school's bulletin for details.

INCOMPLETES

All course work must be completed and submitted by the end of the term and prior to your departure from the host country. No

incomplete grades are permitted for overseas courses. **Unfinished course work will result in a grade of F for the course.** Only documented illness is considered a legitimate excuse for missing a final examination.

ACADEMIC INTEGRITY

All students must respect and abide by the academic regulations of both IU, any co-sponsoring agency and the local host institution(s). Any acts of academic misconduct, including cheating, fabrication, plagiarism, interference, violation of course rules, or facilitating academic dishonesty, will be adjudicated by local academic officials and then be referred to the judicial process on the student's home campus.

PERSONAL CONDUCT

All students must respect and abide by the laws and customs of the host country, the IU Code of Student Rights, Responsibilities, and Conduct (<http://dsa.indiana.edu/Code/>) and any rules and regulations for student conduct made or adopted by IU, its employees, agents, consortium partners, and partner institutions abroad, from the published official program arrival date through the official program completion date, including but not limited to host institution rules and regulations for student conduct designed to safeguard health, well-being, and safety.

GRADUATION

If you plan to graduate at the end of the term abroad, file an application for graduation prior to leaving your home campus. For most summer programs your grades will not arrive in time for you to be included on the graduation list for August. Notify the Office of Overseas Study of your anticipated graduation date. You should also notify the program office abroad at the time your program begins that you intend to graduate at the end of the term. Check with Overseas Study after your return to confirm that your courses and grades are in order.

Legal & Safety Issues

LEGAL RESPONSIBILITIES

By your signature on the Agreement and Release form, you have agreed 1) to respect the laws and customs of the host country, the Indiana University Code of Student Rights, Responsibilities and Conduct (<http://dsa.indiana.edu/Code/>) and all other reasonable standards of conduct promulgated by IU, its agents and consortium partners, and 2) to participate fully in the academic program by attending classes, remaining at the host institution for the full length of the program and completing examinations. You have acknowledged that if the program staff, with the concurrence of the Associate Vice President for Overseas Study, determines that your conduct is detrimental to the best interests of the program or of Indiana University, your participation in the program may be terminated.

The host institution has primary responsibility for discipline in connection with violations of its regulations. Although host institution officials may consult with Indiana University concerning student misconduct, final disposition rests with the host institution and in extreme cases may also become a matter of concern to the host government. For example, student demonstrations that start out on a peaceful basis can rapidly escalate into confrontations with the police.

In criminal matters (which may be defined differently outside the U.S.) neither IU nor U.S. consular officials can intercede effectively on your behalf. In some countries the burden of proof rests with the defense and not with the prosecution.

Working Overseas

Do not count on earning any significant portion of your expenses by working while you are overseas. In most countries, student status does not grant the legal authorization to work, although you may find temporary employment (paid “off the books”) babysitting, waiting tables, or teaching English.

Illegal Drugs

Avoid illegal drugs. Drugs can impair your judgment in situations that require increased awareness. In addition, penalties abroad can be very severe if you violate local drug laws. Remember that you will not be eligible for U.S. legal protection, and you will be held to the laws of the country where you are living.

HEALTH AND SAFETY ABROAD

Indiana University will work to protect your health and safety overseas, but you must take responsibility for the results of your decisions, choices and behavior. Before the program, read carefully and consider the information given to you by the Office of Overseas Study regarding your health and any special needs; and together with your family, review the Overseas Study safety and responsibility guidelines (Appendix B or www.indiana.edu/~overseas/). Please also review the Health/Safety/Security checklist: www.indiana.edu/~overseas/HSS_Checklist.doc. You are also encouraged to consult the State Department Consular Information Sheets and Travel Warnings at <http://travel.state.gov/travel/warnings.html> and the Centers for Disease Control Web site at www.cdc.gov/. While IU can provide information about health and safety issues, we cannot eliminate all risks from a study abroad environment or ensure that U.S. standards of due process will be applied in legal proceedings outside this country.

Please be especially alert to the following aspects of living abroad, which may not at first appear to you as safety or health issues:

Alcohol

One of the best ways to protect yourself abroad is to avoid excessive drinking. Although alcohol may be more accessible at your program site than in the U.S., if you drink alcohol at all, do so in moderation. Not only may inebriation be culturally offensive, more importantly, it can impair your judgment in critical moments when you most need to be alert (e.g., driving, finding your way home late at night, socializing with strangers, etc.).

Hazardous Activities

Students abroad sometimes participate in new activities in which they are not well-practiced or proficient. Be cautious if you are attempting any activity that has an element of danger or risk, particularly if you are far from assistance. These activities can include but are not limited to rock climbing, cliff jumping, snorkeling, bungee jumping, skydiving and skiing.

Many insurance companies will not cover accidents that occur during engagement in sports or activities deemed to be dangerous, including those listed above. For more information about insurance exclusions, participants on IU-administered programs should see Appendix A. Participants on co-sponsored programs should contact their co-sponsoring agency. Extra insurance or special riders can often be purchased.

