



Pan Atlantic
Foundation

Pan Atlantic Foundation
F1 Student Handbook
2021-2022
Revised 5/26/2021

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**Pan Atlantic
Foundation**

WELCOME TO PAN ATLANTIC FOUNDATION!

Dear Program Participant,

Welcome to the Pan Atlantic Foundation family! We are proud to be your placing organization and are here to help you navigate this exciting adventure! Our role here at Pan Atlantic Foundation is to place you in a school, a host family, and assign you an area representative who will support you throughout your exchange program. We carefully screen your host family as well as your area representative to make sure you are in a safe and nurturing home, and given great care when you have any issues, including cultural adjustment, challenges with your host family, or even at school!

Our team is made up of a warm and caring group of people who have worked with exchange students for well over 10 years. Most of the staff and representatives have also been exchange students or hosted exchange students themselves!

We have created this handbook so you have all the information you will need right at your fingertips. We have also included some exercises and informational pages on some of the cultural adjustment issues you will likely face. While you may or not read every single one of these pages, the main point is that we want you to know that cultural shock is a real thing everyone goes through, and we are here to help you!

Welcome again to Pan Atlantic Foundation, and we look forward to having you on our program!

With warm regards,

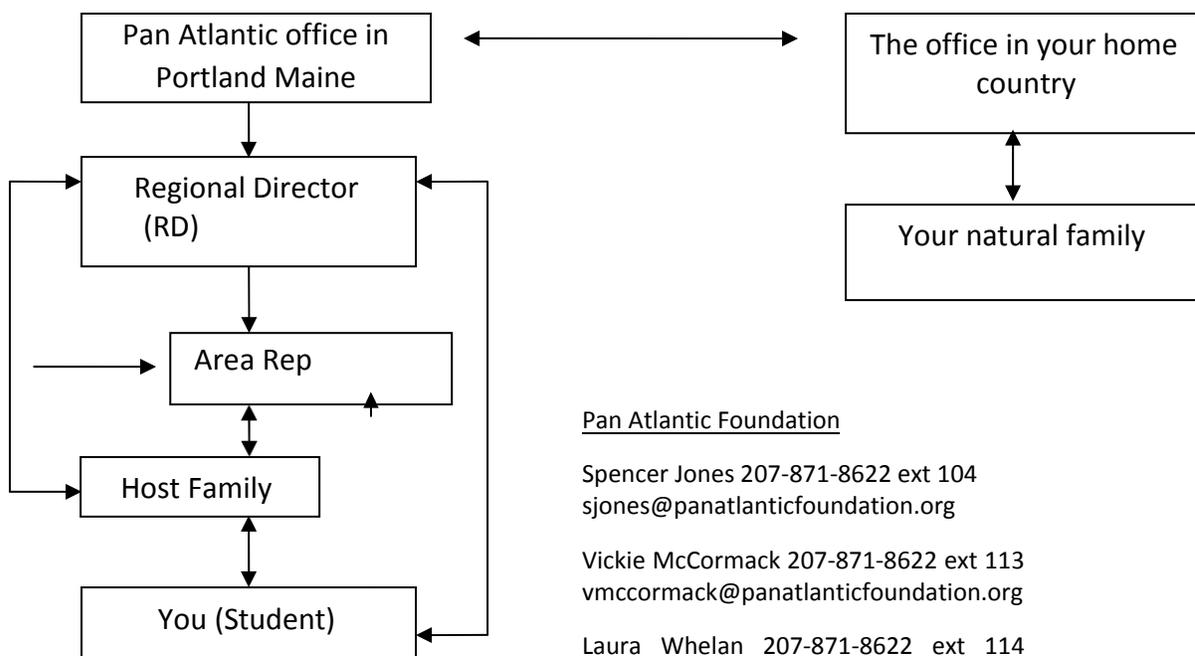
The Pan Atlantic Foundation Team

1 Union Street, Portland, Maine 04101

207-871-8622

www.panatlanticfoundation.org

PAN ATLANTIC FOUNDATION LINES OF COMMUNICATION



Pan Atlantic Foundation

Spencer Jones 207-871-8622 ext 104
sjones@panatlanticfoundation.org

Vickie McCormack 207-871-8622 ext 113
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Laura Whelan 207-871-8622 ext 114
lwhelan@panatlanticfoundation.org

Address for all officers: 1 Union Street, Portland ME 04101

Your **Area Representative (AR)** is an advocate for both you and the host family. If you ever have any questions or a problem, please call your AR. Your Area Representative should be in contact with both you and your host family at least once a month.

Your **Regional Director (RD)** works for Pan Atlantic Foundation and works closely with your Area Representative. If you cannot reach your AR about a problem, call your Regional Director.

The Administrative Staff in Portland, Maine is made up of a team of individuals who will be communicating with your overseas agent prior to your arrival, and once you are on program. You may hear from us from time to time, and we are always here to help! Our office phone number is **207-871-8622**. You can reach us at this number from 9am-5pm EST. You can also email us at services@panatlanticfoundation.org.

If you are in immediate danger, please call 911. Please call Pan Atlantic Foundation's 24-hour emergency hotline at 866-227-5335 (TOM-BARK-DELI) if you feel unsafe, or need to speak with someone immediately regarding sexual harassment or abuse, medical issues, or host family emergencies.

WHAT TO EXPECT ON ARRIVAL

- Students must hand-carry and present the following original documents to the U.S. Customs and Border Protection (CBP) officer at a U.S. port of entry we suggest making a folder with all your documents to carry with you on the flight.
 - Form I-20, "Certificate of Eligibility for Nonimmigrant Student Status."
 - Passport
 - Student visa.
 - Students should also have the contact information of their designated school official (DSO) available at ports of entry.
 - The Student and Exchange Visitor Program (SEVP) recommends having other documentation readily available to help answer any of the CBP officer's questions, including proof of financial ability and the acceptance letter to the SEVP-certified school.

ARRIVAL ORIENTATIONS NEW YORK

Some but not all students have selected to attend an arrival orientation. If you have this is a time where you will learn more about what to expect throughout your program, explore the best ways for you to handle culture shock and cultural adjustment, and to have an opportunity to experience a major metropolitan city in the USA before flying to your host community. Upon arrival, you will be greeted by Pan Atlantic Foundation Staff who will escort you to your hotel. After settling in at the hotel, you will spend the next two days discussing the important topics above, eating some typical American cuisine, and enjoying exciting group excursions to popular landmarks throughout the city! On the final day, you will depart to your host family community. Some student's will have flights very early in the morning, so we begin airport shuttles as early as 3:00am! Don't worry, we will always make sure you are awake, packed, and ready to go on time! Someone will also always escort you to the airport, get you checked in, and escort you to security. When you arrive at the airport in your host community, your Area Representative and/or your host family will be there to welcome you as you officially begin your USA exchange program. At that moment when you step off the plane, you will finally have the opportunity to put to use all the knowledge and tools you have learned from the pages that follow.

STUDENT ID CARD

Prior to arrival you will receive your student ID card. On this card, you can find all contact information you will need on program, including your insurance information, host family information, Area Representative Contact information, and Regional Director information. This will also confirm your placement type. Keep this card in your bag or in your wallet as it has your insurance information as well as the Pan Atlantic Foundation emergency number. Your Host Family and Area Representative will also have a copy of this card.

