Medical and Health Issues

Medical Insurance:
- Check with your health insurance provider to ensure coverage for any medical expenses incurred while abroad.
- Be prepared to pay cash for medical services on-site. Your insurance may not be accepted by providers outside your home country. Contact your insurance company for reimbursement policies.
- While traveling, carry your insurance policy identity card as proof of insurance and a claim form.

Visit your health care practitioners:
- Before you go abroad, visit your family physician, dentist, gynecologist, and any other health care practitioners that you regularly see.
- If you see a therapist or counselor, discuss any mental health issues you have that may affect your experience abroad.
- Make sure your health records are up-to-date and that you discuss any medical issues you have that may affect your experience abroad.
- You should take copies of your medical records with you abroad, especially if you have specific medical conditions or if you expect to need medical care.

Prescription Drugs:
- If you are taking any prescription drugs, PLEASE research whether your medications are legal in your host country, what quantities you can carry with you in your host country, and how you will transport your medications abroad. Your doctor or counselor may be able to assist you.
- Ask your health care provider and insurance company for guidance on how to secure a sufficient supply of medication to last through your stay.
- Carry your medications in their original, clearly labeled containers along with a copy of the original prescription. Otherwise it may appear that you are attempting to smuggle drugs into the country.
- You will need a physician's prescription (in generic form) for medication and medical supplies to pass through customs in your host country.
- You should check with the foreign embassy of the country you are visiting to make sure any required medications are not considered to be illegal narcotics. Visit the Department of State’s website at http://www.state.gov/s/cpr/rls/dpl/32122.htm for a listing of foreign embassies and consulates in the U.S.
- If you have a history of significant medical problems, consider wearing a medical alert bracelet while abroad.
- Bring photocopies of necessary prescriptions (eyeglasses, medications, etc.).

First-Aid Kit:
- Don’t underestimate the importance of traveling with some basic medical supplies.
- You may want to include bandages, over-the-counter pain medications, antibiotic ointment, etc. to avoid having to rush off to a pharmacy for something minor.
- Soap-less, anti-bacterial hand wash: Good hand hygiene is essential to good health on the road and helps in avoiding problems from diarrhea to a cold.
- www.cdc.gov/travel/ Click on “Illness and Injury Abroad” and then “Traveler’s Health Kit”.

Country-specific Information on Safety:
- We strongly encourage you to visit the State Department website for more up-to-date information on the country and region you will be visiting.
- The State Department International Travel website also lists Consular Information Sheets, Travel Warnings, Travel Alerts for specific countries and regions around the world: http://travel.state.gov/
- The Association for Safe International Road Travel promotes road safety through education and advocacy. It compiles yearly updated road travel reports on over 150 countries (there may be a fee for obtaining the reports): http://www.asirt.org/
SAFETY ABROAD