Emotional Health

You are likely to experience some form of culture shock during your time abroad, but this should not be confused with a real emotional crisis. If you feel withdrawn or detached and cannot cope with your environment, ask the program director on site for guidance and/or a recommendation for a skilled health care provider.

If your problem involves an eating disorder, share your burden with someone before you become seriously weakened.

Any medication that you take for a mental health condition should be continued during your time abroad since an interruption in medication can produce serious consequences.

Public Disturbances

Keep a low profile during political events abroad that may be anti-American in nature. At such times, avoid places that attract Americans and dress to fit in with the local culture. Be wary about unattended packages or backpacks in public places like subways, trains and buses and report such unclaimed objects to a local authority. In the event of public disturbances abroad—including violent demonstrations, terrorist acts and natural disasters—get in touch with your program staff to report on your own situation and to find out how the event may impact you as well as others around you. Also contact your friends and family, if possible, since they may hear about the disturbances on the news and will be concerned for your safety.

Sexual Harassment

If you feel you may be the victim of sexual harassment, consult the program administration immediately. They can help you sort out the difference between unacceptable harassment and culturally acceptable behavior which is nonetheless uncomfortable for you. In the case of sexual harassment, you may need to file a report at the local police station with the assistance of the program administrator on-site.

Dating and Sexual Behavior

A survey on dating and sexual behavior while abroad was conducted of IU study abroad returnees. Although each person will make individual choices regarding relationships while abroad, knowing the experiences of some of your peers might provide some useful insights.

In terms of whom students date, they report dating more host nationals than program participants, and men seem to be involved in a greater number of relationships than women. Students also reported that sexual norms differed from the United States. It is important to understand the norms of the country where you will be studying. You can learn about these through various sources: books, guidebooks to some extent, discussions with host nationals, and observing the behavior of others. Many students reported that their relationships abroad gave them access to a greater understanding of the culture in which they lived. Others reported that by not engaging in serious relationships they were able to gain more since they could focus on other activities. Consider all these issues if you plan on being involved in a relationship, sexual or otherwise, while studying abroad.

The survey also indicates that the patterns students form while at IU in terms of (a) being sexually active or not, and (b) using methods of pregnancy prevention and STD protection, largely carry over when they study abroad. If you anticipate being sexually active while abroad, consider bringing a supply of the pregnancy and STD prevention protection you currently use.

PERSONAL SAFETY

When traveling abroad American visitors are generally safe and are not singled out or targeted based on their nationality, but rather for looking like a tourist. Americans tend not to experience crime in any large numbers. This does not mean that American students abroad are immune from crime. Most of the crimes committed against American tourists and visitors fall in the category of petty theft, such as pickpocketing and purse snatching.

General advice for safeguarding valuables is as follows:

•**While on Foot:** Be cognizant of your surroundings. Know where you need to go and walk with a purpose. Do not give the impression that you are off balance in your walking style or appear to be lost or wandering. There is evidence that criminals will observe these vulnerabilities and target these types of individuals. Also, do not walk close to the street or too close to the buildings. Whenever possible, walk against the traffic.

•**Public Transportation:** Be attentive to your surroundings and keep control of your personal items. While waiting in line, keep your luggage close to your person, or put the luggage straps through your arm or one of your legs to keep control of your personal belongings.

Recently the U.S. Department of State has reported a sharp increase in drug-spiking crimes. Motives include theft or robbery, kidnapping, extortion, sexual assaults, and even amusement. There are reportedly over 60 different drugs recognized as “spiking” agents. Many of them are cheap and readily available. These drugs, for the most part, are odorless, tasteless, and colorless, and most will leave the body before 72 hours of ingestion.

The following steps can help to avoid becoming a victim of a spiked drink by drugs and/or alcohol:

- Try not to go out alone. If possible, go to clubs, parties, and so on with a group of friends and plan to leave together.
- Before going out, bring a cell phone and make sure it is fully charged.
- Never accept a drink from a stranger.
- Never leave your drink unattended.

- If a drink looks or tastes different or has been moved or topped off, do not drink it.
- If an individual begins to feel sick, woozy, or intoxicated, they should tell a group member/friend or someone behind the bar, go somewhere safe, and call for help if needed. If someone collapses or becomes unconscious immediately call an ambulance, advise management of the establishment, and do not leave the friend alone.
- If sent to the hospital, tell the staff of the suspicion so they can run the proper tests.
- Do not think only alcoholic drinks are spiked; food, soft drinks, and cigarettes can be spiked as well.

TRAVEL SAFETY

Air travel

Security measures at airport facilities and on aircrafts will require that you take additional precautions when flying. You should be prepared to comply with multiple document checks, baggage searches, and inquiries. Be patient — these steps are being taken for your protection.

Packing: Examine everything that you normally pack in your suitcase and evaluate whether an object could be scrutinized by airport security. (This includes items found in manicure kits, etc.) Consider removing anything that could be perceived as threatening, or may raise suspicion at a security screening checkpoint. No knives of any size will be accepted. Avoid over-packing so that carry-on luggage and checked suitcases can be opened and closed with ease.

Airport etiquette: Arrive at the airport early (at least two to three hours before scheduled departure). Be sure to have your ticket, paperwork and passport available. Be prepared to demonstrate the operation of electronic equipment such as laptops, cell phones, etc.

