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Pre-Departure

Health Insurance

International health insurance is provided through HTH Worldwide Insurance to all students who are enrolled in a Penn State Education Abroad program. Most students are automatically enrolled in this plan when you confirm your acceptance to a study abroad program, and the fee to cover the insurance is included in the administrative fee portion of the bursar bill. However, for students who are participating on Arcadia programs, students will be enrolled in HTH through the program provider, and will pay Arcadia directly for this coverage. (The EA Admin fee will be adjusted accordingly).

HTH provides comprehensive insurance coverage that is valid from the first day of the first month of your program abroad to the last day of the last month of your program while you are outside of the United States. Students (and families) can review the insurance brochure on the Education Abroad website to find more specific information about insurance coverage. The Education Abroad office has additional health insurance information on-line in the Health and Safety link. Be sure to read your policy thoroughly so that you understand fully the coverage and filing procedures, and please share this information with your parents.

Through HTH insurance you have access to numerous Global Health and Safety resources as well as 24/7 Global Medical Assistance. HTH does provide a wide variety of services for students abroad, from emergency help to setting up doctor’s appointments with English-speaking doctors.

Prior to the start of your program, you will receive an email from HTH with instructions on how to log-in to the HTH website to print your insurance card. You should print this card and bring it with you to your destination abroad. Should you become sick or injured while on your education abroad program, contact HTH and your on-site coordinator as soon as possible.

Finally, please note that some programs or host countries may require that you purchase an additional program or local health insurance. You are still required to purchase HTH in addition to any existing or supplemental insurance you have.

Terms and conditions of the policy can be found in the insurance information you will receive in the mail directly from the HTH provider.

Preparations to Stay Healthy Abroad

Your health condition is a very important aspect of your study abroad experience. There are steps you can take before you go to make sure that you have prepared for your personal needs and for the conditions in the country where you will study.

Students are encouraged to research the specific health risks of your destination. Some programs/host countries may require specific immunizations or medications be obtained prior to departure; students should review program guide and the Center for Disease Control website for more information about requirements. University Health Services at University Park offers a Travel Clinic. The UHS Travel Clinic provides information, immunization and consultation to international travelers. Students will be asked to complete a “Patient Registration for Travel” form online prior to your appointment. If you are not at the UP campus, please check with your campus health clinic or a local doctor’s office. Please note that some immunizations must be given in a series over several months, so it is important to research requirements early. Even if your program does not require any specific immunizations or medications, it is important that you have a good understanding of health care facilities in your host country.
Prior to departure, each student needs to make sure that any prescription medications which the student takes regularly are supplied in enough quantity to last the entire semester, year or summer, or are available in the host country. Medications cannot be mailed due to customs restrictions.

Students should also be pro-active about your health before your departure. It is a good idea to get a physical, dental check up and a vision test prior to departure, even if your program does not require it. This will allow you to take care of any issues in a familiar environment that might be more difficult or unpleasant to deal with in a foreign setting.

Additionally, HTH provides a service called “Well Prepared” that allows students to explore health care providers in your host country and allows you to provide HTH directly with any health or medication concerns you may have. While Penn State encourages all students to take advantage of these services, this is especially important for students with on-going health and medical concerns. In order to be sure that you have access to the services and medications you need abroad, students with health concerns are encouraged to contact their Education Abroad adviser and HTH directly to determine any specific “next steps” for staying healthy abroad.

Finally, you must complete the Emergency Contact and Special Accommodation form. This information is only shared with on-site staff to ensure they are aware (and prepared for) any special accommodations you may need; please note that the information you share here has no impact on your acceptance or participation in a program, so it’s important that you are very honest with any health or welfare information.

Prescription Medication Tips
- Take an adequate supply of any needed prescription medications with you in their original, labeled containers.
- If you regularly take medication for an on-going health problem, take along a letter from your doctor, giving a description of the problem, the generic name(s) of the required medicine, and the prescribed dosage.
- If you need a medication containing habit-forming or narcotic drugs, carry a doctor's certificate attesting to this need to avoid problems with Customs agents and police abroad.
- If you require injections for a specific health condition (e.g., diabetes), please note: Carrying needles and syringes without a prescription may be illegal in some countries.
- Find out in advance if medications you need are available in the country where you are going, in case you lose or exhaust the supply you bring from the US. Also, find out if medications you need are legal. Not all medications that are legal in the US are legal elsewhere. For example, Sudafed is illegal in Japan, and possession of it is a crime there.