- In the case of an emergency affecting the public, please follow any emergency procedures put in place by your faculty leader.
- Safety is an understandable concern wherever you may be going.
- Keep in mind that the United States is known around the world as a relatively dangerous country, and our street crime statistics support this view. No country has as many hand guns nor as many gun-related deaths and injuries, as the U.S. and U.S. rates of drug and alcohol abuse are amongst the highest in the world.
- It is also important to consider that the U.S. media coverage of the rest of the world focuses on overseas political upheavals, violent strife, and natural disasters.
- One of the first reactions study abroad students have is how "normal" life seems abroad, in spite of cultural differences.
- While you may be statistically safer abroad than at home, danger can occur anywhere, and you can play a big part in minimizing risks and hazards.
- Use the Buddy System: To ensure your safety we encourage you to identify one or two “buddies” in the group who will either always be with you or know your whereabouts.
- Know which areas are considered safe/unsafe in the cities you visit. If you are alone at night, stay in well-lit areas and don’t use short cuts or narrow alleys.
- Students should not travel alone, especially at night.
- Know where to get help if needed. Familiarize yourself with your neighborhood, locate your nearest police station and hospital, and be sure you have all necessary emergency phone numbers.
- If you are raped or assaulted—remember it is never your fault. Get to a safe place; seek medical attention and emotional support.
- Avoid crowds, protest groups and volatile situations. In the event of disturbances, do not get involved. In some cases it is illegal for foreigners to get involved in political protests.
- Don’t divulge personal information to strangers.
- Keep a low profile and don’t draw attention to nationality or wealth.
- Read and evaluate all materials provided by your program or university that relate to safety, health, legal, environmental, political, cultural, and religious conditions in your host country.
- How do locals and local laws deal with harassment and sexual assault? (Is the cultural norm supportive of victims, blame victims? etc.) What you consider harassment- may not be considered so in another culture.
- Alcohol and drugs decrease your ability to consent, make good judgment and make you vulnerable to perpetrators. Be wary of impairing your judgment through excessive use of alcohol, and do not fall under the influence of drugs.
- Do not display money, jewelry, cameras, or other valuable items.
- You might want to consider insuring valuable items such as camera, laptop, jewelry that you are bringing abroad.
- Never carry large amounts of cash.
- Keep windows and doors locked.
- Driving customs vary a great deal, and in most countries pedestrians are not given the right of way.
- We advise you not to drive at all while abroad, especially in countries where driving on the left-hand side of the road is the norm.
- Traffic congestion and different traffic laws and regulations, civil and criminal, can make driving motor vehicles in foreign countries extremely hazardous.
- For Women: Unfortunately women travelers are more likely to encounter sexual harassment, but dangerous or uncomfortable situations can sometimes be avoided by dressing conservatively, not walking alone at night or in questionable neighborhoods, and not agreeing to meet anyone in a secluded place. In addition, be aware that there are many unfortunate stereotypes about American women. If you are traveling alone, you may encounter being whistled at by men as you pass, catcalls or getting grabbed while on buses. Be aware and alert to what’s going on around you.
SOS International
UVM has contracted with a company called SOS International to provide worldwide assistance and evacuation services for all registered UVM students. SOS International offers our students travel, medical and security advice and services, as well as online access to information which many insurance companies do not offer. SOS International is NOT health insurance. UVM requires all students to maintain health insurance coverage and to make certain that their policies cover them while abroad.

OIE recommends that you visit the SOS International website to register emergency contact information and any medical history or information that a health care professional would need to know in order to treat you in case of an emergency. Please visit their website: http://www.internationalsos.com/private/vermontu/

UVM Membership Number: 11BSGC000020

Using the SOS Program

Medical, Security and Travel Services
In order to utilize any of the medical, security or travel services listed under Program Benefits, contact an SOS Alarm Center from anywhere in the world by calling directly, calling collect, or by calling the toll-free number. While we have designated the Philadelphia center in the United States as our primary contact, any of the SOS alarm centers will assist you.

To ensure a prompt response when calling, you should be prepared to provide the following:
- Your name, location, age, sex, and nationality
- The program with which you are associated: i.e., Study Abroad Program in ______.
- Your International SOS membership number: 11BSGC000020
- The telephone number from which you are calling (in case you are disconnected)
- Your relationship to the member (if the person calling is not you.)
- Name, location, and telephone number of the hospital or clinic (when applicable)
- Name, location, and telephone number for the treating doctor, and where the doctor can be reached (when applicable)

Program Benefits
Medical Services
- Emergency evacuation
- Medically-supervised repatriation
- Companion ticket
- Add’l travel and accommodation arrangements after medical evacuation
- Repatriation of mortal remains
- Return home of minor children
- Medical monitoring
- Inpatient admission and identification of receiving physician
- Emergency and routine medical advice
- Pre-trip information on travel health issues
- Medical and dental referrals
- Outpatient referrals
- Outpatient case management
- Claims assistance
- Outpatient medical expense guarantee and payment (Extra fees will apply.)
- Inpatient medical expense guarantee, cost review and payment (Extra fees will apply.)
- Dispatch of medication and medical supplies (Extra fees will apply.)
Q: What is the role of International SOS?
A: International SOS provides you with worldwide quality health care and emergency assistance services 24 hours a day designed to supplement and integrate with UVM’s services, procedures and policies. If applicable, you should always attempt to contact your program’s on-site emergency contacts first, who will assist you. If they are not available, then proceed to contact International SOS.