In transit: Maintain your sense of awareness and keep your possessions with you at all times.

Upon arrival: Have your luggage receipts available for verification when retrieving luggage.

Car travel

Everyday traffic accidents are the main cause of injury to students traveling abroad. The road-safety standards and risks for Western Europe are similar to those in the U.S., but the more adventuresome a destination you choose, the more primitive the roads, automobiles, trucks, buses, emergency medical resources, safety equipment, and licensing standards inevitably become. In developing countries you may be exposed to narrow, winding roads with no guardrails on hairpin turns, poorly maintained vehicles, and dangerously overcrowded buses. Even in developed countries drivers may be more aggressive than in the U.S., and speeding and passing may be more common.

- Keep track of local holidays that increase traffic and exercise the same caution you would on a holiday weekend in the U.S.
- Do not ride in a car without wearing a seat belt.
- Demand that taxi and bus drivers drive safely. “Slow down,” “Stop,” and “Let me out,” are three of the most powerful phrases you can learn.
- Do not hitchhike.

The Association for Safe International Road Travel (www.asirt.org) offers statistics, tips and articles about road safety around the world.

Pedestrian travel

- Avoid crowded areas where you are most likely to be robbed: crowded bus stations, market places, festivals. Don't use narrow alleys or poorly-lit streets.
- Avoid traveling alone at night.
- Beware of pickpockets. They often have an accomplice who will jostle you, ask for directions or the time, point to something spilled on your clothing, or distract you by causing a disturbance. Beware of groups of vagrant children who create a distraction while picking your pocket.
- Try to seem purposeful while you move about. Even if you are lost, act as if you know what you are doing.

- Pay extra attention to traffic signals when traveling by foot, especially in crowded areas as drivers many not consider pedestrians to have the right-of-way.

Hotel stays

Keep your hotel door locked at all times. Meet visitors in the lobby. Leave valuables at the front desk.

- Be aware of your surroundings. Take note of exits and stairways for use in case of emergencies.

Adjustment and Cultural Differences

PERSONAL ADJUSTMENT

Part of your success abroad will depend on how well you have prepared the logistics covered earlier in this handbook, but even more depends on how you prepare yourself for cultural adjustments and personal growth abroad.

American Identity

Before you can understand another culture, you should understand your own. What does it mean to be American? What characteristics, values and attitudes define American culture? What generalizations can you make about American attitudes towards education, gender, family, money, politics, race, relationships, religion, success, time, work? How do American values affect your attitudes toward others, your friendship patterns, your work habits, the way you spend your time and money? How do Americans measure success in life? What role does tradition play in our culture? A clear understanding of what is characteristically American (and its many variations) will give you a better chance of appreciating similarities and differences in another culture.

How flexible are you? Once you have identified your American values, patterns and habits, think about the strategies that will help you adjust to different ways of dating, dressing, eating, shopping, banking, relating to professors and studying.

Learn about the U.S.

Every student abroad is inevitably put in the position of having to explain (or even defend) the home country's political or economic system or its stance on global issues. If you begin now to keep abreast of the U.S. role in global activities, you will be more articulate when you are questioned about U.S. policies and reactions to world issues. In addition, students often report that they wish they had brushed up on such basics as how a bill becomes a law in the U.S. or the composition of the European Union before going abroad.

Remember, however, that you probably don't want to get into a hostile debate with questioners or automatically defend everything that is American. What are some strategies for deflecting potentially hostile questions so that they lead to conversations in which everybody listens and everyone learns?

Learn about the host country

Learn as much as possible about the country to which you are traveling, since understanding the culture will facilitate your adjustment to living there. How do you plan to inform yourself about the host country before arrival? Taking courses is one method, but you can also independently explore histories, periodicals, novels, travel books, videos and tapes that inform you about the differences in daily life you will encounter overseas.

Your expectations

Take a personal inventory of your expectations. What do you hope to get out of the experience overseas? Do you have any hidden or unspoken expectations? Identify your goals—linguistic, academic, career. How are you going to achieve them? How will you track your personal growth during this experience? Outlining your goals now and then keeping a journal abroad will help you map both your inner and outer journeys. Indeed, daily writing, which attempts to interpret the cross-cultural meanings of your experiences, may be your most powerful learning tool.

Your appearance

Carefully consider how you will dress. American students often comment that their clothing gives them away instantly as foreigners and can make them more vulnerable to derogatory remarks and as potential targets for petty thefts. While you shouldn't expect to buy a new wardrobe while abroad, you may want to plan to wear items of your own clothing that fit in better with the local culture. You'll discover that shorts, halters and skimpy tops are mainly worn near seaside towns, rarely in urban centers except by tourists. You'll also discover that casual lounging clothes—including oversized t-shirts with humorous logos and flannel pants that are very common on college campuses—are not worn in big cities abroad or at urban universities. And before you don what many cultures might interpret as 'revealing' clothing (e.g., low-rider jeans, exposed midriffs, plunging necklines,

exposed underwear) observe what native citizens who are your age in that country are wearing. You may also discover that flip flops and sneakers are not necessarily the norm for footwear outside of the U.S., at least not for all occasions. Part of the acculturation process is trying to blend in so that you minimize your role as an outsider. Be prepared to be as flexible about your clothing as you are about other aspects of your behavior.