-----Cut here; Store this paper in your wallet.-----



**Pan Atlantic
Foundation**

ABC00121 Sample Student

Host Family: Sample Family 2021 7084 Sample Road Sample, OH 45152 Mobile: 123-456-7891 Home phone: 123-456-7891 Placement Type: Permanent	Insurance: Aetna Passport PPO/NAP Policy: CC004458 Start : 07/28/21 End: 06/15/2022 This is not your insurance card. Show your actual Aetna insurance card to your medical provider.
J1-Visa Sponsor Staff: Area Rep: Sample AR Mobile:123-456-7891 Landline:123-456-7891	Regional Director: Sample RD Mobile: 123-456-7891 Landline: 207-871-8622
Department of State: Emergency: 866-283-9090 Designation: 844-300-1824 Email: jvisas@state.gov	Pan Atlantic Foundation: 1 Union St., Suite 202, Portland, ME 04101 207-871-8622 Emergency Line: 866-227-5335

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STAGES OF CULTURAL ADJUSTMENT

It is very normal to go through a period of cultural adjustment as you experience change in your routines, roles, relationships, and everyday living. Each student can react differently depending on their individual personality. The information below describes some of the emotions you may experience as you adjust to the program.

Initial Euphoria: 'Honeymoon' Phase

The Individual:

- ✓ Is very positive about the culture.
- ✓ Is overwhelmed with impressions.
- ✓ Finds the culture exotic and is fascinated by it.
- ✓ Is largely passive; doesn't confront the culture

Rejection: Discomfort Begins – The Honeymoon is Over

The Individual:

- ✓ Begins to interact with the culture.
- ✓ Begins to dislike aspects of the culture.
- ✓ Finds the behavior of the people unusual and unpredictable.
- ✓ Feels anxiety, stress and anger.
- ✓ Begins to criticize, mock or show animosity to the people
- ✓ Wants to go home.

Adjustment: Understanding the differences

The Individual:

- ✓ Begins to understand the behavior of the people.
- ✓ Feels more comfortable living in/encountering the culture.
- ✓ Feels less isolated.
- ✓ Regains his/her sense of humor.

Adaptation: Cultural competency

The Individual:

- ✓ Enjoys being in the culture.
- ✓ Functions easily in the culture.
- ✓ Prefers certain host country behavior to that of their own culture.
- ✓ Adopts certain behaviors.

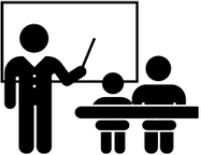
Possible Symptoms of Transition Stress:

Homesickness	Irritability	Boredom
Lethargy	Hostility towards locals	Mockery
Irrational behavior	Excessive sleeping	Withdrawal

Adapted from: Berardo, K. "The 5 Rs of Culture Change" in Berardo, K., and Deardorff, D. (2012) *Building Cultural Competence: Innovative Activities and Models*. Stylus Publishing.

THE 5 R'S OF CULTURAL CHANGE

There are five changes, listed below, that you will likely face during your exchange experience in the USA. These changes have many positive aspects, but they also often create **transition stress**. Transition stress is normal, natural, and will surface in different ways for different people. It is critical to prepare yourself to manage the possible stresses in your transition. Read through each of the five R's of culture change to get started.

	What changes	Common feelings and reactions
Routines 	Schedules, meal times, how you travel around, homework, amount of free time, even the basics like how to turn on a faucet and light switch.	<ul style="list-style-type: none"> •Tired or stressed, without a clear cause <input style="float: right;" type="checkbox"/> •Not 'anchored' or 'grounded'
Reactions 	The way people interact and communicate, which includes greetings and facial expressions, along with appropriate behaviors and reactions in different situations.	<ul style="list-style-type: none"> •Confusion and uncertainty <input style="float: right;" type="checkbox"/> •Less confidence •Withdrawing or isolating
Roles 	Roles you are used to playing (being a student, being a family member) look and feel different in your host culture. You may assume new roles, which you may have mixed feelings about being labeled as ("the exchange student," "the European"). Roles back home can also become harder to fulfill (e.g. friend, daughter, etc.).	<ul style="list-style-type: none"> •Excitement for new desired roles <input style="float: right;" type="checkbox"/> •Defensiveness for unwanted roles •Sadness for lost or lessened roles •Confusion for changed roles
Relationships 	Relationships around you can change. You may drift apart from certain relationships back home, or experience a deeper connection with some friends and family despite the distance. At the same time, you are investing energy in creating relationships in your new environment so you have a sense of community and support.	<ul style="list-style-type: none"> •It takes a lot of energy to build relationships—but it is also satisfying <input style="float: right;" type="checkbox"/> •A sense of loss, often initially, with less communication back home
Self-Reflection 	You may start to notice that you change in subtle and not so subtle ways. You may adopt new behaviors, clothes, and a different lifestyle. You may learn a lot about what you value most. You are growing and developing, becoming more aware of who you truly are. This has many benefits, but also often involves confusion and uncertainty.	<ul style="list-style-type: none"> • Sometimes adopting, sometimes rejecting host culture ways <input style="float: right;" type="checkbox"/> •Who am I? •What's most important to me? •Where do I feel at home?

Which R's of culture change do you think may cause you the most transition stress? Use the boxes, on the right, to rate how much stress you expect you will have on a scale of 1-10 (1 = no stress and 10 = high stress) for each 'R'. Then, circle those feelings and reactions that you think you may experience. Come back and review this list in a few months—you may find what causes you stress may change over time, and therefore so do your reactions.

Adapted from: Berardo, K. "The 5 Rs of Culture Change" in Berardo, K., and Deardorff, D. (2012) *Building Cultural Competence: Innovative Activities and Models*. Stylus Publishing.

THE 5 R'S OF CULTURAL CHANGE

Now reflect on stress generally. What typically happens to you under stress? Write in your responses below.

<div style="background-color: black; color: white; border-radius: 50%; padding: 10px; text-align: center; width: 60px; margin: 0 auto;"> What typically causes me stress: </div> <div style="border: 1px solid black; border-radius: 15px; padding: 5px; margin-top: 5px;"> <i>example:</i> Not feeling like I have control </div> <div style="border: 1px solid black; border-radius: 15px; height: 80px; margin-top: 10px;"></div>	<div style="background-color: black; color: white; border-radius: 50%; padding: 10px; text-align: center; width: 60px; margin: 0 auto;"> When I am stressed, I generally: </div> <div style="border: 1px solid black; border-radius: 15px; padding: 5px; margin-top: 5px;"> <i>example:</i> Am more emotional, lose sleep, eat more </div> <div style="border: 1px solid black; border-radius: 15px; height: 80px; margin-top: 10px;"></div>	<div style="background-color: black; color: white; border-radius: 50%; padding: 10px; text-align: center; width: 60px; margin: 0 auto;"> What helps me manage stress: </div> <div style="border: 1px solid black; border-radius: 15px; padding: 5px; margin-top: 5px;"> <i>example:</i> exercise, talking with friends </div> <div style="border: 1px solid black; border-radius: 15px; height: 80px; margin-top: 10px;"></div>
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How can you best manage transition stress? For starters, make sure to do the things above that help you to manage stress generally. Here are specific ways to manage stress for each 'R' of culture change:

