

HEALTH, SAFETY, AND EMERGENCY PROCEDURES

Participant health and safety is our top priority at Verto and we have robust systems in place to address student support, risk management, and emergency response. While it is participants' responsibility to avoid risky behaviors, Verto provides support through the following areas:

- **Guidance** on preventing pickpocketing, avoiding local scams, and how to navigate local culture by blending in rather than acting like a tourist.
- **24/7 emergency phones** answered by Verto staff in each location and at our U.S. home office.
- **Experienced, well-trained staff** who understand our Vertoans and are responsive to their needs.
- **Multiple access points for participants to learn** about health and safety specific to each city and country.
- **Individual participant enrollment** with AXA/Travel Assist Emergency Services through CISI Insurance.
- **Review of Verto emergency protocols** and emergency plans .
- **Regular updates** as to local conditions and explanations about current events, e.g. political protests, social justice demonstrations, strikes, etc.

Pre-Departure Preparation

Before arrival, Verto will provide virtual pre-departure orientation sessions to introduce students to their on-site location and Care Teams, and go over program safety. Program safety will be covered again and even more extensively once students arrive on-site and during Discovery Week (Orientation).

Families should discuss prior to departure how students will stay connected while abroad. **Very important** - Verto participants are required to have a phone plan that allows them to place and receive calls in their abroad location and access the internet via data. Students can either choose to unlock their phone while at home (so that they can purchase a SIM card onsite with the assistance of our Care Teams), or they can choose to purchase an international phone plan with their regular provider prior to departure.

Additionally, any student who takes prescription medication(s) should be prepared to arrive on site with a sufficient quantity of the medication for the duration of their time abroad, the medication in its original containers, and a copy of the prescription. This is to avoid any complications with entering the host country, as well as obtaining the correct medication while abroad, if needed. Please plan ahead accordingly with your doctor and insurance and

reach out to your Student Onboarding Advisor if you have any questions or concerns. It is best to carry both the medicine (in original containers) and a copy of prescription in the carry on baggage.

Verto Resources

Care Teams

Each participant is assigned to a Care Team made up of an SLC (Student Life Coordinator) and ASC (Academic Success Coordinator). Once on site, participants will meet regularly with their Care Team in group and individual settings. These staff members are there to guide participants towards a safe, productive, and successful semester. Should a participant feel unwell physically or emotionally, their SLC will be there to support them with getting the care they need.

Emergency Cards

All participants receive an emergency card on arrival day in their welcome pack. The card details who to contact in an emergency, Verto's 24-hour emergency phone number, and insurance coverage information.

24-Hour Emergency Phone

Verto staff are available for emergencies via phone 24 hours a day, 7 days a week. The emergency phone is held by a Verto staff member on rotation in the program location. During orientation, we will provide the emergency phone number and discuss when to use this resource.

Independent Travel Form

Participants are required to register any independent travel plans with the Verto Independent Travel Form and CISI Insurance. This is for health, safety & emergency response purposes.

Insurance

Verto enrolls all participants in international health insurance provided by Cultural Insurance Services International (CISI). This coverage provides comprehensive medical insurance benefits, alongside travel assistance services in the event of emergencies. Participants can access the policy brochure via the Student Portal approximately 2 months prior to departure and will receive their insurance welcome packet containing insurance cards, claim form, policy brochure, and access to the CISI app/portal about 1 week prior to departure. Participants may choose to get their own supplemental travel or property insurance as those are not included.

Seeing a Health Care Provider

If participants need to see a doctor while on location, we recommend that they first consult with their SLC to discuss the best next steps. Verto staff typically can refer them to recommended providers in the area, or participants can use their CISI insurance to ask for a

referral. There are no 'in-network' or 'out-of-network' restrictions when it comes to choosing a medical facility.