CULTURAL DIFFERENCES

You will adjust in many small ways over a period of time to the new culture, even though the familiar term “Culture Shock,” leads you to expect a jolting and immediate clash of values.

While there are many differences between the U.S. and your host country to which you will have to adjust, the following are particularly significant. You can access additional information at www.indiana.edu/~overseas/basics/life/diversity.shtml.

Gender Roles

Both male and female students abroad will discover that growing up in the U.S. has prepared them for different roles in society than the ones their contemporaries in other countries expect. Many events in recent decades have heightened U.S. awareness of gender stereotypes, sexism, and the limitations of traditional male-female roles. However, it may not be politic to suggest to your host country friends that U.S. patterns are appropriate for their culture. Instead, look at gender difference in the host culture from its historical and sociological perspective. Since you will be viewed according to the gender expectations of the host culture, you may feel uncomfortable at times. This is particularly true for female students who may find themselves the targets of unwanted attention.

Sexual Orientation

Just as traditional gender roles have been questioned in the U.S., we also have had extensive dialogue regarding sexual orientation. It should come as no surprise that distinct cultures approach the question of sexual orientation differently. A bibliography of international GLBT issues is available at www.indiana.edu/~overseas/lesbigay/. Feel free to approach Overseas Study staff here

and the program staff abroad with questions regarding the situation in your host country.

Different Abilities

The passage of legislation such as the Individuals with Disabilities Education Act and the Americans with Disabilities Act has spurred schools in the U.S. to accommodate students with varying abilities. Other countries are not bound by U.S. legislation, of course, and physical facilities and academic resources vary significantly from one overseas site to another.

Overseas Study endeavors to provide reasonable accommodation for students with documented disability conditions (e.g., physical, learning, etc.), but only if you disclose your needs to us well before the program begins. If you are currently receiving disability-related accommodations at IU or anticipate needing them at your program site, send Overseas Study documentation that confirms the disability, information about the accommodation currently provided, and details about accommodation requested abroad. Overseas Study will then be in a position to work with you, Disability Services for Students and other relevant offices to seek appropriate responses for your needs.

Religion

Few countries have the religious diversity and pluralism that you find in the U.S. and few have such a strong tradition of separation of church and state. As a result, you may be struck by the number of public holidays that are based on a religious calendar and the extent of public prayer and public religious ceremonies. You will have to probe to understand the relationship between the external, ritual manifestations of religion and individual beliefs or the role of religion as a political element or an active social force.

If you wish to be affiliated with a religious community abroad, check with your local place of worship for contacts or discuss your interests with program staff overseas. Former students may also be able to advise you regarding your options. Some resource information is available at: www.indiana.edu/~overseas/basics/life/religion.shtml

Ethnicity

U.S. citizens often identify strongly with their family's cultural and ethnic heritage and refer to themselves as Asian-American,

Italian-American, African-American, or Hispanic-American. In other countries such ethnic differences are often overlooked, and U.S. students report that for the first time they have been identified (and have identified themselves) as simply “American.” Students may find that physical features that distinguish them from the host population may result in stares, comments or overt prejudice. Consult the program administration regarding these matters, particularly if there are certain areas to avoid and steps to take to minimize negative interactions.

CULTURE SHOCK

“Culture shock” is the term used to describe the disorientation that every student experiences to some degree when spending an extended period in a new culture. The common symptoms include homesickness, boredom, withdrawing from the culture by spending excessive amounts of time alone or with other Americans, excessive sleeping, compulsive eating, irritability, stereotyping of or hostility toward host country nationals, weepiness or even some psychosomatic illnesses. Although you will inevitably experience some degree of culture shock, you certainly won’t have all these symptoms. If you recognize what is happening, keep busy, and ask friends and the program office staff for help when you need it; culture shock will not last long.

During your period abroad, you may experience several normal stages of cultural adaptation. These include:

- 1) **Initial euphoria.** When you first arrive in the new culture, everything seems wonderful and exciting, and you are struck with how similar people around the world can be.
- 2) **Irritation and hostility.** Your focus changes from the similarities between cultures to the differences, and the differences become irritating and frustrating. Small problems loom as major catastrophes.
- 3) **Gradual adjustment.** The crisis of adjustment passes. The new culture seems more familiar and you move more confidently in it. You make friends. You learn to interpret some of the subtle cultural clues and cues.

4) **Adaptation and biculturalism.** You are able to function in two cultures with confidence. You are so well adapted to the new culture that returning to the U.S. will provoke a “reverse culture shock.”