<div style="border: 1px solid black; border-radius: 15px; padding: 10px;"> <ul style="list-style-type: none"> Expect things to take more time and energy, especially at the start Eat healthy food, exercise, and get plenty of rest Proactively create new routines by doing the most important things first. </div> <div style="background-color: #cccccc; border: 1px solid black; border-radius: 15px; padding: 5px; margin-top: 5px; text-align: center;"> Routines </div> <div style="text-align: center; margin-top: 5px;">  </div>	<div style="border: 1px solid black; border-radius: 15px; padding: 10px;"> <ul style="list-style-type: none"> Learn as much about the culture as possible Ask students, your host family, or your AR to help you understand others' reactions and act appropriately Be curious toward differences you experience </div> <div style="background-color: #cccccc; border: 1px solid black; border-radius: 15px; padding: 5px; margin-top: 5px; text-align: center;"> Reactions </div> <div style="text-align: center; margin-top: 5px;">  </div>	<div style="border: 1px solid black; border-radius: 15px; padding: 10px;"> <ul style="list-style-type: none"> Expect roles to be different Have conversations about what it means to be a student, young person, family member or other roles in your host </div> <div style="background-color: #cccccc; border: 1px solid black; border-radius: 15px; padding: 5px; margin-top: 5px; text-align: center;"> Roles </div> <div style="text-align: center; margin-top: 5px;">  </div>
<div style="border: 1px solid black; border-radius: 15px; padding: 10px;"> <ul style="list-style-type: none"> Know it will take time to build new relationships. Take initiative - reach out, join a club, and build new connections. Create rituals to keep relationships back home going (Sunday Skype calls, a blog, online photo album) </div> <div style="background-color: #cccccc; border: 1px solid black; border-radius: 15px; padding: 5px; margin-top: 5px; text-align: center;"> Relationships </div> <div style="text-align: center; margin-top: 5px;">  </div>	<div style="border: 1px solid black; border-radius: 15px; padding: 10px;"> <ul style="list-style-type: none"> Acknowledge that these changes are natural during transitions Note your feelings. Write in a journal and reflect on what you are learning about yourself Seek out support from other people who can relate to your experience and share </div> <div style="background-color: #cccccc; border: 1px solid black; border-radius: 15px; padding: 5px; margin-top: 5px; text-align: center;"> Reflections about Yourself </div> <div style="text-align: center; margin-top: 5px;">  </div>	

COMMON MISTAKES AND HOW TO AVOID THEM

Here are some common mistakes that student's make and how to remedy them!

COMMON MISTAKES

Show agreement or disagreement by nodding, smiling or silence: Students are often afraid to speak up if they don't understand something, or will simply nod, smile, or remain silent when unsure of how to respond.

Spending too much time in your room alone when you first arrive. When we are uncomfortable, it is quite easy to retreat to our bedroom to be alone, to listen to familiar music on our headphones, to chat online with friends back home. This can alienate you even further from your host family during critical bonding time!

Not taking initiative. This can apply to doing chores, making friends, schoolwork, etc. Often students will not help with chores because they don't know how to do them, they will not invite friends to do an activity because they are worried about rejection, and they will not ask for clarification on schoolwork because they don't want to be the only one in class who doesn't understand something.

Contacting your friends & family back home when you have a problem. It is understandable that you will at first feel most comfortable sharing your fears and frustrations with those back home. When you do this, though, you are missing a great opportunity for bonding with your host family and Area Representative!

WHAT TO DO INSTEAD

Ask! People in your school and host family are here to help you! It is expected that there will be many things you don't understand. When this happens, ask them repeat themselves, talk slower, or to explain the words that are unclear to you. As time goes on you will find this happens less and less!

Make a schedule! This is the most important time for you to bond with your host family. They understand you may be homesick or unsure what to say. Talk with them about the family schedule and when would be best to spend time together and when would be best for you to take some alone time. It is most healthy to schedule time alone, as well as time together!

Step up! The only way you will make friends is if you take the initiative. You may experience rejection, but more likely people are curious about you and want to learn more about you! A great way to break the ice is to ask about something in class that you don't understand. Finally, your host family could always use a helping hand. Take the initiative to clear dishes, sweep the floor, empty the trash, etc. If they don't want you to do those things, they will be appreciative that you tried and will redirect you to something else that is helpful for them!

Check in with us! Your Area Representative and your host family got involved in this program because they are interested in you, and in helping you adjust to life in the United States! Share your thoughts and feelings with them and you will make great progress toward relationship building!

SETTING REALISTIC GOALS

Below is a list of common goals while on program. Circle 5 that may be your own goals, or list any additional goals that may not be listed already.

1. Teach others about my country's traditions.
2. Speak to someone new or ask someone for help.
3. Join a sports team or extra-curricular activity at school.
4. Volunteer in my community.
5. Share some of my own family's customs.
6. Follow all program rules.
7. Get my homework done on time.
8. Know more about American traditions.
9. Improve my English.
10. Achieve what I consider to be good grades.
11. Become familiar with my host home and community.
12. Learn about the American education system.
13. Improve my level of responsibility.
14. Develop a life-long friendship.
15. Learn to do my own laundry.
16. Navigate my way between classes independently.
17. Learn my teachers' and classmates' names.
18. Try out for a sport's team of my choice.
19. Learn what activities I can join at school.
20. Develop trust with my host family.
21. OTHER:
22. OTHER:

Now think about the goals you circled or wrote...do you think they are long term goals or short term goals? How soon do you think you will realistically be able to achieve your goals? Setting realistic expectations for yourself is one of the keys for a successful program. Achieving short term goals is the key to making your long-term goals a reality! Below, write one of your long-term goals. Then, write three short-term goals to help you achieve your long-term goal.

LONG TERM GOAL:

SHORT TERM GOAL #1:

SHORT TERM GOAL #2:

SHORT TERM GOAL #3:

CROSS CULTURAL INTERACTIONS

You may not view how you and your family go about your day as a ripe opportunity for “Cross Cultural Interaction”, but it is in fact where the most cross cultural interaction, learning, and miscommunication can arise. You are not just learning to navigate living with a family who lives in an entirely different culture than yours, but they are also learning to navigate living with you! Each family, abroad and within the US, has a unique culture of their own. The way you do things is different even from your next-door neighbors! We have compiled this list of best practices and strategies from families and students who have program experience, but each experience is unique! With this understanding, please review some of the questions you soon learn to the answers to below! Your host family has also received a version of this information, so everyone can be on the same page! We suggest writing down the rules so everyone has clear expectations and can refer to the rules. This won't alleviate all miscommunication and all stressful situations, but we have found it sure gets you off to a great start!

AROUND THE KITCHEN

Kitchens are often the central room of the home, but the “rules” around the kitchen vary greatly from country to country and home to home. What are your rules around the kitchen?

- What food can you take from the refrigerator or cabinets? Do you need to ask before helping yourself to a snack? How will you know if certain food is designated for a certain meal and is off limits?
- How will you know what the expectations are around portion control? What steps do you need to take if they finish the last of the milk, eggs, cereal, etc.?
- Will you be allowed to or expected to make breakfast/lunch on your own? What are appropriate foods for these meals?
- Who is responsible for cleaning up after each meal? Where do you put your dishes when you are done with your meal?
- What will your responsibilities be in the kitchen in regards to cleaning up after meals?
- Are there certain meals that are eaten together? What is the rule if someone is going to be late for dinner? What are the rules for food eaten outside of meal time?
- Does anyone in the home have any dietary restrictions you should be aware of when cooking or when bringing outside food into the home?
- What are the guidelines around food you may want such as sodas, snacks, etc., if not generally what is purchased by the family?
- Where should trash be put, and do you recycle, compost, use a garbage disposal, etc.? If so, what goes where?
- Where is food allowed to be eaten in the home, aside from the kitchen? Is food allowed in the bedrooms?

CHORES

Some students arrive with the expectation that they will help around the house and will be comfortable doing so. Others may not be used to having chores at home so will need more direction on how to be helpful in the home. The level of responsibility each student has at home varies significantly from country to country and family to family. Your family has been asked to share with you what their expectations are in regards to chores.

