GEO HEALTH AND SAFETY
GUIDELINES FOR STUDENTS

Updated: June 2019

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Introduction

GEO 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.
Insurance

International SOS Coverage
All MIT students are covered during their GEO experiences abroad by ISOS, which provides international medical, security, emotional and travel assistance. ISOS is not health insurance (see below).

You will be provided 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.

**MIT Study Abroad Student Health Insurance**
MIT provides travel health insurance for all MIT students participating in MIT programs abroad. Insurance (managed by ISOS) will act as your primary 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.

In order to benefit from this insurance, you or someone on your behalf, must call ISOS if you need to use the insurance. Please familiarize yourself with insurance coverage terms as well as its exclusions (like extreme sports!) and limitations at this link and in Appendix B.
Required Steps to Take

Before You Leave

Before you leave for your international experience there are several things you need to do to make sure you are prepared in case of a health or safety emergency.

Health and Safety Training

1. Read this document.

2. Participate in any in-person pre-departure orientations required by your program.

Review and Complete the Travel Registry, and other pertinent forms and registrations

1. Read and sign electronically the Pre-Travel Health Assessment, in the “Materials” tab in the MIT Travel Registry. Please allow 6-8 weeks in advance in case vaccinations are needed.

2. Read and sign electronically the International Travel Risk Acknowledgment Form, in the “Materials” tab in the MIT Travel Registry.

3. Complete the Travel Contact Information form, which you will find under the “Questionnaires” tab in the MIT Travel Registry. 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.

4. Upload your passport information and a copy of your passport’s photo page to the “Passport & Visa Information” page. If your program requires you to obtain a visa, please upload a copy of your visa as well.

5. Visit the MIT ISOS webpage and get familiar with its services. It is recommended that you download ISOS’s Assistance App for smartphones and create an account before going abroad.

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 country of citizenship’s 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 ISOS card. You can also download the ISOS app to your mobile phone: app.internationalsos.com.

   b. 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 program representative on country specific advice.**

   c. Your health insurance card (for insurance that you have at MIT) and any other information from your insurance provider, such as a claim form.

   d. Copies of your credit and debit cards so that you can cancel the cards if they are lost or stolen. It is recommended you bring at least two cards which can make withdrawals abroad, and that you always leave one at your residence to make things easier in case of theft or loss.

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.

**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 Travel Contact Information form in the MIT Travel Registry.

3. Follow guidelines below to stay safe and in case of any emergency.
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.

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 planning to visit.
- 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 incorporation the following steps in your daily routine:

- Be aware of your surroundings, and of those around you. Don't allow yourself to be isolated in a situation that makes you feel uncomfortable. Trust your instincts.
- Control access to your accommodation or car you might be travelling in by locking your doors and closing windows if they provide easy access.
- 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, and in other crowded places, be aware of your personal belongings. Store your wallet and other valuables in secure or hard-to-reach pockets.
- Always look out for strangers waiting by your accommodation and school, 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 putting music headphones in both ears so that you can be more aware of your surroundings, especially if you are walking alone.
- 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:

- 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 plans or itinerary with individuals not known to you. Do not discuss them publicly.
- 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 contacts. Make sure you:

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

Layers of Protection

There is no single measure which guarantees security. We must acknowledge the dangers associated with creating a routine within normal life, but adopt appropriate security measures, maintain them, and 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; bring a copy of your passport with you. Call International SOS (you may call collect) 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).
**GEO Policy Statement on Driving**

Students are prohibited from operating any type of motor vehicle (including but not limited to scooters, motorbikes, motorcycles and cars) while participating in a study abroad opportunity.

**GEO Policy Statement on Student Conduct**

While studying abroad, students are held to the MIT policies found in the Mind & Handbook. In addition, students are responsible for complying with local laws and may be held to additional codes of conduct or behavior codes from the unit organizing, promoting or supporting travel, education abroad office, affiliate or host.

**In Case of a Personal Emergency**

If you have experienced a personal emergency or 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. Contact your program representative so they can provide support and discuss next steps with you.
3. Contact local police if relevant and/or recommended by your program representative.

**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. In a life-threatening medical emergency, always proceed to the nearest emergency medical facility. 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. Let your program representative know about the situation in case they can provide guidance or assistance.
4. Always keep all documentation (original receipts, etc.) for insurance purposes. Be sure to keep copies for yourself even after you submit a claim.

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 representative).
- 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 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 representative).

Identity Abroad

GEO 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. GEO instructors and staff can provide you with further country-specific information. Please discuss specific questions or concerns with GEO 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.

You may wish to watch the student-centered Pre-Departure Video by the Diversity Abroad Network 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?
• As an international non-US citizen will you need a new US visa to reenter the US after your time abroad? Are there political disputes between your home country and country you are visiting?

We encourage you to explore these questions, research your host country, and speak to the program representative 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. GEO 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 the MIT Program Manager for International Safety and Security, Todd Holmes (tholmes@mit.edu), and the LGBTQ Center (lbgt@mit.edu). You may also consult: US Department of State: https://travel.state.gov/content/passports/en/go/lgbt.html

Dealing with Sexual Assault or Sexual Harassment

Sexual assault and sexual harassment can happen anywhere. While you can never completely protect yourself from sexual assault or sexual harassment, refer to measures on pp. 7-10 to help reduce your risk. 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.