There are several ways you can minimize the impact of culture shock:

- Learn as much as you can about your host country before you go.
- Keep an open mind. Combine the best of your host country’s culture and life with all the good things in American culture. This “best of both worlds” approach will help you get the most out of the full cultural immersion you experience.
- Be flexible. There will be many surprises, and the more open you are to that, the more exciting and wonderful your experience will be.
- Go out and do things to meet students—remember, in most cases you will be the “outsider” and will have to make the first move. Pay attention to wall posters and read a local newspaper to learn what is going on in the city (festivals, exhibits, concerts). Read signs at the university announcing lectures, films, student organization. Attend programs where you can meet students who share your interests. Visit local student hangouts—cafes, pubs, and movie theaters. Join a sports club; if you are active in church, take part in one of the local congregations.
- Look into local volunteer opportunities through a social service agency, a school or a church.

RE-ENTRY: REVERSE CULTURE SHOCK

Once you have adapted to life abroad, coming home will require readjustment to U.S. culture. You will have to integrate what you have learned abroad into your U.S. life. You will cope with reentry at various levels:

1. **Family:** You may be expected to fit back into your family but find it difficult to communicate effectively because they have not shared your international experiences. They may have difficulty adjusting to your new independence and changed values.

Strategies: Try to share your experience with your family (photos,

stories, etc.) and let them know how much you appreciate the chance they have given you to grow in new ways by studying and traveling overseas.

2. Friends: You and your friends may no longer be as close. Be sensitive about discussing your experience with them. You may also miss the new friends you made abroad.

Strategies: Ask and listen to what your friends experienced while you were away. Ask them to bring you up to date on local events. Try to do new things together to get the relationship on a new footing. Maintain contact with friends you met on your program.

3. School: You are likely to look at your home campus in a new light, and you may miss being part of a close-knit group of American students.

Strategies: Talk over your academic experience with your advisor, especially if you are considering new career goals. Make contacts with international students on your campus through the International Center. Contact the Overseas Study office and volunteer to talk to students who plan to study abroad. Seek out other students on campus who have studied overseas. Investigate the possibility of living in an international dormitory or take part in activities for international students.

4. Country: Aspects of the U.S. may no longer be entirely to your liking and you may have the sense that you no longer fit in. You will probably evaluate ideas and events in the context of the broader cultural perspective you acquired abroad.

Strategies: Recognize that we all tend to look past the shortcomings of our home culture when we are away, and to criticize it on the basis of changed perceptions when we return. Seek out others on your campus who are interested in international and intercultural matters. Keep up your interest through newspapers, literature, music, friends, etc.

5. Self: You have become accustomed to a level of activity and anticipation that your home and campus probably cannot match. It is natural to feel a little restless or a bit depressed for a while after your return.

Strategies: Recuperate from the physical journey. Think over the ways you have changed: Which of those do you like? What did you

learn about yourself? How have your family and friends reacted to the new you? Keep a journal so you can see your thoughts evolve. Talk with other returning students.

Publication on Cultural Learning

Maximizing Study Abroad: A Students' Guide to Strategies for Language and Culture Learning and Use (2nd Edition)

By R. Michael Paige, Andrew Cohen, Barbara Kappler, Julie C. Chi, & James P. Lassegard. 2006, 259 pp. \$12.00 + shipping

This book is aimed specifically at students who want to make the most of their study abroad experience. Its user-friendly design will help you identify and use a wide variety of language and culture learning strategies. It begins with three inventories designed to help you be more aware of how you currently learn language and culture. It will provide you with tools and creative activities that you can use to enhance your favored learning strategies and try out unfamiliar ones. You can use the guide as you prepare for study abroad, during the experience, and once you return.

The Center for Advanced Research on Language Acquisition (CARLA)

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APPENDIX A

HEALTH INSURANCE SUMMARY OF BENEFITS

Participants in IU-administered overseas study programs are enrolled in a group health insurance plan administered by HTH Worldwide Insurance. The primary accident and sickness policy is underwritten by Continental Assurance Company (CNA). Coverage within the U.S. (if you return briefly for a holiday, vacation, or family crisis) is limited to \$5,000, but when you are abroad during the period of the program, the policy provides coverage for up to \$200,000 for accident or illness anywhere worldwide. You must pay the physician or hospital at the time of treatment and then file a claim for reimbursement directly with HTH Worldwide.

Medical Benefits

The policy will pay 100% of the Eligible Medical Expenses (limited to the Reasonable Expenses) incurred within 52 weeks from the date of an accident or the commencement of a sickness, up to a maximum limit of \$200,000 per accident or sickness.

Eligible Expenses

1. Diagnosis and treatment by a Physician, surgeon, Registered Nurse, professional anesthetist or radiologist.
2. Hospital charges, which include charges for all general nursing services, are limited to Reasonable Expenses for semi-private accommodations. Intensive Care Facility charges are limited to Reasonable Expenses.
3. Laboratory, diagnostic and x-ray examinations.
4. Drugs and medicines for outpatient treatment which require a physician's written prescription, and which can only be dispensed by a licensed pharmacist, are payable up to 50%.
5. Rental or purchase of durable medical equipment, whichever is less.
6. Professional ambulance service to nearest hospital up to \$350 per accident or illness.
7. Treatment of nervous or mental disorders, drug or alcohol abuse to reasonable expense. No more than one such in-patient or out-patient occurrence.