- What is the level of cleanliness expected in your room? Who is responsible for cleaning your room, and how often?
- What must be done daily? Making the bed, emptying the trash, picking clothes up off the floor, laundry, etc.?
- Who is responsible for making sure the sheets on the bed are changed and washed? How often is this done?
- Where should you put dirty laundry/dirty towels? Who is responsible for doing the laundry?
- How often will laundry be done? Is there a specific time of day laundry is or is not allowed to be done?
- What chores will you be responsible for daily/weekly/monthly?

PRIVACY AND PERSONAL SPACE

The norms around privacy and personal space are often something we often take for granted in our home, but often do not realize that our personal boundaries and expectations are cultural.

- Are there rules around when your bedroom door may be closed/locked?
- If you have friends in your room, are you allowed to have the door closed?
- What are the rules about entering someone else's bedroom where a door may be closed, or even if the door is open?
- Are there any rooms you should not enter without permission?
- What are the rules in your home regarding opening drawers, closets, cabinets, etc.?

BATHROOM AND HYGIENE

Often uncomfortable to discuss but can be the source of many issues if not talked about upfront! Using the bathroom may be the first communication hurdle a student faces in the host family home...talk about this right away!

- Will you expect to take showers, baths, or both?
- What time of the day will you be able to shower/bathe?
- What is an appropriate length of a shower?

- When you are done showering, may you get ready in the bathroom or do you need to free up the bathroom for the next person?
- If the bathroom floor gets wet, how should you clean up the water?
- During a shower, is there a bathroom exhaust fan that must be turned on?
- How often or how little is it acceptable to shower?
- Will you be expected/allowed to use a new towel every time you shower? How many towels are used per shower/bath? What do you do with your wet towel?
- What is and is not allowed to be flushed down the toilet?
- How are sanitary items disposed of?
- Where is additional toilet paper stored and what should you do if you finish the last roll of toilet paper?
- What toiletries in the bathroom are you allowed to use versus what are you expected to provide for themselves?
- When the bathroom is not in use, does the door remain open or shut?

AROUND TOWN AND IN THE CAR

There are likely like to be many differences in terms of personal freedom and communication styles so please make sure everyone is on the same page. This is an area where a communication breakdown has high potential for conflict to arise!

- When you need a ride somewhere, how much advance time do you need to give your host family?
- May you “catch a ride” with a friend instead of taking the bus, and how should you communicate this to your host family?
- When you are being picked up, what are the rules regarding punctuality and being at the agreed upon pick up spot? How you will communicate if you are running late or in a different location.
- What is your curfew? Is it different on weekends than it is on weekdays?
- What are your host family rules regarding having friends over for dinner, friends sleeping over, friends over on school nights, etc.?
- What are your host family’s rules regarding allowing your student in other people’s cars?
- What are your host family’s rules regarding visits to friend’s homes/sleeping over friend’s homes?
- What are your host family’s rules regarding dating/intimate relationships?

- Are you allowed to have friends over if your host parent's are not home?
- Are you allowed to go over to a friend's house if the friend's parents are not home?
- Will you need to help with gas money when catching rides with siblings or friends?
- What are the guidelines for you to offer rides to other friends?

ELECTRONICS

A hot topic for most families as every family has their own rules regarding the usage of electronics. The most important thing to remember is that the use of electronics is a privilege not a right, and you must follow your host family rules.

- How will you communicate with their family back home, and how often? Your host family will set the rules on this, but we suggest a skype call every other week!
- Did you bring a cell phone? How are you setting up service if so? What is the data plan? Many students like to use online chatting apps like "what's app" and don't realize that they are eating up their data if they are not connected to wireless.
- What are the rules around being on the phone, using the phone at night, playing games online, etc.? You need to follow your host family rules!
- If the home phone rings, should you answer it? If so, what are the appropriate words to use, and how should you take a message for your family?

UNFAMILIAR TERRITORY? YOUNG CHILDREN AND PETS

You may not have grown up with young children or pets in the home and need some guidance around what is appropriate and how to help everyone remain safe!

- Are there any precautions you must follow in regards to child-proofing, such as shutting baby gates, locking cabinets, not leaving choking hazards within reach of small hands, turning in handles on the stove, etc.
- What is considered "safe" play with little kids? Are piggy back rides okay, holding them upside down, etc. What is considered to be too rough?
- How should you respond if a little one acts aggressively towards you (hitting, biting, punching)?
- If a little one (young child or even an animal) "asks" for food, are you allowed to give them food? (most relevant if the student is eating a snack, candy, etc.)
- If a child in the home is crying and you are unsure if an adult has responded to the cries yet, what should you do in this situation?
- Are the animals allowed to go outside/come inside? Are there guidelines around letting an animal outside, such as using a leash, doggie bag, etc.?
- Are the animals allowed on the furniture?

MONEY

No one likes talking about money but these issues are best addressed ahead of time to avoid any potential problems.

- How will you access money from home? Will you need to open a bank account, or have access to a credit card?
- What large purchases, if any, does you plan to make while they are here? We recommend talking to your Area Representative if you are worried about spending money excessively.
- What will you be expected to pay for on family outings, movies, etc.?
- You have access to approximately \$200 per month for school activities, books, sports uniforms, field trips, social outings, etc. Please talk to your Area Representative if you feel you are having hard time budgeting.

FAMILY OUTINGS/SPECIAL OCCASIONS

Upon arrival, you may not yet feel a part of your family so this can be a tough one to navigate!

- Which family events are required, and which are optional? Your family has been instructed to be very clear about which events are required and which are optional. If they want you to attend an event, you need to attend as part of the family. (The exception to this is religious services. Students may not be required to attend religious services, but we do encourage you to attend as a learning experience, at least once.)
- What are the norms regarding certain family events (holidays, weddings, birthday parties)? What is appropriate dress? What are the customs and appropriate behavior? Are you expected to bring a gift? How do you greet the hostess? Discuss these things prior to the event.

TIPS FOR TECHNOLOGY USE

Strategies for responsible -- and safer -- online life

- **There's no such thing as "private" online.** Anything posted can be seen by or forwarded to strangers, college admissions officers, and potential employers.
- **Know what's okay to post.** This means no embarrassing or cruel posts, no hate speech or groups, no compromising pictures you wouldn't want the whole world to see.
- **Be a good digital citizen.** Online cheating is still cheating. And flagging inappropriate content isn't tattling – it's keeping the Web a place where people want to hang out and where they can feel safe.
- **The Golden Rule applies in cyberspace.** If you wouldn't do it in real life, you shouldn't do it online. **Use critical thinking.** Ask yourself, "Who posted this? Why?" Thinking this way will help you find trustworthy information, and it will also help avoid online scams that deliver spyware and viruses directly to your computer. Also think critically about your own posts. Ask yourself, "Why am I posting this? Who will see it? Could it be misunderstood?"
- **Better safe than sorry.** If anything menacing or cruel happens, inform an adult that you trust.

Adapted from www.common sense media.org

IDENTIFYING AND REPORTING SEXUAL HARASSMENT AND ABUSE

CSIET requires that as your placement organization, we at Pan Atlantic Foundation educate and provide you information on how to identify and report sexual abuse, exploitation, or harassment. It is important for foreign exchange students to understand the risks as predators may take advantage of your cultural differences to engage you in a sexual manner. Please review and retain this document for your safety.