Disabilities
If you have special needs related to a documented physical, learning, mental, or emotional disability, please let your Education Abroad Adviser know as soon as possible. You will need to provide a copy of your letter from the Office of Disability Services documenting the specific nature of your disability and outlining any academic or residential provisions that would need to be made on your behalf. This information will be forwarded to the on-site coordinator at your host institution, who will make every effort to accommodate you if possible.

Preparations to Stay Safe Abroad
Before your departure, you MUST submit your passport information online to the Education Abroad Office. In addition, you should learn more about current events in and facts about your host country. Students are encouraged to review resources such as the CIA Factbook and the U.S. State Department website for up-to-date information on travel and safety information in your host-country.

Additionally, students should review any program guides or program-specific materials provided by your Education Abroad adviser or program.
Personal Property Insurance

Penn State Education Abroad recommends that all students consider purchasing personal property insurance for their time abroad. Personal property insurance plans often cover items such as laptops, cell phones and clothing and even provide protection against identity theft and ATM robberies.

Students should first check with their own insurance companies, and/or their parents’ insurance plans to find out if personal property insurance is offered through their current insurers. Often homeowners or renters insurance companies offer personal property protection policies that can be added to an existing policy.

Students considering purchasing personal property insurance plans should take the time to research reputable companies to find a plan that is right for them. **The Education Abroad Office at Penn State does not endorse or recommend any particular company**, but as a reference and a starting point, student may consider the following companies:

- Cultural Insurance Services International
- College Plus Insurance, Worth Ave. Group
- Z International Study Abroad Insurance
In Country

Staying Healthy & Safe Abroad
Once students arrive on-site, you will need to be sure to pay attention to on-site orientation session on safety, behavior policies and housing policies. Every location in the world has certain areas where no one should go alone and after dark. The same is true of the city where you will be living for your study abroad experience. No matter where you study, avoiding local demonstrations is a good practice. Large crowds can get out of control very quickly and any visitor is at a disadvantage to understand what is going on and how to respond to the signs of trouble. Abiding by the local laws is essential to staying safe. Many countries have stiff penalties for behaviors that are acceptable in the US. For example, in Italy it is against the law to have overnight guests who are unregistered to stay in that location. Breaking a local law can have legal ramifications. Your program director or on-site staff will make the laws known to you, but it will be up to you to abide by them.

Upon your acceptance confirmation, you signed a document called the Conduct Standards Agreement. Signing this document indicates that you will be responsible for the consequences of your actions. It will be your responsibility to deal with and accept the ramifications of breaking outlined rules and regulations. The Education Abroad office may not be able to act as an advocate on your behalf and will strictly adhere to policies outlined in the Conduct Agreement and Penn State Code of Conduct.

According to the Penn State Office of Student Conduct, the University can report student discipline information to the parent(s) or legal guardian(s) of students under the age of 21; this includes violations of foreign law regarding alcohol or controlled substances, or general discipline problems abroad.

Personal Safety
Your safety is very important to us! The staff of the Education Abroad office, as well as your on-site coordinator, will keep you updated on situations (as we hear about them) that may affect your safety while you are abroad. Be sure to stay in contact with Penn State (i.e., read your e-mail at least once a week) and with your on-site coordinator, and take our advice seriously. Some students assume a kind of carefree “vacation” mentality when they go abroad. This is a dangerous attitude to take and can easily get you into trouble. It is important to not let your guard down just because you are doing something new and different.

The Law
While you are in another country, you are subject to the laws of that country. Legal protection taken for granted in the United States is left behind when you leave its shores. In many countries, the concept of bail, the idea of equal justice under the law, and the principle of “innocent until proven guilty” do not exist. In other words, it is very important that you don’t get yourself in trouble. Neither Penn State nor the US government will come to your rescue if you do something illegal and end up in prison. Use common sense at all times to avoid legal problems.