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 the program representative.
If you have been the victim of a sexual assault:

If you are in need of immediate medical care, call ISOS (you may call collect) and then inform the program representative about your medical emergency (it is not required for you to disclose any details).

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

If you are comfortable doing so, speak about the incident with your program representative so he or she can provide support and share other resources with you. Program representatives are considered “responsible employees” under Title IX and would need to inform the MIT Title IX coordinator so they can 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 in case follow up care is recommended.

National and Local Emergencies

Given the present political, social, economic, natural, and environmental conditions in GEO program countries, the evacuation of 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, or natural disaster, it is your responsibility to stay in touch with your program representative 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 representative immediately (if feasible).

- Your program representative will also attempt to contact each student, by e-mail and/or phone. Make sure your emergency contact information in the Travel Contact Information form in the MIT Travel
Registry is up to date and check your email and phone for updates.

- If phone lines are not working, MIT may work with the U.S. Embassy or embassy of your home country and the local police in order to communicate messages via radio, television, and any other available method.

- If you cannot get in touch with your program representative, work with other GEO students in your area and continue trying to make communication while following announcements on international and local media. Follow your host institution and community’s lead and stay with people who can help you communicate.

- 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.

**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 program representative will be in contact to alert you of any changes in plans.

**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 program representative.

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.

**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 GEO should a threat arise. Periodically, extra cautions may be announced, and all GEO participants are expected to comply.

**Evacuation Procedures**

The decision to activate and national and local emergency evacuation procedures will be communicated by the GEO Program representative in consultation with MIT, International SOS, and possibly the U.S. Embassy. If you must leave your immediate location because you are in danger, try to gather with other GEO students if possible and then notify your Program representative. They 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 GEO program country) either before or after your GEO 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 to those areas.

Please check with your Program representative if you have any questions.
# Emergency Contact Information

<table>
<thead>
<tr>
<th>Name</th>
<th>Telephone</th>
<th>E-mail/website</th>
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</thead>
<tbody>
<tr>
<td>Your GEO Program representative</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GEO Office</td>
<td>617-324-7239</td>
<td><a href="mailto:studyabroad@mit.edu">studyabroad@mit.edu</a></td>
</tr>
<tr>
<td>MIT International Safety and Security Program Manager</td>
<td>617-999-7714</td>
<td><a href="mailto:tholmes@mit.edu">tholmes@mit.edu</a></td>
</tr>
<tr>
<td>Todd Holmes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MIT Insurance Office</td>
<td>617-324-7117</td>
<td><a href="http://insurance.mit.edu/insurance@mit.edu">http://insurance.mit.edu/insurance@mit.edu</a></td>
</tr>
<tr>
<td>Title IX Office</td>
<td></td>
<td><a href="http://titleix.mit.edu/titleix@mit.edu">http://titleix.mit.edu/titleix@mit.edu</a></td>
</tr>
<tr>
<td>LGBTQ Center</td>
<td>617-253-5440</td>
<td><a href="http://lbgt.mit.edu/lbgt@mit.edu">http://lbgt.mit.edu/lbgt@mit.edu</a></td>
</tr>
<tr>
<td>MIT Police (only in case of an emergency and if you can’t reach ISOS)</td>
<td>617-253-1212</td>
<td></td>
</tr>
<tr>
<td>MIT’s Violence Prevention and Response</td>
<td>617-253-2300</td>
<td><a href="http://studentlife.mit.edu/vprvpradvocate@mit.edu">http://studentlife.mit.edu/vprvpradvocate@mit.edu</a></td>
</tr>
<tr>
<td>Local U.S. Embassy</td>
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<tr>
<td>Local emergency number</td>
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<td></td>
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<tr>
<td>Local police department</td>
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<tr>
<td>Your health insurance provider</td>
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<tr>
<td>Local clinic/hospital</td>
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<tr>
<td>Local dentist</td>
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<tr>
<td>Other</td>
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<tr>
<td>Other</td>
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</tbody>
</table>
APPENDIX A: Downloading the ISOS app

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:

Information on the travel health insurance for all MIT students participating in MIT programs abroad can be found here.
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/or 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

<table>
<thead>
<tr>
<th>Limit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Expenses</td>
<td>$100,000</td>
</tr>
<tr>
<td>Deductible</td>
<td>$0.00</td>
</tr>
<tr>
<td>AD&amp;D</td>
<td>$25,000</td>
</tr>
<tr>
<td>Mental or Nervous condition</td>
<td>$5,000</td>
</tr>
<tr>
<td>Physical Therapy</td>
<td>$5,000</td>
</tr>
<tr>
<td>*Limits apply per Insured Person</td>
<td></td>
</tr>
</tbody>
</table>

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

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**International SOS (ISOS) – International Emergency & Support Services**

- Download ISOS App to your mobile device  
  [app.internationalsos.com](app.internationalsos.com)
- Once downloaded, launch and login using MIT’s Membership# 11B5GC000066
- Obtain ISOS Card from the Office of Insurance

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