

MISTI HEALTH AND SAFETY GUIDELINES FOR STUDENTS

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I. Introduction

MISTI is committed to ensuring a safe and secure experience for all of our students wherever they are in the world. These **Health and Safety Guidelines** were developed in order to increase your awareness of safety issues and prepare you to react effectively in case of an emergency. It is vital that you familiarize yourself with this information now, before an emergency occurs, and that you keep this handbook readily available for reference if an emergency does happen.

MISTI will provide you with a **MISTI Student Information Card** that you need to carry with you at all times with important phone numbers and information for all MISTI students on one side and space on the back for you to fill out specific information for yourself.

MISTI EMERGENCY INFORMATION 	MISTI STUDENT INFORMATION 
<p>Call ISOS collect 24/7 for support with the following:</p> <ul style="list-style-type: none"> • Emergencies • Medical assistance • Mental health • Sexual assault • Travel/security concerns • Using MIT's travel insurance • Violence Prevention & Response <div style="background-color: #0070C0; color: white; padding: 5px; margin-top: 10px;"> <p>24/7 ISOS: +1 215 942 8478 MIT Membership: 11BSGC000066</p>  </div>	<p>Personal insurance.....</p> <p>.....</p> <p>Embassy.....</p> <p>Supervisor abroad.....</p> <p>Local emergency #.....</p> <p>MISTI program manager.....</p>
 <p>Contact MISTI for general questions: 617-258-0385 misti@mit.edu</p>   <p>Carry this card with you at all times while abroad</p> 	

II. Insurance

International SOS Coverage

All MIT students are covered during their MISTI experiences abroad by [ISOS](#), which provides international medical, security, emotional and travel assistance. ISOS is **not** health insurance (see below).

MISTI will provide you with an **ISOS Membership card** with MIT's Membership number **11BSGC000066** and the dedicated telephone number **+1 215 942 8478** that you can call for assistance.

If taking a smart phone in addition to carrying the card, we encourage you to **download the ISOS app**, which allows you to obtain assistance using the LiveChat function over WiFi. To use the LiveChat function **you must download the app, register and create a profile**. We encourage you do so before your trip. See APPENDIX A.

For more information on ISOS please visit MIT's ISOS [website](#).

WHEN DO I USE INTERNATIONAL SOS?



Prepare before you leave home:

- Keep your membership card safe and with you at all times
- Call an Assistance Centre for free pre-travel information (i.e. vaccination, required medication and travel security concerns)
- Download the Assistance App, log in using your membership number to help you make more informed travel decisions based on our online medical and security reports and country travel risk guides
- Sign up for health and security email alerts
- Inform friends and family that you are with International SOS, so they can get in touch with us should they have any concerns for your welfare while you are away.



While abroad, contact us for all medical and travel security enquiries, be they of a routine or emergency nature:

- Free and unlimited health, safety, and security advice
- Find a local nurse, internationally-trained doctor or security specialist near you
- Find medication or medical equipment
- Travel advice on loss of travel documents or legal assistance
- Assistance paying your medical fees.



In an emergency, we provide all necessary emergency services, including:

- Arranging medical transportation and care
- Monitoring your condition and provide advice along the way
- Evacuating you when necessary
- Contacting your family, so they know you are in good hands.

MIT Study Abroad Student Health Insurance

MIT provides CHUBB travel health insurance for all MIT students participating in MIT programs abroad. CHUBB insurance (managed by ISOS) will act as your primary travel health insurance. **Please confirm with your program manager if you are eligible for coverage under CHUBB.**

If you have any other health insurance, do not cancel it, as you might be able to use it as a secondary insurance.

If you are graduating and use the MIT Extended Health Insurance, your CHUBB coverage expires on August 31 of the current year. Your program manager will help you determine whether you need health insurance in addition to or in lieu of your MIT coverage.

In order to benefit from CHUBB, you or someone on your behalf must call ISOS if you need to use the insurance. Please familiarize yourself with CHUBB’s coverage terms as well as its exclusions and limitations. See APPENDIX B.

Please note there are a few exceptions when MISTI participants won’t have access to CHUBB travel health insurance. If you fall into any of these categories, discuss with your program manager travel insurance options:

Student status	Chubb Insurance	ISOS services
Graduating student	<i>Valid up to 90 days after graduation date</i>	Coverage for the duration of the internship and up to a year after graduation
Student with summer graduation date	<i>Valid up to September 30</i>	Coverage for the duration of the internship and up to a year after graduation
Leave of Absence Student	<i>Not covered</i>	Coverage for the duration of the internship and up to a year after graduation

III. Required Steps to Take

Before You Leave

Before you leave for your MISTI experience there are several things you need to do to make sure you are prepared in case of a health or safety emergency. **Failure to complete these steps will result in the cancellation of your MISTI experience.**

MISTI Health and Safety Training

1. Read these **guidelines**.
2. Complete the online **MISTI Health and Safety training session** and any in-person training or check-out meetings required by your program. Your Program Manager will let you know what is required.