Please call 911 if you are in immediate danger. Please also call our 24-hour emergency hotline at 866-227-5335 (TOM-BARK-DELI) if you are in immediate danger, feel unsafe, or need to speak with someone immediately regarding sexual harassment or abuse.

Pan Atlantic Foundation staff are always here to help with any situation. You may also contact us at services@panatlanticfoundation.org or call our office at 207-871-8622 for any questions, concerns, or non-emergency situations.

What Is Sexual Harassment? *

- Sexual harassment is any unwanted verbal or physical conduct of a sexual nature. It can be a single incident or may happen over time. Examples may include.
 - Inappropriate staring
 - Asking questions or talking about someone's sexuality, sex life, or body.
 - Telling sexual jokes.
 - Demanding hugs, dates, or sexual favors.
 - Making unnecessary physical contact, including unwanted touching.
 - Using language that puts someone down based on their gender (for example, "sissy", "bitch") or sexual orientation (for example, words like "fag", "slut", or "dyke".)
 - Showing or sending sexual pictures, cartoons, or other images (including on social media)
 - Spreading sexual rumors (including on social media)
 - Stalking, making someone feel unsafe, including unwanted visits, phone calls, texts, emails, leaving presents.
 - Threatening to punish someone if they do not accept sexual advances.

Here is an example scenario of sexual harassment:

A new [exchange] student starts at a high school and soon begins dating a boy. They break up. Other students start calling her names and spreading sex-related rumors about her. Even though her teachers know what's going on, they ignore it.

This isn't just bullying. It's sexual harassment. And if this happens to you, you shouldn't put up with it.

In the following pages, you will find information on what you need to know about sexual harassment, and how to deal with it.

*Adapted from: Metcalf, Eric MPH. *What Is Sexual Harassment? How Teens Can Recognize and Deal with Sexual Harassment*. <http://teens.webmd.com/features/what-is-sexual-harassment>. Accessed November 2016.

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What Does Sexual Harassment Look Like? *

Sexual harassment comes in many forms. Sexual harassment includes:

Name calling: Insults related to a person's sexuality are a form of sexual harassment. This includes calling someone a "slut," "gay," or a "fag." It doesn't matter who's saying it, or whether the person being harassed is gay or straight, male or female, younger or older. What matters is that you're using those words to insult them -- that makes it harassment.

Unwanted touching: If someone touches a girl's breasts and she's not OK with it, it's harassment. If someone grabs or hits a guy in the genitals -- even as a prank -- that's harassment, too.

Unwanted behaviors: This includes someone asking you on a date or pressuring you for sex repeatedly after you've said no. If someone stalks you, gets in your personal space, or acts threateningly, that may be a form of sexual harassment, too.

Pressure from authority figures: Harassment doesn't just come from other teens. Adults may sexually harass you, too. If a teacher offers to give you a better grade -- or any adult offers something in exchange for sex or any kind of physical favor, that's harassment. It's still "absolutely" harassment if a teacher is just looking or making comments "in a sexual way that makes the student uncomfortable."

Hassling: If a classroom is mostly made up of guys who start picking on one of the few girls during class and making her life uncomfortable, that could be termed sexual harassment.

Online: Harassment often takes place in person. But it happens online too -- like if someone emails or texts photos of you in which you're not dressed or you're in a sexual situation.

Your Rights

United States laws protect the person that is abused. This means if *you* are uncomfortable, the adult or the abuser is wrong. You are **NOT** at fault if someone abuses you. And remember, the law protects you so no one can retaliate or take revenge for you reporting him or her.

Your body-Your choice!

You have the right to determine your boundaries in regards to personal space and touching. These boundaries can be very different from culture to culture. If you are uncomfortable, it is a signal that something is wrong. You have the right to decide how and by whom you want to be touched.

You have the right to say "NO"!

It is always OK to say "NO" when you feel uncomfortable with someone else's behavior. Tell your harasser to stop. Say that the words or actions are making you uncomfortable.

Keep a record. Take note of who harassed you, what the person said or did, and how you responded. Write down when and where it happened. Keep any harassing emails, texts, or online postings, too.

Ask for help and talk to an adult whom you trust. You decide when and with whom to talk about sexual misconduct that you have experienced. There is always an adult at PAN ATLANTIC who can help you. You may also choose to talk with an adult whom you trust: a teacher, school counselor, friend, a friend's parent or the police. Sometimes it's hard to know whether events cross the line from teasing to sexual harassment. Talking to an adult can help you figure out what's happening and how to deal with it.

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How You Can Avoid Being the Harasser. *

If you're checking someone out, joking with your friends, or being persistent in asking for a date, is that harassment? It may sometimes seem tricky to tell. Here are some pointers:

- Remember where you are.
 - Things might be different in the United States and jokes or comments you could make with your close buddies may not be OK with someone you don't know as well.
- Don't label people.
 - Never call anyone a "slut," and never use "gay" as an insult.
- Hands off.
 - Don't touch people -- especially in a personal or sexual manner -- unless they have told you it's OK to do so.
- Be respectful.
 - If someone asks you to stop doing something that's bothering them, stop immediately. It doesn't matter if it's someone you're dating or someone you don't know -- if they say "stop," stop.
- Don't spread rumors.
 - Respectfulness also means not spreading rumors. Don't share personal details or sexy photos that would embarrass someone.
- Watch for signals.
 - If someone seems uncomfortable or afraid when you're trying to start a conversation or ask for a date, stop.

It is also very important to understand the definition of consent: *

What is age of consent? Special concerns for teens:

Teens need information about the laws of consent in their state. As our judicial system holds more teens responsible as adults, there are significant and long-lasting results for teens who engage in illegal sexual behaviors, even with other teens who are close in age. An example would be:

"I know you and your girlfriend love each other but you are 18 years old and she is 15 and that makes being sexual with each other illegal. If she gets pregnant or her parents press charges, you could have to register as a sex offender for the rest of your life. It is important for both of you to wait until you are older."

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Please call 911 if you are in immediate danger. In addition, please call Pan Atlantic Foundation's 24-hour emergency hotline at 866-227-5335 (TOM-BARK-DELI) if you are in immediate danger, feel unsafe, or need to speak with someone immediately regarding sexual harassment or abuse.

What is sexual abuse?

You might not be sure if what has happened to you or a friend is sexual abuse. That's why it's important to pay attention to how you feel. If you feel uncomfortable, afraid, or upset, then something might be wrong.

No one has the right to make you feel uncomfortable, or make you do anything you don't want to do.

Is this sexual abuse?

Sexual abuse happens when someone touches another person in a sexual way, and the touching is unwanted. That includes someone touching your breasts, vagina, penis or anus without your permission. Being forced to touch someone else in a sexual way is also sexual abuse, and so is rape (putting a penis or object into part of someone's body, such as mouth, anus, or vagina). Sexual abuse is usually done by someone who used to seem trustworthy, is older, or who has some kind of authority or power over the person they abuse.

What if there was no touching?

Sexual abuse can happen without touching. Forcing someone to look at a naked person or pictures of naked people, and being forced to watch pornography is sexual abuse. It is also sexual abuse to force someone to watch a person masturbate.

Finding hope

Sexual abuse is very upsetting. It can take a long time to recover from, even if the abuse happened a long time ago. But there is hope, and you will feel better over time. The important thing is getting help and taking things at your own pace. No matter what happened, you can move on.



People who abuse may try to shift the blame.

Remember that the abuse is **NOT your fault.**

Below are several links to websites that can help you if you need information while on your program.