8. Expenses incurred for treatment of specified therapies, including acupuncture and physiotherapy up to \$2,500 on an in-patient basis.
9. Therapeutic/elective termination of pregnancy up to \$500.
10. Expenses incurred for treatment of injuries sustained as a result of covered motor vehicle accident, benefits paid up to a maximum of \$25,000.
11. Treatment of sport-related accidents resulting from interscholastic, intercollegiate, intramural, club or professional sports, maximum benefits paid up to \$5,000.
12. Repairs to sound natural teeth required due to an injury, up to \$250 per tooth injury.

Expenses Not Covered

1. Diagnosis or treatment of congenital conditions.
2. Surgery for the correction or refractive error and services, eye examinations, eye glasses or contact lenses or hearing aids, except when medically necessary of the treatment of an injury.
3. Routine physical or health examination and preventative medicines.
4. Services and supplies not medically necessary for diagnosis or treatment, or not recommended by attending physician.
5. 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.
6. Treatment of weak or strained feet, acne, congenital anomalies, or sebaceous cyst.
7. Claims arising from the influence of alcohol or intoxicants, or the use of drugs except as prescribed by licensed physician.
8. Experimental or investigative supplies or services.
9. Out-patient physiotherapy or acupuncture.
10. Deviated nasal septum
11. Organ or tissue transplants
12. Birth control, including surgical procedures or devices.
13. Services related to the diagnosis or treatment of infertility.
14. Injury or sickness covered under any other insurance.
15. Self-inflicted injury while sane or insane, suicide, or any attempt there at.

- 16. Act of war, declared or undeclared; service in the Armed Forces of any country; riot, civil commotion, or acts of terrorism.
 - 17. Flying except as a fare paying passenger on a scheduled airline.
 - 18. Plastic or cosmetic surgery, unless directly related to an injury which necessitated medical treatment within 24 hours of the accident.
 - 19. Treatment for injuries arising from participation in professional sports, scuba diving, hang gliding, parachuting or bungee jumping.
 - 20. Expenses incurred in excess of reasonable expenses.
- *This is a simplified summary of policy coverage. For a complete description of all benefits and exclusions, contact HTH Insurance (<http://www.hthstudents.com/>).*

Medical Evacuation

The Company will pay, as a result of a covered injury or sickness, and upon the written certification of the attending physician, for air evacuation of the insured, including physician or nurse accompaniment, up to \$100,000. Evacuation may be to his/her natural country or to a hospital elsewhere. Any expenses in respect to Medical Evacuation require prior approval by HTH. Call one of the numbers listed below.

Repatriation

In event of the death of the covered person, the Company will pay for those expenses as may reasonably be incurred up to \$15,000 in connection with the preparation and transportation of the body to the person's place of residence in his/her home country. This benefit does not include the transportation of anyone accompanying the body, visitation or funeral expenses. Any expenses in respect to repatriation require prior approval by HTH.

Contacts for evacuation or repatriation For prior approval of and assistance with medical evacuation or repatriation, contact HTH at one of the numbers below.

From within the U.S.

1-800-257-4823

Outside U.S.

1-610-254-8771 (collect)

assist@hthworldwide.com

Reimbursement of Expenses

To file for reimbursement, send claim forms (available at each program site) and appropriate documentation from physician or hospital directly to:

HTH Worldwide Insurance Services
Attn: International Claims Department
One Radnor Corporate Center, Suite 100
Radnor, PA 19087 USA

Toll free: 1-866-281-1668

Outside U.S. (collect): 215-793-6925

Toll free fax: 610-293-3529

E-mail: hthclaims@hthworldwide.com

APPENDIX B

INDIANA UNIVERSITY SAFETY AND RESPONSIBILITY GUIDELINES

Because the health and safety of its study abroad participants are primary concerns at Indiana University, these guidelines have been developed to provide useful practical guidance to institutional representatives, student participants, and their parents/guardians/families. No set of guidelines can guarantee the health and safety needs of each individual involved in a study abroad program, but the following address issues of general concern and the responsibilities of all parties. It is not possible to account for all the inevitable variations in actual cases, so those involved must also rely upon their experience and thoughtful judgment while considering the unique circumstances of each situation.

A. Responsibilities of the Office of Overseas Study

The Office of Overseas Study has university-wide responsibility for all Indiana University study abroad programs, though that responsibility may be shared with other campuses (e.g., the Office of International Affairs at IUPUI and the Office of International Programs at IU South Bend) or professional schools (e.g., Kelley School of Business, School of Public and Environmental Affairs, School of Law, etc.). In the case of co-sponsored programs, this responsibility is delegated to other institutional providers (e.g., CIEE, IES, DIS), with Overseas Study in a consultative role.

IU study abroad programs are those which have been approved by the university-wide Overseas Study Advisory Council (OSAC), as required by Presidential directive. Study abroad initiatives which attempt to proceed without the approval of OSAC have no official status as IU programs and cannot advertise themselves as such. Independent initiatives risk being cancelled, and credit for their participants denied upon review.

The following responsibilities of the Office of Overseas Study apply only to approved IU programs abroad:

1. Conduct regular assessments of health and safety conditions for IU programs, including program-sponsored accommodation, events, excursions and other activities, prior to program. Monitor possible

changes in country conditions. Provide information about changes and advise participants and their parents/guardians/families as needed. Develop and maintain emergency preparedness and crisis response plans.