Complete these forms and registrations and review information

1. Read and e-sign the **Pre-Travel Health Assessment Form**, under the *complete these requirements section* in the MISTI student portal.
2. Complete the **Emergency Information questionnaire**, which you will find under the *complete these requirements section* in the MISTI student portal **before departure**. If there is some information that you cannot complete until you arrive in your country, you **MUST** complete it as soon as you can upon arrival. This information will be used by MIT to locate you in case of emergency.
3. Complete the **In-Country phone numbers section** under the *complete these requirements section* in the MISTI student portal. If you get a local cell phone and/or have a landline you **MUST** add them when you are in country. This information will be used by MIT to locate you in case of an emergency.
4. Read the **MIT International Travel Risk Acknowledgment Travel Form** under the *complete these requirements section* in the MISTI student portal and check that you acknowledge having read the form.
5. Register with the [MIT ISOS](#) webpage and get familiar with its services.
6. **Register** your travel plans with the [STEP](#) program of the U.S. Department of State if you are a U.S. citizen. (If you are not a U.S. citizen, you can also enroll your email to receive messages but be sure to register with your local consulate or embassy upon arrival in country.)
7. If you are an international student, you must check in with the **MIT International Students Office** to discuss the length of your time abroad and any impact on your status, as well as any visa requirements for your return to the US.

8. Review IS&T [Technology Tips for Travelers](#).

Gather important documents to bring with you and make copies

1. Make sure to have the following with you when you leave:
 - a. Your **MISTI Student Information Card** with the back completed.
 - b. Your **ISOS card**. You can also download the ISOS app to your mobile phone: app.internationalsos.com.
 - c. A copy of your **passport photo page** and **visa** (if applicable). Carry this with you at all times while in country. **Do not carry your actual passport with you after you arrive unless required by law in certain countries. Confer with your MISTI program manager on country specific advice.**
 - d. Your **health insurance card** (if you have another insurance) and any other information from your insurance provider, such as a claim form.
 - e. Copies of your **credit cards** so that you can cancel the cards if they are lost or stolen.
2. Provide a copy of all of the above items to someone at home (a family member or friend).
3. Remove all non-essential paperwork from your wallet.

Take health precautions and get insurance

1. Make an appointment at the [MIT Travel Clinic](#) or another healthcare provider six to eight weeks before travel, to make sure you are current with all of your routine vaccinations and to get any additional vaccinations or information you may need. Advance planning is crucial, as some vaccines may take up to a month to become fully effective and others require a series of injections. Immunizations and any prescriptions you receive will be based on your itinerary, planned activities and any medical conditions you may have.
2. If you are taking any medications and/or undergoing any type of therapy, make an appointment with your **medical and/or mental health provider(s)** prior to your trip. Use this appointment to establish a plan with your medical provider(s) to continue taking any medications and/or continue therapy while abroad. Remember that not all medications are available or legal in all countries. You may inform your program manager if you require any special assistance while abroad.
3. Identify **in-country health care resources** in advance of your trip. ISOS has a [list](#) of their worldwide Assistance Centers. To find a list of some of their vetted hospitals/clinics per country click [here](#) and search for a country, then click under medical – clinics and hospitals. You can also call ISOS prior to your trip to find out the nearest recommended hospitals or clinics from where you will be.
4. Visit the CDC's [Travelers' Health website](#) to educate yourself and others who may be traveling with you about any disease risks and CDC health recommendations for international travel in areas you plan to

visit.

5. If needed, consider making additional preparations to avoid problems with the following common issues: ability/disability issues, alcohol use, allergies, contraceptives, culture shock, dental care, dietary concerns, exercise, eyeglass prescriptions, gender-sensitive healthcare, hepatitis protection, medications, psychological issues, regional health issues, sexuality, sleep patterns, smoking. You may inform your Program Manager if you need any assistance.
6. Assemble a **travel health kit** containing basic first aid and medical supplies. Be sure to include a thermometer, bandages, Ibuprofen/Acetaminophen, and an alcohol-based hand gel for hand hygiene.
7. Review your health insurance coverage and needs with your Program Manager and make sure you have the appropriate coverage (see previous section).

After You Arrive

1. If you did not register with [STEP](#) before you left, or if you are not a U.S. citizen, **register** with your country's embassy or local consulate in country (if you are not a US citizen you can still register at STEP to receive US embassy safety messaging).
2. Complete any new information, such as street address or local mobile phone number, in the **Emergency Information and In-Country Phones Questionnaires** in the MISTI student portal.
3. Connect with MISTI on **Facebook** and **Twitter** as these may be one way to get in touch quickly to confirm your safety following an emergency situation.
4. **Follow guidelines** below to stay safe and in case of any emergency.