<http://teens.webmd.com/default.htm>

<https://www.kidshelpphone.ca/Teens/Home.aspx>

<http://www.sexandu.ca/consent/sexual-harassment-bullying/>

<http://www.stopitnow.org/ohc-content/tip-sheet-16>

"What is Sexual Abuse?" *Kids Help Phone*. March 2014. www.kidshelpphone.ca/Teens/InfoBooth/Violence-and-Abuse/Sexual-Abuse/What-is-Sexual-Abuse.aspx. Accessed November 2016.

Please call 911 if you are in immediate danger. In addition, please call Pan Atlantic Foundation's 24-hour emergency hotline at 866-227-5335 (TOM-BARK-DELI) if you are in immediate danger, feel unsafe, or need to speak with someone immediately regarding sexual harassment or abuse.

SIMPLE SAFETY TIPS

Being an exchange student is an incredible experience, but being in a new culture can also create situations where you are vulnerable or taken advantage of. Please follow the simple rules below while on program to help you stay as safe as possible!

1. **Memorize your address and host parent's phone number prior to arrival, but don't share this information with anyone without checking with your host family first!** Learn where you live and how to find your way back home. Ask your host family to take you for a tour of your neighborhood and the area around your high school so you are familiar with your surroundings.
2. **Online Safety.** Never give out any contact information online to someone you have never met. This is especially important if you are reaching out and meeting new people in the USA online prior to your arrival.
3. **Check with your host family before riding in a car** or going to the house of someone new. You should always decline a ride from a stranger offering to "show you around" or give you a ride home."
4. **Remember, safety is in numbers!** Don't go out alone, especially at night. If you find you are walking alone and you feel uncomfortable, ask a friend to accompany you, or call your host family. Always tell someone where you are going, what route you are taking, and when they should expect your return.
5. **Trust your gut.** This means to trust the way you feel inside, emotionally. If you are feeling uncomfortable with the way someone is speaking to you, touching you, or even looking at you, talk to a trusted adult about how you are feeling. Someone may tell you that it is just part of the culture in the USA, but no cultural norm should ever make you feel unsafe. They might just be saying it is cultural to convince you it is normal when it is not. Always remove yourself from a situation like this immediately and talk to someone you trust. You can feel safe to call our emergency number any time of day. Our number spells a funny name, but maybe it will help you remember! Whenever you need us, call **TOM-BARK-DELI (866-227-5335)**
6. **Trust your Area Representative and Regional Director.** Your Area Representative and Regional Director are there to support you throughout your program. If you ever need to speak with someone immediately you cannot get in touch with your Area Representative or RD, call the PAN ATLANTIC emergency line: 1-866.227.5335

PAN ATLANTIC FOUNDATION DISCIPLINE PROCESS

There are three steps in the Pan Atlantic Discipline Process prior to Student Dismissal.

1. **Verbal Warning:** Warnings are in person or on the phone and then followed up in writing to you regarding the behavior that needs to change. A copy of this email is sent to your agent.
2. **Written Warning:** This is a formal letter given to you if the behavior did not change after the verbal warning. A copy of this letter is sent to your agent.
3. **Probation:** This is a formal notice of discipline given to the student, with clear guidelines to improve during a specific timeframe. A copy of this letter is sent to your agent.
4. **Dismissal:** The PAN ATLANTIC head office and your agent determine it is the best course of action to end your program and to make arrangements for your return home.

PLEASE NOTE: There are some offenses which may lead to immediate warning, probation, or dismissal.

The BIG “NO’s”

You could skip the Warning and Probation stages for some offenses.

These offenses include but are not limited to Drinking, Driving and Drugs.



Program Rules/ Student-Parent Agreement

PROGRAM RULES

1. Obey all regulations of the F-1 Visa Program and the standards set forth by CSIET and Pan Atlantic Foundation.
2. Abide by all federal, state, and local laws and regulations of the United States and host community. These laws and regulations may also include local curfews. Be aware of these laws and regulations and be mindful that they may be different from laws and regulations in your home country and that violations may lead to serious punishment.
3. Regardless of local law, marijuana and alcoholic beverage use, sale or possession is prohibited.
4. The use, possession or sale of illegal drugs is prohibited.
5. Read and carefully consider all materials made available that relate to safety, health, legal, environmental, political, cultural, and religious conditions in your host state, city, or town. Be aware of local conditions that may present health or safety risks when making daily choices and decisions.
6. In some states, communities, and schools, it is against the law for students under a certain age to purchase, possess, or use tobacco or any tobacco related items. Students must obey federal, state, and local laws regarding tobacco related products, including vaping and/or e-cigarettes. If you indicate that you do not smoke on your PAF application, you may not smoke during the program year. If you indicated you do smoke in your PAF application, you must follow any and all guidelines set forth by your host family and community in regards to smoking and/or using tobacco-related products.
7. The Applicant is responsible for considering his or her personal health and safety needs when applying for and participating in the Program. PAF retains the right, in its sole discretion, to refuse an applicant if the applicant's participation in the program may indicate any risk to the applicant's own health and safety or to the health and safety of others.
8. If placed in a host family, accept placement with a family of any race, creed, or color. Live as a member of your host family, respect your host family and its rules and customs, and accept the responsibilities given to you. PAF, in its sole discretion, is responsible for choosing a student's host family placement.
9. Attend an arrival orientation as assigned by PAF, including In-Community Orientation (ICO) as needed.
10. Maintain monthly contact with your PAF Area Representative and submit all grade reports, progress reports, and/or report cards to your Area Representative within 24 hours of receiving them.
11. Respect your host high school's guidelines and policies, including those with regard to conduct, delinquency, grade levels, participation in graduation ceremonies, and issuance of a high school diploma. PAF cannot guarantee eligibility or issuance of a diploma or guarantee participation in athletics. Students must meet the requirements set forth by their school in order to remain eligible for receiving a diploma and/or participating in athletics.
12. Before scheduling any travel, you must submit the PAF Travel Form to your Area Representative if traveling domestically, internationally, and/or if any of your travel results in school absences. Any visit from your natural family must be approved by PAF before family members schedule and/or book travel to the U.S. You must follow any school



rules regarding travel accordingly and your school's Designated Sponsor Officer (DSO) must sign off on any international travel prior to your departure.

13. Driving or purchasing a motorized vehicle (car, motorcycle, boat, or any other vehicle requiring a driver's license) is prohibited. Driving is permitted with the instructor of an official driver's education course but only during driver education class hours. This course is allowed only for the purpose of obtaining a driving license and does not allow the student to drive after a license is obtained. Under certain conditions, however, driving may be allowed with prior written approval from PAF.
14. Have access to a minimum of \$200 U.S. dollars per month to cover personal expenses. Do not borrow money from your host family or lend money to your host family.
15. Your PAF Program terminates within two weeks after the last day of school, and arrangements must be made to depart the U.S. within this time. If a student is dismissed or withdrawn from the program, he or she must arrange plans to leave the U.S. immediately.
16. Refrain from obscene, indecent, violent, disruptive or disorderly conduct while on the program. Students shall refrain from perpetrating any form of sexual harassment or engaging in any self-endangering behavior. In addition, students shall refrain from any other conduct likely to bring PAF, their school sponsor, or the U.S. into notoriety or disrepute.
17. Any material that a student publishes or shares on the internet (such as social networking sites, social media apps, blogs, or websites) that violates the Program Rules is forbidden.
18. Employment is not allowed on either a full or part-time basis while on the F-1 Visa High School Study USA Program. However, students may accept sporadic or intermittent employment such as babysitting or yard work.
19. Acknowledge that PAF is not acting in the capacity of in loco parentis with respect to you, and that your natural parents still retain all of their rights and obligations.
20. Students that agree to the PAF Program Rules may not work with academic institutions directly to enroll or extend their stay for subsequent semesters or years. Students must also refrain from soliciting their host family to host them directly, independent of PAF.
21. Acknowledge that PAF reserves the right to dismiss any student who fails to uphold any of the above rules. In the event that a student is dismissed from the program, the parents or natural guardians are responsible for all additional expenses incurred above those of the regular program costs. In the case of early dismissal, program fees will not be reimbursed, and the student and natural parents must arrange for the student to leave the U.S. and return home immediately. Support, placement arrangements, and insurance provided by PAF will terminate at the time of the student's dismissal.