United States Embassy/Consular Services
U.S. citizens can register and update their contact information with the U.S. Embassy on the Internet at any time. If the unexpected happens while you are on study abroad, the U.S. Embassy in your country will have your email address and can provide helpful information. Remember that embassies’ primary occupation is to help fulfill the diplomatic mission of the United States government; they do not work to support American travelers.
Services Embassies Can Provide
The nearest American embassy or consulate to your host city (or to wherever you are staying, if you are on holiday) can provide assistance to you if:

☐ You lose your passport, or if it is stolen.
☐ You become seriously ill and need to have your family contacted.
☐ You need assistance following civil unrest or natural disaster while abroad.
☐ If necessary, the embassy or consulate can also provide you with a list of local attorneys and physicians.

Embassies CANNOT...
☐ provide the services of a travel agency
☐ give or lend money
☐ cash personal checks
☐ arrange free medical services or legal advice
☐ provide bail money or get you out of jail
☐ act as a courier or interpreter on your behalf
☐ help you to search for missing luggage
☐ settle disputes with local authorities

U.S. State Department
The State Department has developed a website specifically for students who travel or reside abroad: www.studentsabroad.state.gov. The website addresses the following subject areas:
☐ Enrolling ones’ presence abroad with the nearest U.S. Embassy through STEP (Smart Traveler Enrollment Program) at: www.travelregistration.state.gov/ibrui/
☐ Checking country-specific conditions as well as travel warnings and alerts at: www.travel.state.gov/travel/cis_pa_tw/tw/tw_1764.html.
☐ Offering students travel safety and other traveling tips provided at: www.travel.state.gov/travel/tips/tips_1232.html.

General Safety Tips
☐ Always be aware of your surroundings.
☐ Don’t go to prominently “American” locations (i.e., US-themed clubs or bars, or other locations where a lot of Americans are known to congregate). Try to blend in with the locals as much as possible.
☐ Don’t wear clothing or accessories that easily identify you as an American (e.g., US flag designs on shirts or hats, collegiate/fraternity/sorority sweatshirts or hats).
☐ Avoid being overly loud in public places—your accent will easily identify you as an American.
☐ If you are studying in a non-English-speaking country, and you know the local language, use it whenever possible.
☐ Around the world, fire safety standards vary. When in-country, be sure to locate fire extinguishers and exits in all buildings that you visit or occupy. Consider bringing a flashlight, portable smoke detector, and other emergency supplies.
☐ Avoid public demonstrations (especially political demonstrations or human rights rallies), where there could be large numbers of people and the atmosphere could become tense or violent.
Keep up with current travel warnings, as posted on the State Department’s Travel Warnings webpage—this is particularly important if you plan to travel to countries where anti-American sentiments are strong.

Special Safety Tips for Women
☐ When staying in hotels or youth hostels abroad, always lock your door and do not tell strangers (especially men) if you are staying alone.
☐ Try to sit near other women on public transportation.
☐ For long bus or train rides, make a seat reservation if possible to ensure that you have a place to sit. If you
going to sleep on a bus or train, keep your money/valuable pouch under your clothing and (if possible) loop your luggage straps around your arms or legs so that you will know if someone tries to take your luggage while you are asleep.

☐ Be aware of your surroundings at all times, and trust your instincts if for any reason you feel unsafe.
☐ Always try to walk confidently and give the impression that you know where you are going and what you are doing.
☐ Don’t go down dark streets or abandoned alleys by yourself, especially at night. If you must go out by yourself at night, let someone know where you are going and when you plan to be back, and dress conservatively.
☐ Don’t get into a cab or taxi by yourself. If you must travel by taxi late at night, it is wise to take it with someone you know and trust.
☐ If you find yourself in an area where you don’t see any other women, leave the area as soon as possible. If local women are not hanging around in a particular place, then that place probably is not safe for women. If necessary, don’t be afraid to ask local women for help or advice in dealing with potentially unsafe situations.

Vehicle-Related Safety
The Education Abroad office recommends that you do not drive at any time while you are abroad. Traffic laws in other countries can vary significantly from what you are used to, and ignorance of local traffic regulations in your host country could lead to accidents and/or fines. It is usually best to use public transportation while you are abroad. However, be sure to check with your on-site coordinator about the safety of different kinds of public transportation in your host city—are there some bus routes that are safe during the day but not at night? Are some taxi companies recommended over other less-trustworthy ones? Are local taxi drivers likely to try to rip off foreigners? It’s important to ask these questions in order to stay safe. Also, don’t be tempted to do potentially dangerous things abroad that you would not think of doing here—hitchhiking, driving/riding in a car without a seatbelt, etc. Life-threatening accidents and dangerous situations can occur just as easily in another country as they can at home. Take all the normal precautions you would take here in the US to stay safe.