IV. Staying Safe

Managing Personal Security

There are basic principles of safety that, when applied sensibly, may reduce the risk of exposure to violence. These principles are applicable in any environment, but are often most relevant in situations when violent crime, terrorism or conflict prevails.

Preparation

Thorough preparation is the most important habit or behavior that reduces your risk of exposure to crime or violence. You can substantially reduce risks by:

- Being aware of the threats in the countries you are travelling to.
- Staying alert to the prevailing situation.
- Observing simple precautions.

Your security is ultimately your responsibility, regardless of the support you have. Be conscious of your own vulnerabilities and take action to mitigate the risks. Make an effort to understand the environment that you will be operating in. You may contact International SOS at any time while abroad to review risks in your destinations and seek advice to mitigate identified threats.

Awareness

Be alert to the fact that, even when you take precautions, residual risks exist. Make security awareness a habit by incorporating the following steps in your daily routine:

- Be aware of your surroundings.
- Before leaving your housing, decide on the route you will take. In certain locations it may be necessary to review several safe routing options.
- When using public transportation, be aware of your personal belongings.
- Always look out for strangers waiting by your house and office, strangers and / or cars following you as well as other unusual incidents.
- Do not use ATMs at night, even when it seems no one is around.
- Avoid any situations where you may become isolated and at risk. Use local knowledge and guidance for high-risk locations and activities. Use such advice in conjunction with your own independent assessment.

Low Profile

Criminals normally target an individual because that person has come to their attention for some reason. It is fundamental that individuals should attract as little attention to themselves as possible. These are some simple rules:

- Do not walk about distracted by your personal electronic devices.

- Personal equipment such as laptops, cameras and telephones should be carried in bags/backpacks and not exposed to others.
- Avoid accessories that can identify you as student traveler from another country such as branded backpacks. Purchase locally available and commonly used items to better blend in. Don't carry anything you cannot replace or should have fully backed up in order to recover any lost data.
- Avoid overt signs of wealth, such as expensive watches, jewelry, iPhones, tablets, etc.
- Don't carry too much cash.
- Do not discuss details of your work or itinerary with individuals not known to you. Do not discuss them publically.
- Ensure, as far as possible, that personal information is properly safeguarded.

Communication

In an event of an incident, your safety may depend upon how effectively you are able to maintain communications with your support elements. Make sure you:

- Always test your cell phone; keep it fully charged, and consider carrying an extra charger with you.
- Carry a hard copy of your emergency contact details.

Remember that you can call or Live Chat with ISOS 24/7 for support and assistance and if you need to use MIT's Travel insurance

Layers of Protection

There is no single measure which guarantees security. Apply several layers of protection, these include:

- Adopt appropriate security measures and maintain them.
- Acknowledge the dangers associated with creating a routine within normal life.
- Always remain alert.

Lost or Stolen Passport

If your passport is lost or stolen, go to your local embassy to begin the process of obtaining a new one. Call International SOS for advice on where to go. ISOS cannot set up an appointment but can contact MIT in case you do not have access to emergency cash to get you through the situation safely. MIT will notify the International Student Office if your passport with its US re-entry visa is lost. Bring identification such as a driver's license and a photocopy of your passport and visa (if applicable).

Driving

Driving regulations and habits in many countries abroad are different from those in the United States, and driving overseas can be dangerous. Undergraduate students (including those who are receiving a Master's degree simultaneously with their undergraduate degree) are prohibited from operating any type of motor vehicle during their placement. Graduate students and recently graduated seniors are strongly discouraged from operating any

type of motor vehicle during their placement. All students are prohibited from being a passenger in a car driven by an undergraduate student from MIT or any other university during their placement.

In Case of a Personal Emergency

If you have experienced an emergency, such as a robbery, attack, or sexual assault, as soon as you are in a safe location, follow these steps:

1. Call **ISOS** (you may call collect) or use the Live Chat function from your cell phone using Wi-Fi
2. **If recommended** by your Program Manager, call the **local police** as soon as possible to report the incident and get help.
3. Contact your **Program Manager** so he or she can provide assistance and support and discuss next steps with you.

Personal Medical Emergencies

Upon arrival in-country, if you haven't already done so you should investigate local hospitals, clinics, and dental care providers and document their contact information in **Emergency Contact** section at the back of this document. ISOS country information lists recommended hospitals, some of which they have established a system to cover your emergency expenses on your behalf. Verify if any of those are accessible from your placement [here](#) search for a country, and then click under medical – clinics and hospitals. You can also call ISOS prior to your trip to find out the nearest recommended hospitals or clinics from where you will be.