Q: How can International SOS help?
A: International SOS provides you and your parents with peace of mind. One phone call connects you to the International SOS network of multilingual specialists for immediate help in an emergency. International SOS services are designed to help you with medical, personal, travel, security information and legal referrals when away from home. Call International SOS at any time to speak with a physician or security specialist about simple or critical matters.

Q: How does it work?
A: You will be provided with an International SOS membership card. Carry the International SOS membership card with you at all times. It includes the telephone numbers of the three major worldwide International SOS Alarm Centers. In the event of an emergency, call one of the emergency phone numbers listed on the back of the card.

Q: What if I have pre-trip questions about my travel destination or questions about the current status in that location?
A: In addition to calling the Alarm Center for any pre-trip questions you may have, you can access Country and Security Guides from this website: http://www.internationalsos.com
Use your membership number, 11BSGC000020, as your member login. In addition to the information covered at the pre-departure sessions and on-site by your program, the SOS comprehensive guides provide both medical, security and general travel advice, such as information on the standard of health care, how to pay for medical care, the availability of medications, safety of the blood supply, embassy/visa information, dialing code information, cultural etiquette and financial and voltage/plug information.

Q: Do I need to activate my membership?
A: No, your membership is already active. Simply carry the card at all times while traveling. Whenever you need service, contact one of the emergency phone numbers listed on the back of the card. You do not need to report specific trip dates to International SOS each time you travel. However, you can create a personal on-line account with SOS into which you can save medical, family and emergency information. Unless you input your information into an account, it will not be available for staff. Medical and personal information can only be accessed by an SOS doctor.

Q: What are Email Alerts?
A: You have the option to sign up for Email Alerts. You can choose to sign up for medical and/or security alerts by logging on and signing up. Medical alerts are issued when there is an unusual health risk that, in the opinion of the
SOS Medical staff, may negatively impact travelers or expatriates visiting a country. Security alerts are issued when SOS Security professionals have identified a security risk in a specific country.

Q: What if I need a doctor?
A: You should first activate the on-site emergency support network for your location. If you are traveling, or in a situation where you cannot contact the study abroad program staff, you should contact SOS. The International SOS Alarm Centers are listed on the back of your card. Call the International SOS Alarm Center that is nearest to you for a referral to a doctor who speaks your language.

Q: What if I need a lawyer while overseas?
A: Call the nearest International SOS Alarm Center for legal referrals. If you are in a situation where you require legal assistance, your off-campus program director should be informed of this immediately.

Q: What if I need prescription medication?
A: If you require a prescription that a local physician cannot obtain, or you need to replace lost, stolen or depleted medication, International SOS will, when permissible by local law, send the needed medication to you. (Additional Fees for the Medication Apply)

Q: What if I am hospitalized?
A: If you are in a situation or location where you cannot reach the study abroad program director, or other on-site staff call the nearest International SOS Alarm Center. International SOS will immediately take steps to evaluate the care you are receiving and determine what actions must be taken to ensure your safe and speedy recovery. International SOS will notify UVM immediately if you have not already done so.

Q: What if local medical facilities are not adequate for my specific requirements?
A: If you are hospitalized in an area where adequate medical facilities are not available, International SOS will obtain approval from UVM to evacuate you to a medical facility capable of providing the required care. A physician supervises evacuations, and when necessary, a medical specialist or nurse will accompany you during the evacuation. An air ambulance will be used when required.

Q: What happens when I am released from the hospital and still need help?
A: When your condition is stabilized and International SOS has determined that it is medically advisable to bring you home or to a facility near your permanent residence, International SOS will again obtain approval from UVM and arrange the repatriation under medical supervision.

Q: Will International SOS pay my medical bills?
A: After a line of credit is opened in your name, International SOS will guarantee and pay all costs associated with your medical care. You are responsible for the costs of medical care. This is why we require you to have health insurance coverage that will cover you while abroad. International SOS will also medically monitor and evaluate your condition and ongoing medical expenses during your hospitalization. In situations where medical care is critical, by activating SOS you authorize medical care as necessary, and acknowledge that you will be billed for such care.

Q: How can International SOS assist in the event of death?
A: International SOS will render all assistance possible to UVM to obtain clearances and arrange transportation for the return of mortal remains. In such an event, UVM will be the point of contact for the family in this situation.