Riots
Police in other countries often use much greater force than American police—including teargases and beatings—to stop riot situations and to restore the public order. If you see a riot developing at any time while you are abroad, leave the area immediately. Do NOT get involved. You may risk serious injury and/or prosecution.

Terrorism Abroad
Students on education abroad programs are unlikely to be specifically targeted by terrorists. However, due to on-going anti-American sentiments expressed by some radical groups throughout the world, the State Department recommends that Americans “remain vigilant with regard to their personal security”

Alcohol and Drugs
Excessive alcohol or illegal drug consumption can endanger your safety. This is particularly true when you travel abroad and are not familiar with local customs and attitudes towards drinking. As all study abroad students are aware many countries outside the US do not have a high age limit on drinking and it can be a important aspect of the culture. However, most students endanger their safety when they drink too much and do not adhere to the cultural norms with regards to alcohol use. This excessiveness usually leads to making bad decisions such as walking home alone, getting into a cab alone, starting a fight, or going home with a new acquaintance. Your program director will warn you about the consequences of behavior that result from excessive drinking and other non-acceptable behavior. You should abide by any rules the on-site director/staff
gives you and adhere to any suggestions they make regarding your safety. Remember that they know the city and culture very well.

Finally, many countries have much stiffer penalties for drug use. Students are not exempt from the laws of a country in this regard. Think ahead to the trouble you will cause your family if you are put in jail for drug violations in a foreign country.

**Dating Abroad**

Research the laws and cultural norms in your host country regarding relationships and PDA for both same-sex and opposite-sex couples. Romantic relations are often governed by different rules than what you are used to in the US. For example, in some countries, if you make eye contact with a member of the opposite sex you are indicating that you have an interest in being with them. Other behavior that indicates friendliness in the US is taken to mean you want to hook up in other countries. To avoid surprises and misunderstandings, it is a good idea to find out what the “rules” are for dating and hanging out in the country where you will be studying.

Like in America, STI/STDs and HIV/AIDS exist abroad. If you choose to be sexually active while abroad, please take control of your sexual health; only you can keep yourself safe.

**Sexual Harassment**

Penn State’s policy AD41 defines sexual harassment as *unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when…*

- *submission to such conduct is a condition for employment, promotion, grades or academic status;*
- *submission to or rejection of such conduct is used as the basis for employment or academic or other decisions affecting an individual;*
- *such conduct has the purpose or effect of interfering unreasonably with the individual’s work or academic performance or creates an offensive, hostile, or intimidating working or learning environment.* *(http://guru.psu.edu/policies/AD41.html)*

Sexual harassment is unacceptable to many Americans. However, you should be aware that the definition of what constitutes sexual harassment in your host country may be quite different from your own (or Penn State’s) definition. Many other cultures are permissive of behavior that would be considered harassment here in the US. If at any time during your program you feel sexually harassed by a member of faculty or staff at your host institution, or by a fellow student, you should let your on-site coordinator know about the harassment as soon as possible so that appropriate actions can be taken on-site. Penn State students who perpetrate sexual harassment while abroad may be subject to disciplinary action upon their return.

**Program Departure & Return**

**Office of Overseas Citizens Services**

If you plan to travel for any extended period of time after your program ends, it would be wise for you to provide your family with a tentative itinerary so that, in case of an emergency at home, they can give the State Department an idea of where to begin to look for you.

If your family should need to contact you urgently while you are traveling after your program has finished, they should contact the **Citizen’s Emergency Center of the Office of Overseas Citizens Services (OCS)**, which is operated by the State Department’s Bureau of Consular Affairs. This office can…

- transmit emergency messages from your family
provide some protection in the event of arrest or detention while abroad (NOTE: OCS cannot exonerate you from punishment abroad if you break local laws!)

transmit emergency funds to travelers when regular banking facilities are unavailable