ISOS also has a [list](#) of their worldwide Assistance Centers.

If you or another student is ill or injured:

1. Immediately seek **medical treatment**. If you need assistance in seeking medical treatment, contact:
 - a. ISOS (you may call collect) or use Live Chat function from your cell phone using Wifi.
 - b. Your health insurance provider (if using MIT's insurance provider, you should call ISOS, they will communicate with insurance directly).
 - c. Your host or local friends.
2. Call **ISOS** for guidance.
3. Be in touch with your local **supervisor**, especially if you might need to miss work.
4. Let your MISTI **Program Manager** know about the situation in case there is any way they can provide guidance or assistance.
5. Always keep all documentation (original receipts, etc.) for insurance purposes. Be sure to keep copies for yourself even after you submit a claim.

Remember that you can call ISOS 24/7 for support and assistance and if you need to use MIT's Travel insurance

Staying Safe in Social Situations

- When you go to a social gathering, go with a group of friends. Arrive together, check in with each other throughout the evening, and leave together. Knowing where you are and who is around you may help you to find a way out of a bad situation.
- Trust your instincts. If you feel unsafe in any situation, go with your gut. If you see something suspicious, contact law enforcement immediately (if recommended by your Program Manager).
- Don't leave your drink unattended while talking, dancing, using the restroom, or making a phone call. If you've left your drink alone, discard it and get a new one.
- Don't accept drinks from people you don't know or trust. If you choose to accept a drink, go with the person to the bar to order it, watch it being poured, and carry it yourself. At parties, don't drink from the punch bowls or other large, common open containers.
- Watch out for your friends, and vice versa. If a friend seems disoriented, is too intoxicated, or is acting out of character, get him or her to a safe place immediately.
- If you suspect you or a friend has been drugged, contact law enforcement immediately (**if recommended** by your Program Manager).

Online Dating

Be cautious when considering online dating applications or other types of anonymous or pseudonymous venues for meeting people. This is particularly important when seeking to meet new people because there are different cultural norms and values that surround social or personal relationships. What might be considered a casual drink or meal with a person of interest can have a much more significant meaning in a different cultural context. Online dating applications can carry different connotations or serve different purposes than they do in the United States. It is important to remember that it is very difficult for you to safely determine who might be genuinely interested in you and who has ulterior motives (such as stealing your passport or money, or seeking a visa to the US if you are a US citizen). Given the significant cultural differences between the US and countries abroad, MIT strongly encourages students to prioritize their academics and be mindful to seek out cultural experiences that are safe, such as through homestays, local staff, and program activities.

Identity Abroad

MISTI strives to foster a diverse and inclusive community—on campus and abroad.

As you plan your time abroad, consider the various facets of your identity and how it could influence the challenges you may face in a new culture as well as the new opportunities that may surprise you.

Going abroad is an exhilarating and transformative experience. There can be cultural, legal, political, religious, economic, and social contexts that may impact your experience. MISTI program managers can provide you with further country-specific information. Please discuss specific questions or concerns with MISTI staff.

MIT has other offices and resources that can assist. Please visit the MIT ICEO website for a full list of programs, offices, staff, and other diversity resources at MIT.

MISTI is a member of the Diversity Abroad Network. You may want to watch their student-centered [Pre-Departure Video](#) that explores topics of identity as they relate to the education abroad experience.

Which facets of your identity may raise challenges in your host country? To better prepare yourself for your time abroad, consider some of these questions:

- How is my ethnic or racial group perceived in my host country? Is there history of or are there current hostile racial/ethnic tensions?
- Is there a possibility you will experience discrimination, racism or classism? How will you handle it?
- How accessible are the areas in the country you are visiting?
- How do people perceive your religion? Is your religion legal in your host country? Is it safe to worship or wear religious symbols and/or clothing?
- What are the laws and cultural norms regarding sexual orientation and gender identity, including hate crime laws and laws of consent?
- Will you/can you be out and if so, are there safety concerns to consider? If not, how will this affect your day-to-day experience?
- Are there any expenses not covered by MISTI for which I may need to budget (vaccines, visas, weekend travel)?
- As an international non-US citizen will I need a new US visa to reenter the US after my time abroad? Are there political disputes between my home country and country you are visiting?

We encourage you to explore these questions, research your host country, and speak to your MISTI program manager to learn more.

Please also visit [Diversity Abroad Destination Guides](#) and their [Diversity Guide to Study Abroad](#) for more in-depth information.

LGBTQ+ Students

For LGBTQ+ travelers, researching your host country's acceptance of the LGBTQ community is important to gauge how you will be able to interact safely. In some countries, LGBTQ communities are openly embraced and

welcomed. In others, the sentiment may be hostile and the government may have enacted laws criminalizing behavior, relationships, and even expressions of LGBTQ acceptance or existence. MISTI would like to make sure you understand these challenges and risks when going abroad so you can make the best informed decision for your personal well-being. MIT has resources to provide this information via your country program manager, the MIT program manager for International Safety and Security, Todd Holmes (tholmes@mit.edu) and the LGBTQ Center (lbgt@mit.edu). We welcome you to raise any concerns with us.