IMPORTANT VISA INFORMATION

Here are the key points regarding your Visa and your ability to travel.

- Make copies of your passports and keep your I-20 and Passport in a secure location at your host family's home. Ask your host family if they can suggest a safe place.
- All natural parent visits must first be approved by Pan Atlantic. Visits prior to January 1 are not recommended. If you are a semester student, visits are not permitted until the end of your program.
- Family Holidays should be spent with your host family, not traveling to see others or visiting with natural family.
- All travel requiring missed days of school, airline travel, or travel without your host family or Area Representative must be approved by Pan Atlantic.
- Independent Travel is prohibited.

IN THE EVENT OF A MEDICAL EMERGENCY

- Report the following information to your Area Representative:
 1. The date of any illness or accident requiring health services.
 2. The reason for the visit.
 3. The names and phone numbers of the service providers, i.e., the doctor, the hospital, the radiology lab, etc.
 4. When required by the insurance company, whether the 800 number was called for pre- approval.
 5. In addition, hosts are asked to keep copies of all documentation or bills received before forwarding originals to the **claims** office.
 6. Most insurance companies now require the student to complete, sign and submit a claim form, even if the provider files a claim directly. It is important to send this form in and to pay attention to all emailed and mailed requests for proper processing of your claims.

- Give health providers only information **directly** related to the illness or accident. Claims assessors may find reason to deny claims because of "pre-existing" conditions. If, indeed, you have a pre-existing condition, you need to be aware that the claim may be denied, even when pre-approval has been given. However, go to the doctor if you need medical treatment.

- Bring a copy of the your "Permission for Medical Treatment" to the medical facility, or have access to this on your phone.

COVERAGE INFORMATION ON YOUR TRAVEL MEDICAL INSURANCE

All Pan Atlantic students are covered by health insurance. Most students are covered by a PPO/NAP policy arranged through Pan Atlantic Foundation called "Aetna". A list of local medical providers can be found at www.aetna.com/docfind/custom/passport or call 800-414-0596.

When visiting a doctor's office or medical facility, take your insurance card and Permission for Emergency Treatment Form. Be sure to contact Pan Atlantic at 1.207.871.8622 to alert us if you are seeking medical attention. Pan Atlantic has trained staff to assist you in finding medical providers to answer your insurance questions. If the doctor's office will not bill the insurance company for you, then you are responsible for paying the doctor's office and you will then need to submit a claim form to the insurance company for reimbursement.

If you need to file a claim, you may download the claim form from www.4culturalexchange.com and fill it out completely. Send claim form with billing statements or receipts to:

Administrative Concepts, Inc.
 PO Box 4000
 Collegeville, Pennsylvania 19426
 Fax: (610) 293-9299

SAMPLE INSURANCE CARD

 *cut out along dashed line*

Find all important insurance information online at <https://4culturalexchange.com/>.

For questions about benefits, claims, or emergency assistance while traveling, call Participant Services. All benefits are subject to payment of appropriate premium and verification of eligibility.

Participant Services:	Administrative Concepts, Inc.	(800) 314-3938
PPO Network: (Primary)	Aetna Passport to Healthcare® Primary PPO www.aetna.com/docfind/custom/passport	
Coverage while Traveling / Emergency After-Hours Care:	Scholastic Emergency Services (Ref. # 01-SES-SUM-08123)	(877) 488-9833 Outside U.S. call: +1 (609) 452-8570
Claims Mailing Address: (For Non-Aetna)	Administrative Concepts, Inc. PO Box 4000 Collegeville, Pennsylvania 19426	(800) 314-3938 Payer ID: 22384
Prescriptions:	Paid at 100% of reasonable charges; however, you must pay for prescriptions in full, then submit a claim for reimbursement to the address above.	

Policy underwritten by: Crum & Forster SPC

Group #: 0863989-010-00100

Participant:

Aetna #:

PARTICIPANTS
SEE BACK OF CARD FOR ALL
ADDITIONAL INFORMATION



Aetna PPO/NAP

<p>Coinsurance: 100% of Usual, Reasonable, and Customary (URC) Charges)</p> <p>ER Deductible: \$350 (waived if admitted)</p>	<p>Coverage Start:</p> <p>Coverage End:</p>
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Aetna Network Provider Services: (800) 414-0596 **Payer ID:** 60054
Provider Claims Mailing Address: Aetna, P.O. Box 981543, El Paso, Texas 79998-1543

PROVIDERS: For questions about benefits or eligibility, call Administrative Concepts, Inc. at **(800) 314-3938**. Coverage for medical treatment subject to patient's eligibility on the date of service, terms, limitations, and exclusions of the policy. File claims electronically to Payer ID above, or mail claims to the address indicated above.

NOTICE: Possession of this card does not guarantee coverage or payment for a service or procedure.

Confirmation of Coverage for Certificate / Policy Number:

To Whom It May Concern:

Please be advised that the individual listed above has purchased Intercultural Exchange Group Medical Insurance for the dates specified.

This plan is underwritten by Crum & Forster SPC (AMB #: 071352), which has a rating of “A” (Excellent) from A.M. Best.

Claims can be mailed to Administrative Concepts, Inc. at PO Box 4000, Collegeville, Pennsylvania 19426.

Medical coverage is provided while traveling worldwide, per the policy provisions. Coverage includes the Schengen states, per the policy provisions. A copy of the Schedule of Benefits, which provides an outline of coverage provided, limitations and maximum benefits, is available below.

Emergency Evacuation, Repatriation and Return of Mortal Remains is provided with 100% of actual expenses.

This information will verify that Eligible Expenses, including Hospitalization expenses, are subject to a \$0 USD per Illness or Injury deductible after which the plan will pay up to the policy maximum. The maximum limit of coverage is \$2,000,000 USD.

Part A: Accident and Sickness Benefits

Accident & Sickness Medical Expense Benefits

Benefits will be provided only for the Coverages listed below and will be paid only up to the amounts shown. Benefits are not provided for Coverages marked “NIL”.