2. Provide guidelines for program directors and staff with respect to managing emergencies abroad.

3. Provide orientation meetings and materials to participants prior to departure for the program and on-site, which include appropriate information on health, legal, environmental, political, cultural, and religious conditions in the host country. In addition to dealing with health and safety issues, the orientation should address potential health and safety risks, and appropriate emergency response measures. Ask students to share this information with their parents/guardians/families so they can make informed decisions concerning preparation, participation, and behavior while on the program.

4. Consider health and safety issues in evaluating the appropriateness of an individual's participation in a study abroad program.

5. In the participant screening process, consider factors such as disciplinary history that may impact on the safety of the individual or the group.

6. Provide students with information on the role of and assistance provided by the on-site resident director or program coordinator.

7. Discuss with students, following their selection but prior to their participation in a study abroad program, individual health and disciplinary history issues that may impact on the safety of the individual or the group.

8. Provide health insurance (including emergency evacuation and repatriation) to participants or assure that participants receive information about how to obtain such coverage.

9. Direct on-site program staff to provide information for participants and their parents/guardians/families regarding available medical and support services, and to help participants obtain the services they may need.

10. 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.

11. Communicate applicable codes of conduct and the consequences of noncompliance to participants. Take appropriate action when participants are in violation.

12. In cases of serious health problems, injury, or other significant health and safety circumstances, maintain good communication among all program sponsors

13. Provide these guidelines to participants and their parents/guardians/families regarding when and where the responsibility of the IU Office of Overseas Study ends, and the aspects of participants' overseas experiences that are beyond the control of Overseas Study. In particular, Overseas Study generally:

a) *Cannot* guarantee or ensure the safety of participants or eliminate all risks from the study abroad environments;

b) *Cannot* monitor or control all of the daily personal decisions, choices, and activities of individual participants;

c) *Cannot* prevent participants from engaging in illegal, dangerous or unwise activities;

d) *Cannot* ensure that U.S. standards of due process apply in overseas legal proceedings or provide or pay for legal representation for participants;

e) *Cannot* ensure that home-country cultural values and norms will apply in the host country.

f) *Cannot* fully replicate home campus support services at overseas locations;

g) *Cannot* assume responsibility for the actions of persons not employed or otherwise engaged by Overseas Study, for events that are not part of the program, or that are beyond the control of Overseas Study and its subcontractors, or for situations that may arise due to the failure of a participant to disclose pertinent information.

B. Responsibilities of Participants

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

Participants should:

1. Participate fully in all orientations before departure and on-site, and read and carefully consider all information provided by Overseas Study that relates to safety and health conditions in host countries.
2. When applying for or accepting a place in a program, consider carefully their health and other personal circumstances, and assume responsibility for them after acceptance.
3. Make available to Overseas Study accurate and complete physical and mental health information and any other personal data that are necessary in planning for a safe and healthy study abroad experience.
4. Obtain and maintain supplementary health insurance coverage and liability insurance, if necessary, and abide by any conditions imposed by the carriers.
5. 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 on an ongoing basis.
6. Understand and comply with the terms of participation, codes of academic and ethical conduct, and emergency procedures of the program, and obey host country laws.
7. Once on-site, be aware of local conditions and customs that may present health or safety risks when making daily choices and decisions. Promptly express any health or safety concerns to the program staff or other appropriate individuals.
8. Become familiar with the procedures for obtaining health and law enforcement services in the host country.
9. Avoid substance abuse of all kinds.

10. Follow the program policies for keeping program staff informed of their whereabouts and well-being, especially when traveling away from the program site.
11. Behave in a manner that is respectful of the rights and well-being of others, and encourage others to behave in a similar manner.
12. Accept responsibility for their own decisions and actions.

C. Recommendations to Parents/Guardians/Families

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

When appropriate, parents/guardians/families should:

1. Through their student participants, obtain and carefully evaluate health and safety information related to the program, as provided by Overseas Study and other sources.
2. Be involved in the decision of the participant to enroll in a particular program.
3. Engage the participant in a thorough discussion of safety and behavior issues, insurance needs, and emergency procedures related to living abroad.
4. Be responsive to requests from Overseas Study for information regarding the participant.
5. Keep in touch with the participant.
6. Be aware that some information may most appropriately be provided by the participant rather than the program.

These guidelines are based on those recommended by the NAFSA Interorganizational Task Force on Safety and Responsibility in Study Abroad (May 2002), as approved by Indiana University's Overseas Study Advisory Council.

APPENDIX C

HIV/AIDS AND TRAVELER'S HEALTH

Description

AIDS is a serious disease, first recognized as a distinct syndrome in 1981. AIDS represents the late clinical stage of infection with human immunodeficiency virus (HIV), which progressively damages the immune system. Without an effective immune system, life-threatening infections and other noninfectious conditions related to failing immunity (such as certain cancers) eventually develop.