Some useful sites:

- US Department of State: <https://travel.state.gov/content/passports/en/go/lgbt.html>
- 76 Crimes: <https://76crimes.com/>
- International Lesbian, Gay, Bisexual, Trans, and Intersex Association: www.ilga.org

Dealing with Sexual Assault or Sexual Harassment

Sexual assault and sexual harassment can happen to anyone by anyone. The victim as well as the harasser may be a woman or a man; the victim does not have to be of the opposite sex. Sexual assault and sexual harassment can come from someone you live with, work with or interact with on a frequent basis. Those committing assaults and harassment are usually not strangers. Victims are not only the person who has been harassed, but could also be anyone affected by the offensive conduct.

While you can never completely protect yourself from sexual assault or sexual harassment, there are some things you can do to help reduce your risk of being assaulted. **It is important to remember that while we can take steps to minimize risk, the only person to blame when sexual violence occurs is the perpetrator.**

- Be aware of your surroundings. Knowing where you are and who is around you may help you to find a way to get out of a bad situation.
- Try to avoid isolated areas. It is more difficult to get help if no one is around.
- Walk with purpose. Even if you don't know where you are going, act like you do.
- Trust your instincts. If a situation or location feels unsafe or uncomfortable, it probably isn't the best place to be.
- Try not to load yourself down with packages or bags as this can make you appear more vulnerable.
- Make sure your cell phone is with you and charged and that you have cash money.
- Don't allow yourself to be isolated with someone you don't trust or someone you don't know.
- Avoid putting music headphones in both ears so that you can be more aware of your surroundings, especially if you are walking alone.
- Trust your gut instinct. If a situation doesn't feel right, don't worry about offending someone, just leave.

- Notice when someone doesn't respect your boundaries. Don't be afraid to assert your right to have your boundaries respected.
- Most perpetrators of sexual violence will look for vulnerable targets: appear to not be aware of their surroundings, under the influence of alcohol or drugs, isolated from their friends, etc.
- Control access to your home, dorm room or car by locking your doors and closing windows if they provide easy access.
- Travel in groups when possible.
- Don't be afraid to ask for help in situations where you feel unsafe: ask for an escort to your car, tell your friends you want to leave the party, ask a friend to stay with you, etc.

Bystander Intervention If you hear from a fellow student that he/she has been harassed or sexually assaulted you can help them by listening and providing them with resources such as ISOS and VPR's numbers and reminding them that they can call their Program Manager. It is very important not to ignore it if they tell you they feel uncomfortable or have experienced something they feel was harassment or an assault.

If you have been the victim of a sexual assault:

If you are in immediate danger or in need of immediate medical care:

1. Call **ISOS** (you may call collect)
2. **If recommended** by your Program Manager, call the **local police** as soon as possible to report the incident and get help.

**Remember that
you can call ISOS
24/7 for support
and assistance.**

MIT's Violence Prevention and Response office is a resource for anyone who has been a victim of sexual assault. You can also call in behalf of someone if they agree. VPR's staff can help you think about your options and decide what to do next and is **confidential**. You can reach VPR by calling collect 24/7 at +1-617-253-2300.

If you are comfortable doing so, contact your **Program Manager** so he or she can provide assistance and support and discuss next steps with you. Program Managers are considered "responsible employees" under Title IX and would need to inform the [Title IX](#) coordinator so they help with resources.

ISOS Emotional Support Services

Exposure to new environments, security incidents, medical or mental health conditions and even just being too far from home could have an impact. ISOS is also available for emotional support by calling ISOS and asking to speak with the emotional support staff. This service provides short-term counseling with mental health professionals in over 60 languages. If required counseling method would be tailored to your needs: phone, video-call or face-to-face. The Emotional Support service is confidential, however, if needed International SOS will inform MIT Medical if follow up care is recommended.

National and Local Emergencies

Given the present political, social, economic, natural, and environmental conditions in MISTI countries, the evacuation of MISTI students is unlikely. It is conceivable however, that students would have to be removed temporarily or permanently from a given part of the country. This section includes important information on communicating in and dealing with a national or local emergency situation.

Communicating in an Emergency

In case of a national or local emergency, **it is your responsibility** to stay in touch with your MISTI Program Manager to let him or her know that you are OK and to receive important instructions in case of an evacuation or other change in plans.