Per Injury or Sickness Maximum for all Injury and Sickness Medical **\$2,000,000 USD**
Deductible Per Plan Participant Per Injury or Sickness (Outpatient Services Only): **\$0 USD**

Initial Treatment Period: 30 Days from the date of Injury or Sickness
 Coinsurance: 100% of Usual, Reasonable & Customary (URC) Charges
 Terms of Payment: Full Excess

Benefit Coverage	Covered Benefit
Hospital Room & Board Benefit	URC, Semi-Private Room Rate
Intensive Care/Cardiac Care Unit Benefit	URC
Hospital Miscellaneous Expense Benefit	URC
Surgeon (In or Outpatient) Benefits	URC
Assistant Surgeon Benefit	URC
Pre-Admission Testing Benefit	URC
Anesthesia Benefit	100% URC
Day Surgery Miscellaneous Benefit	URC
Diagnostic X-Ray and Lab Benefit	URC
Ambulance Benefit	URC
Physician Visit Benefit	
▶ Inpatient	URC
▶ Outpatient	URC
Consultant Physician Benefit	URC
Radiation/Chemotherapy Benefit	URC
Emergency Room Benefit	URC, subject to a \$350 deductible; copay will be waived if admitted
Emergency Dental Expense Benefit	URC
Palliative Dental	100% URC, up to \$200 maximum benefit per tooth
Physiotherapy Expense Benefit	
▶ Inpatient	URC
▶ Outpatient	URC, up to a \$2,500 maximum
Durable Medical Equipment Expense Benefit	URC

Benefit Coverage	Covered Benefit
Emergency Medical Evacuation Expense Benefit	100% of actual expenses
Emergency Medical Repatriation Expense Benefit	100% of actual expenses
Return of Mortal Remains Expense Benefit	100% of actual expenses
Prescription Drug Benefit, Covered Percentage	100% URC
Mental & Nervous Conditions Expense Benefit	Pay at 80% up to \$10,000 up to the maximum of 40 days Pay at 80% up to \$5,000
▶ Inpatient	
▶ Outpatient	
Return Ticket Benefit	Up to \$5,000 per Policy Period

NOTES:

- We do not pay benefits for the amount of Eligible Expenses paid by You as Your Coinsurance or Deductible amount.
- Eligible Expenses will be paid under the Inpatient benefits for Surgery and under the Outpatient benefits for Surgery, but not both for the same or related procedure.

Accidental Death and Dismemberment Benefits

Principal Sum: **\$15,000**

(Maximum Death benefit payable shall not exceed \$5,000 for an Insured Person aged 17 years or younger)

Aggregate Limit: **\$500,000**

Loss of:	Benefit: (% of Principal Sum)
Loss of Life	100%
Loss of Both Hands.....	100%
Loss of Both Feet	100%
Loss of Entire Sight of Both Eyes.....	100%
Loss of One Hand and One Foot.....	100%
Loss of One Hand	50%
Loss of One Foot.....	50%
Loss of Entire Sight of One Eye.....	50%
Loss of Thumb and Index Finger of the Same Hand	25%

Part B: Travel Arrangements Benefits

Emergency Reunion Expense Benefit: **100% of actual expenses**

Trip Interruption Benefit: **100% of actual expenses**

Return Ticket Benefit: **Up to \$5,000 per Policy Period**

Exclusions

The Policy does not cover any loss resulting from any of the following unless otherwise covered under the Policy by Additional Benefits:

- 1) Suicide, attempted suicide (including drug overdose) self-destruction, attempted self-destruction or intentional self-inflicted Injury while sane or insane.
- 2) War or any act of war, declared or undeclared.
- 3) Any Covered Loss which occurs while the Plan Participant is on Active Duty Service in any Armed Forces, National Guard, military, naval or air service or organized reserve corps.
- 4) Any Covered Loss sustained while in the service of the armed forces of any country. When the Plan Participant enters the armed forces of any country, We will refund the unearned pro rata premium upon request;
- 5) Voluntary, active participation in a riot or insurrection.
- 6) Medical Treatment related to organ transplants, whether as donor or recipient; this includes expenses incurred for the evaluation process, the transplant surgery, post-operative treatment, and expenses incurred in obtaining, storing or transporting a donor organ. In relation to a bone marrow or stem cell transplant this exclusion would include harvesting & mobilization charges.
- 7) For any Covered Losses resulting from the Plan Participant's intoxication or use of illegal drugs or any drugs or medication that is intentionally not taken in the dosage recommended by the manufacturer or for the purpose prescribed by the Plan Participant's Physician.
- 8) Commission or attempt to commit an assault or felony, or that occurs while being engaged in an illegal occupation.
- 9) Charges which are in excess of Usual, Reasonable and Customary charges.
- 10) Charges that are not Medically Necessary.
- 11) Charges provided at no cost to the Plan Participant;
- 12) Expenses incurred for treatment while in Your Home Country.
- 13) Expenses incurred for an Accident or Injury or Sickness after the Benefit Period shown in the Schedule of Benefits or incurred after the termination date of coverage.
- 14) Regular health checkups; routine physical, immunizations or other examination where there are no objective indications or impairment in normal health.
- 15) Any Covered Loss paid under Workers' Compensation, Employer's liability laws or similar occupational benefits or while engaging in an occupation for monetary gain from sources other than the Policyholder.
- 16) Benefits for enrolling solely for the purpose of obtaining medical treatment, while on a waiting list for a specific treatment, or while traveling against the advice of a Physician.
- 17) Pre-existing conditions;
- 18) Pregnancy or childbirth, miscarriage, elective abortion; elective cesarean section; or any complications of any of these conditions; unless specifically covered by this Policy.
- 19) Drug, treatment or procedure that either promotes or prevents conception, or prevents childbirth, including but not limited to: artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof.
- 20) Charges incurred for Surgery or treatments which are, Experimental/Investigational, or for research purposes.
- 21) Eyeglasses, contact lenses, hearing aids, braces, appliances, or examinations or prescriptions therefore.
- 22) Injury sustained while taking part in: mountaineering; hang gliding; parachuting; bungee jumping; racing by horse, motor vehicle or motorcycle; scuba diving, involving underwater breathing apparatus, unless PADI or NAUI certified; water skiing; spelunking; parasailing; and white-water rafting.
- 23) Practice or play in any intercollegiate, professional or semiprofessional sports contest or competition.
- 24) Elective or Cosmetic surgery and Elective Treatment or treatment for congenital anomalies (except as specifically provided), except for reconstructive surgery on a diseased or injured part of the body (Correction of a deviated nasal septum is considered cosmetic surgery unless it results from a covered Injury or Sickness).
- 25) Travel or flight in or on any vehicle for aerial navigation, including boarding or alighting from except as a fare paying passenger on a regularly scheduled commercial airline or as a passenger in a non-scheduled, private aircraft used for business or pleasure purposes.
- 26) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- 27) Plan Participant being exposed to the Utilization of nuclear, chemical or biological weapons of mass destruction.

If there are any discrepancies between this document and the policy, the policy will govern.

THIRD PARTY LIABILITY

Third Party Liability insurance covers Personal Injury/Property Damage up to \$500,000 per occurrence for Personal Injury and up to \$150,000 for Property Damage. Deductible: \$1,000

THIRD PARTY LIABILITY

Legal liability coverage inclusive of legal cost arising from an accident resulting in bodily injury to persons other than the Insured, his/her family and employees.

1. Subject to the limits stated in the schedule of benefits this will indemnify each Insured Person against legal liability for bodily injury to persons other than employees or other members of his/her immediate family.
2. Damage to property: excluding that owned by or in the custody or control of the Insured during the Period of Insurance.
3. **Property Damage:** Damage to third party home or property is limited under these terms and only payable on an excess basis.
 - a. Claims are required in writing and must be declared within 90 days of occurrence.
 - b. All claims are subordinate to any other insurance policies and are limited to the maximum stated in the Schedule of benefits and or the maximum deductible applied by the primary carrier.
 - c. No claims under this paragraph will be payable until the primary insurer has settled all claims.
4. In the absence of insurable interest by the aggrieved party this policy will revert as primary subject to:
 - a. Legal assignment by a court order or binding arbitration assigning liability to the insured person and
 - b. Shall not exceed the maximum stated in the schedule and
 - c. In the event of a partial judgment the maximum payable benefit will be reduced by the percentage assigned under 4.a.

You may contact CSIET :

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