Occurrence

AIDS and HIV infection occur worldwide. The Joint United Nations Programme on HIV/AIDS estimates that, as of the end of 2005, nearly 40 million persons were living with HIV/AIDS worldwide. Although the most globally affected part of the world remains sub-Saharan Africa, in recent years, the steepest increases in HIV infection have occurred in Eastern Europe, Northern, Central, and East Asia. Many countries lack comprehensive surveillance systems, and despite improvements, the true number of cases is likely greater than officially reported, particularly in developing countries. Because HIV infection and AIDS are distributed globally, the risk for international travelers is determined less by geographic destination and more by behaviors that put them at risk for becoming infected, such as sexual and drug-using behaviors.

Risk for Travelers

The risk of HIV infection for international travelers is generally low. Factors to consider in assessing risk include the extent of direct contact with blood or other potentially infectious secretions and the extent of sexual contact with potentially infected persons. In addition, the blood supply in developing countries might not be adequately screened.

Prevention

No vaccine is available to prevent infection with HIV. Travelers should be advised that HIV infection is preventable. HIV can be transmitted through sexual intercourse and needle- or syringe-sharing; by medical use of blood, blood components, or organ or tissue trans-

plantation; through artificial insemination; and perinatally from an infected woman to her infant. HIV is not transmitted through casual contact; air, food, or water routes; contact with inanimate objects; or by mosquitoes or other arthropod vectors. The use of any public conveyance (e.g., an airplane, an automobile, a boat, a bus, or a train) by persons with AIDS or HIV infection does not pose a risk of infection for the crew members or other travelers.

Travelers should be advised that they are at risk if they—

- Have sexual contact (heterosexual or homosexual) with an infected person.
- Use or allow the use of contaminated, unsterilized syringes or needles for any injections or other procedures that pierce the skin, including acupuncture, use of illicit drugs, steroid or vitamin injections, medical or dental procedures, ear or body piercing, or tattooing.
- Use infected blood, blood components, or clotting factor concentrates. HIV infection by this route is rare in countries or cities where donated blood and plasma are screened for antibodies to HIV.

Travelers should be advised to avoid sexual encounters with persons who are infected with HIV or whose HIV infection status is unknown. Travelers should also be advised to avoid sexual activity with persons who are at high risk for HIV infection, such as intravenous drug users, commercial sex workers (both male and female), and other persons with multiple sexual partners. In countries with high rates of HIV infection, many persons without these risk factors may be infected and be unaware of their status.

Condoms, when used consistently and correctly, prevent transmission of HIV. Travelers who engage in vaginal, anal, or oral-genital sexual contact with a person who is HIV-infected or whose HIV status is unknown should use a latex condom. Persons who are sensitive to latex should use condoms made of polyurethane or other synthetic materials. Some areas may have a limited supply and selection of condoms, or available condoms may be of inferior quality. Persons traveling to these areas who engage in sexual contact with persons who are HIV-infected or whose HIV status is unknown should carry their own supply of condoms. When a male condom cannot be used

properly, a female condom should be considered. When no condom is available, travelers should abstain from anal, vaginal, and oral-genital sexual contact with persons who are HIV-infected or whose HIV status is unknown. Barrier methods other than condoms have not been shown to be effective in the prevention of HIV transmission. Spermicides alone have also not been shown to be effective, and the widely used spermicide nonoxynol-9 can increase the risk of HIV transmission.

In many countries, needle-sharing by intravenous drug users is a major means of HIV transmission and transmission of other infections, such as hepatitis B and hepatitis C. Travelers should be advised not to use drugs intravenously or share needles for any purpose. Travelers should also be advised to avoid, if at all possible, receiving medications from multidose vials, which may have become contaminated by used needles.

In many developed countries (e.g., Australia, Canada, Japan, New Zealand, western European nations, United States), the risk of transfusion-associated HIV infection has been virtually eliminated through required testing of all donated blood for antibody to HIV. In the United States, donations of blood and plasma must be screened for HIV-1 and HIV-2 antibodies, the HIV-1 p24 antigen, and traces of HIV genetic material that may indicate infection. Developing countries may have no formal program for testing blood or biological products for contamination with HIV. In those countries, travelers should (when medically prudent) avoid use of unscreened blood-clotting factor concentrates or concentrates of uncertain purity. If transfusion is necessary, the blood should be tested, if at all possible, for HIV antibody by appropriately trained laboratory technicians using a reliable test.

Needles used to draw blood or administer injections should be sterile, single use, disposable, and prepackaged in a sealed container. Travelers with insulin-dependent diabetes, hemophilia, or other conditions that necessitate routine or frequent injections should be advised to carry a supply of syringes, needles, and disinfectant swabs (e.g., alcohol wipes) sufficient to last their entire stay abroad. Before traveling, such persons should consider requesting documentation of the medical necessity for traveling with these items (e.g., a doctor's letter) in case their need is questioned by inspection personnel at ports of entry.

This information was obtained from the Centers for Disease Control and Prevention Travelers Health Yellow Book (www.cdc.gov/travel/contentYellowBook.aspx).

Additional Information

National Center for HIV/AIDS,
Viral Hepatitis, STD, and TB Prevention
1-800-232-4636

Indiana University
Health Center
812-855-7338