- As long as internet access and telephone lines are operable, it is your responsibility to contact your Program Manager immediately (if feasible).
- Carry your **MISTI Student Information Card** with you at all times. It contains all the important phone numbers you need for staying in touch with your Program Manager, local embassy and/or ISOS.
- Your MISTI Program Manager will also attempt to contact each student, by e-mail and/or phone. Make sure your emergency contact information in the **Emergency Information Questionnaire** of the MISTI student portal is up-to-date.
- Make sure to check your email and phone for updates.
- If phone lines are not working, MISTI may work with the U.S. Embassy or embassy of your home country and the local police (if recommended) in order to communicate messages via radio, television, and any other available method.
- If you cannot get in touch with your Program Manager, work with other MISTI students in your area and continue trying to make communication while following announcements on the radio and television. Follow your host institution and community's lead and stay with people who can help you communicate.
- Keep on top of international and local news through radio, newspapers, and the internet.
- Keep in touch with your family in the U.S or home country, so they are aware of the situation and your safety. It is important that they hear from you personally.

Natural Disasters

Earthquakes

Stay in doorways and under tables. Look away from glass and protect your head, neck, and eyes. Do not use elevators. If you are outside find an open area away from buildings and use something to cover your head and neck. If you are on public transportation, follow instructions of the staff. Remember that there may be aftershocks after a strong earthquake.

Tsunamis

Tsunamis can occur in coastal areas after a large earthquake. Get to high ground as soon as possible. If you do not have time to get away, go to the highest level of a building.

Typhoons

Monitor news updates when a typhoon is predicted and stay at home if it is safe. Make sure you have enough food and water.

In general, you should follow your work or home community's lead in making decisions during a natural disaster, but keep in touch with MISTI staff.

Medical Epidemic

If there is a medical epidemic you should avoid non-essential travel beyond your home and workplace and you should limit activities that could expose you to others who may be ill. The MISTI Program Manager will be in contact to alert you of any changes in plans.

Demonstrations, Protests, Strikes and Work Stoppages

Avoid participation or appearance of participation in demonstrations, protests, strikes or work stoppages.

Refrain from making public political statements or participating in any demonstrations of political or social nature.

Report to work during any strikes or work stoppages unless doing so would put you at risk of physical harm.

Civil Disorder

In case of general civil disorder affecting all or a large part of the country, participants will receive instructions as soon as possible from MISTI staff.

Military and Terrorist Threats

There is a potential for attacks throughout the world by terrorists and those who harbor grievances against the U.S or other groups. Always be aware of your surroundings: Monitor the local news, and maintain contact with MISTI should a threat arise. Periodically, extra cautions may be announced and all MISTI participants are expected to comply.

Evacuation Procedures

The decision to activate national and local emergency evacuation procedures will be made by the MISTI Program Manager in consultation with MIT, International SOS, and possibly the U.S. Embassy. If you must leave your location because you are in danger, if possible go to another MISTI participant and notify your Program Manager. The Manager will keep you informed of the situation and instruct you on where to go for evacuation. If the threat is local, rather than national, you will most likely be relocated rather than evacuated.

Should evacuation be required this effort would be coordinated with ISOS, which provides emergency evacuation support for any MIT international travelers.

Side Trips

A side trip is a trip that you take to another country (or another city/region within your MISTI country) either before, during or after your MISTI experience.

You must always check the [MIT Travel Risk Policy](#) before traveling to other countries. Side trips to locations that are under a High or Extreme warning are NOT allowed. Please note that some countries with a Medium warning might have **High and/or Extreme** areas listed, **you are NOT allowed to travel those areas.**

Please check with your Program Manager if you have any questions

V. Emergency Contact Information

Name	Telephone	E-mail/website
Your MISTI Program Manager		
MISTI office	617-258-0385	misti@mit.edu
International SOS	Philadelphia: 00-215-942-8226 London: 44-208-762-8008 Singapore: 65-6338-7800 MIT #11BSGC000066	www.internationalsos.com
MIT International Safety and Security Program Manager Todd Holmes	617-999-7714	tholmes@mit.edu
MIT Insurance Office	617-324-7117	http://insurance.mit.edu/insurance@mit.edu
Title IX Office		http://titleix.mit.edu/titleix@mit.edu
LGBTQ Center	617-253-5440	http://lbgmt.mit.edu/lbgt@mit.edu
MIT Police (only in case of an emergency in case you can't reach ISOS)	617-253-1212	
MIT's Violence Prevention and Response	617-253-2300	http://studentlife.mit.edu/vprvpradvocate@mit.edu
Local U.S. Embassy		
Local emergency number		
Local police department		
Your health insurance provider		
Local clinic/hospital		
Local dentist		
Other		
Other		

APPENDIX A

INTERNATIONAL SOS

INTRODUCING LIVECHAT

WHAT IS LIVECHAT

LiveChat is the digital channel for you to contact International SOS

Available on:
iPhone OS 8+
Android OS 5+
Blackberry with Android OS

ACCESS LIVECHAT

Download the International SOS Assistance App v5.1

Register online

Create a profile

Choose a secure PIN

Start Chatting!