Money spent on doctors and specialist appointments are paid upfront reimbursable through submitting a claim through CISI providing explanation for the need of services and proof of expenses by submitting receipts. There is a \$75 deductible that must be covered by the participant for all locations with the exception of Spain (deductibles are prohibited by Spanish law). Typically, reimbursements are returned back to you by check from CISI about 15-25 business days after the claim is submitted.

Keep in mind that routine (preventative care) medical visits, cosmetic medical visits, dentistry, and other speciality services are not reimbursable. Please be sure to review your insurance information to understand what is and is not covered.

When it comes to Mental Health Support, many participants decide to seek out appointments with a therapist while abroad. If a participant is currently seeing a mental health professional at home, they should see if they can set up virtual counseling while they are away. This is ideal as familiarity with the therapist and consistency can be important. Otherwise, Student Life Coordinators can help arrange appointments with local or virtual services. We recommend consulting with an SLC on next steps as soon as the participant arrives since it may take some time to find an appointment.

Verto works with local Mental Health Professionals who accept CISI and therefore sessions will most likely be covered by insurance. Participants may need to pay upfront, and then submit their claim for reimbursement later. Some participants prefer to partake in counseling sessions online, which can also be a good option in between in-person counseling sessions.

In Case of Emergency

In a medical emergency, participants should head to the nearest emergency room and contact their SLC as soon as possible. If they are NOT well enough to make their way to the emergency room on their own, they should call the local number for an ambulance. If they ARE well enough to travel, they can make their own way via public transportation or taxi. Participants will find information about their nearest emergency room and the emergency number in their welcome materials.

Keep in mind that Emergency Room costs will vary by emergency and treatment type. If a participant is admitted as in-patient, CISI coverage will do their best to get involved with a guarantee of payment to support the in-patient hospitalization costs, costs but may not cover everything (example: prescriptions).

In the case of any city-wide or general emergencies, participants will be contacted through the CISI app and phone if possible and necessary.

Safety Best Practices

We recommend that participants follow these safety best practices throughout their time abroad:

1. **Share your location.** You must log any out of city travel through the Independent Travel Form. You will receive full instructions on how to do so when you arrive. When you are headed out somewhere in the city, tell at least one friend where you are going. If you're going on an independent trip after your time with Verto, make sure your family has a copy of your travel itinerary.
2. **Take a backwards glance.** Get in the habit of looking behind you when you get up to leave somewhere. Travel is very distracting and you may be carrying more belongings than you would at home, so you may be more likely to leave a jacket, phone, passport, or your wallet at that cafe table where you were people watching.
3. **Separate your sources of money.** Even though you usually keep all your bank cards and cash in one wallet/purse when you're at home, you don't want to do this while traveling. Keep at least one card and some of your cash in a different place, preferably not on you, this way you have back-up ways to access your funds should something happen. If you lose all your cards on the road, it can be very difficult to get replacements!
4. **Don't keep your wallet/cards/phone in your pocket.** To avoid being pickpocketed, keep your items somewhere that can be zipped or buttoned shut. There are also different 'money belts' that either hang inside your shirt or wrap around your waist (under your shirt) that you can buy.
5. **Scan all your major documents.** Scan and print copies of your travel documents and save them somewhere accessible before you travel. Screenshot them on your phone as well.
6. **Avoid public displays of affluence.** Avoid keeping your electronic devices visible or flashing cash around.
7. **Don't leave your belongings unattended or out of sight.** When you're at a cafe or restaurant, don't hang items on the back of your chair. Keep them on your lap or wrap the strap around your leg instead and bring them with you when you go to the bathroom or stand up to get something.
8. **Be cautious of people you encounter.** In general when traveling, be careful of who you trust. Airports, train stations, bus stations, and metros can be hot spots for pickpocketing/scams, and con artists can be very creative. Be wary of anyone trying to ask many questions or hold something in front of you like a map or other paper to distract you.

If you are ever in need of support and are unsure where to turn, you can always email our Dean of Students at deanofstudents@vertoeducation.org.