BENEFITS OF LIVECHAT

Connect to Assistance Centre over WIFI

Maintain your privacy in public using LiveChat

Source answers to quick questions in seconds

Send photos and images via LiveChat

WORLDWIDE REACH. HUMAN TOUCH.

www.internationalsos.com/assistance-app

APPENDIX B



**Massachusetts
Institute of
Technology**



Disclaimer:

The information contained within is a summary of features and benefits of coverage provided under the MIT Study Abroad Insurance Program issued by Federal Insurance Company. This summary is presented as a brief overview for educational purposes. Coverage is governed by the terms and conditions of the insurance policy issued to Massachusetts Institute of Technology.

**Any questions pertaining to this coverage should be directed to
The Office of Insurance at insurance@mit.edu**

Coverage Terms and Conditions

Who is Covered:

All Registered Students of MIT while studying abroad. "Studying abroad is defined as 'participating in an educational or research activity, or participating in a class trip which takes place outside the U.S., is supervised, sponsored or approved by MIT and is for a period less than 365 days.'



Who is NOT Covered:

Medical coverage is **NOT** extended to non-MIT students participating in an MIT program nor to an MIT student's family members.

Support services (such as evacuation and medical referral assistance) will continue to be provided to family members, alumni, visiting students, cross registered students, volunteers and affiliates of MIT when participating in an approved MIT organized, led or financed program, project or trip.

When Does Coverage Begin & End?

BEGINS:

The date the MIT Registered Student departs for the educational, research activity or class trip/program on behalf of MIT.

ENDS:

The Date that the above trip ends and the student returns from such educational or research activity or class trip/program.

Coverage is also included for a period of 14 days for personal deviation travel (either before/after) the "Study Abroad" trip. Under **NO** circumstances will benefits for expenses be payable once a student returns to the US, or after the coverage period ends.

Coverage Limits

Medical Expenses:	\$100,000
Deductible:	\$ 0.00
AD&D:	\$ 25,000
Mental or Nervous condition	\$ 5,000
Physical Therapy:	\$ 5,000

*Limits apply per Insured Person

All other standard ISOS services, including, Security, Medical and Natural Disaster evacuation are included.

Coverage is provided for the reasonable and customary charges for Medical Services provided in the care & treatment of sickness or accidental bodily injury incurred due to accident/injury while studying abroad.

Pre-existing conditions are not excluded, however, please refer to the next page for Medical Services NOT included.

TO OPEN A CLAIM (when traveling abroad)
Call ISOS: 011-215-942-8478 (collect calls accepted)
ISOS MUST be involved in the management of claim for coverage to apply

Limits and Exclusions



**Coverage is provided for
Medical Services
that are deemed necessary
including, but not limited to:**

- Medical care and treatment by a Physician;
- Hospital room, board and care, both inpatient and outpatient;
- Drugs and medicines required and prescribed by a Physician;
- Diagnostic tests and x-rays prescribed by a Physician;
- Transportation of an Insured Person in an emergency transportation vehicle from the location where such person becomes injured to the nearest hospital where appropriate medical treatment can be obtained;
- Dental care and treatment due to an Accidental Bodily Injury;
- Physical Therapy, including diathermy, ultrasonic, whirlpool or heat treatment adjustment, manipulation, massage and the office visit associated with such therapy;
- Treatment performed by a licensed medical professional when prescribed by a Physician, if hospitalization would have been otherwise required;
- Rental of durable medical equipment;
- Artificial limbs & other prosthetic devices;
- Orthopedic appliances or braces.

Medical Services do NOT include:

- Preventative medicines, immunizations, routine physical examinations;
- Plastic or cosmetic surgery, unless medically necessary due to Accidental Bodily Injury (w/in 30 days of Accident);
- For pregnancy if Insured person was pregnant prior to leaving for trip;
- Elective termination of pregnancy;
- Prescription drugs;
- Eyeglasses, contact lenses, hearing aids or prescriptions, examinations thereof, radial keratotomy or laser eye surgery to correct vision impairment;
- Congenital conditions;
- For injury occurring while fighting, except in self defense;
- For treatment that is educational, experimental or investigational in nature or that does not constitute accepted medical practice;
- If Insured Person is travelling against the advice of Physician;
- Treatment by a chiropractor.

Coverage provided by the MIT Study Abroad Insurance program is Primary coverage. (Other health care coverage would apply excess & should be maintained due to coverage limitations and exclusions included under the MIT Study Abroad Insurance Program.)

Exclusions

- *Extreme Sports* – scuba diving > 100 ft; skydiving, hang-gliding or para-gliding, parascending (other than over water), bungee jumping, mountaineering or rock climbing normally requiring the use of guides or ropes or caving
- *Illegal Acts* – commission or attempted commission of a felony or being engaged in an illegal occupation
- *Incarceration* – while the person is incarcerated after conviction
- *Intoxication* – as defined by the laws of the jurisdiction where the Accident occurs
- *Narcotic* – being under the influence of any narcotic or other controlled substance at the time of a loss. (Exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician)
- *Operation of a Motor Vehicle without a Required License* - without the proper license to operate such vehicle in the jurisdiction where the Accident/Injury occurs
- *Participation in Organized Sports* – in a professional, intercollegiate or interscholastic sports
- *Participation in a Race or Speed Contest* - engaged in or participating in a motorized vehicular race or speed contest
- *Other Exclusions:* Aircraft pilot or crew, Owned/leased/operated aircraft, rocket propelled or rocket launched conveyance, service in the armed forces, specialized aviation, war

International SOS (ISOS) – International Emergency & Support Services

- **Download ISOS App to your mobile device**
app.internationalsos.com
- **Once downloaded, launch and login using**
MIT's Membership# 11BSGC000066
- **Obtain ISOS Card from the Office of Insurance**



Any questions regarding the Material contained herein should be directed to the MIT Office of Insurance: insurance@mit.edu

APPENDIX C

Other Health Insurance Information

International Travel Insurance for MIT students

MIT will provide MIT Study Abroad Student Health Insurance for MIT students, which will act as your primary insurance. Please confirm with your program manager if you are eligible to get the MIT travel health insurance. If you have any other **health insurance** do not cancel it as you might be able to use it as a secondary insurance. Your program manager will help you determine whether you need health insurance in addition to or in lieu of your MIT coverage.

You or someone on your behalf must call ISOS if you need to use the insurance.

You must refer to the MIT insurance flyer for detailed information, your program manager will provide you with it.

MIT Student Extended Health Plan – Blue Cross Blue Shield

If you are registered with MIT Student Health Extended Plan for the spring term prior to your summer internship, your coverage will extend until August 31 of that year even if you graduate, do not cancel this insurance while you go abroad as it might act as a secondary insurance if needed.

1. Verify your international benefits with your Blue Plan before leaving the United States; benefits may be different outside the country.
2. Always carry your **Blue Plan identification card**.
3. In an emergency, go directly to the nearest doctor or hospital, then call the BlueCard Worldwide Service Center (details below) if hospitalized.
4. For non-emergency inpatient medical care, you must first call the BlueCard Worldwide Service Center to arrange access to a BlueCard Worldwide hospital. The Service Center can also provide information on local doctors.
5. Call your Blue Plan for precertification/preauthorization, if required. Refer to the phone number on the back of your ID card.

BlueCard Worldwide Service Center:

Toll-free: 1-800-810-2583 (BLUE) | Collect: 1-804-673-1177

Website: www.bcbs.com/bluecardworldwide

Filing a Claim

1. If the BlueCard Worldwide Service Center arranged your hospitalization, the hospital will file the claim for you; you will need to pay the hospital for the out-of-pocket expenses you normally pay.
2. For outpatient and doctor care, or inpatient care not arranged through the BlueCard Worldwide Service Center, you will need to pay the healthcare provider and submit an international claim form with original bills to the Service Center.
3. International claim forms are available from the Service Center or online.

HTH Worldwide

if you are not eligible to have the MIT Study Abroad Student Health Insurance, some programs will provide participants with additional medical coverage through HTH Worldwide. This plan has no deductible and will provide reimbursements for services rendered after submission of a claim form.

1. Always carry your **HTH Worldwide identification card**.
2. In an emergency, go directly to the nearest doctor or hospital, then call HTH Worldwide if you are hospitalized.
3. For non-emergency medical care go to the nearest healthcare provider. You will need to pay for services up front. Save all documentation and receipts for submission with your claim form.

HTH Worldwide:

Toll-free: 1-888-243-2358 | Collect: 1-610-254-8769

Website: www.hthstudents.com

IMGLOBAL

if you are not eligible to have the MIT Study Abroad Student Health Insurance, some programs will provide participants with additional coverage through IMGlobal. This plan has no deductible and will provide reimbursements for services rendered after submission of a claim form. Their contact information and general guidelines for use and coverage are below.

For Healthcare

1. Always carry your IMGlobal identification card. You receive this as a PDF attachment in an e-mail before you leave.
2. In an emergency, go directly to the nearest doctor or hospital, and then call IMGlobal if hospitalized.
3. For non-emergency medical care go to the nearest healthcare provider. You will need to pay for services up front. Save all documentation and receipts for submission with your claim form.

Phone: +317.655.4500

Website: www.imglobal.com