

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 (for students) and at our U.S. home office (for parents).
- **Experienced, well-trained staff** who understand our Vertoans and are responsive to their needs.
- **Multiple training sessions and resource libraries** for participants to learn about health and safety specific to each city and country.
- **Individual participant enrollment** with AXA/Travel Assist Emergency Services through a curated CISI Travel and Health Insurance plan.
- **Review of Verto emergency protocols** and emergency plans.
- **Regular updates** about local conditions and explanations about current events, e.g. political protests, social justice demonstrations, strikes, local weather threats etc.

Pre-Departure Preparation

Before arrival, Verto will provide virtual pre-departure orientation sessions to introduce students to their on-site location and Care Team and go over program safety protocols. Local safety measures 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 eSIM/SIM card onsite with the assistance of our Care Team), or they can choose to purchase an international phone plan with their regular provider prior to departure.

Prescription Medications: Important Reminder

Any student who takes prescription medication(s) should be prepared to arrive on site with a sufficient quantity of the medication for the **entire duration** of their time abroad, the medication in its original containers, and a copy of the prescription(s). This is to avoid any complications while entering the host country. Local doctors can prescribe medications;

however, exact brands and dosages are not always readily available. 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 and prescriptions in their carry-on baggage. Verto strongly discourages mailing any medications to students while abroad as they will almost certainly get caught up in customs and returned to the US.

Verto Resources

Care Teams and your Student Success Advisor

Each participant is assigned to a Care Team made up of a group of students and a Student Success Advisor (**SSA**). Students will have the opportunity to meet their SSA and Care Team members prior to departure during the last online Pre-Departure orientation session: *The Care Team Circle*. Once on-site, participants will meet regularly with their Care Team in group and individual settings.

SSAs are there to guide participants towards a safe, productive, and successful semester. Should a participant feel unwell physically or emotionally at any time during the semester, their SSA will be there to support them with getting the care they need.

24-Hour Emergency Phone Support

Verto staff are available for emergencies via phone 24 hours a day, 7 days a week through a local emergency phone number. The emergency phone is held by an onsite Verto staff member on rotation in the program location. During orientation, Verto will provide each student with an **Emergency Card** that lists this phone number and explains how and when to use this resource. The Emergency Card will also include the student CISI policy number (see more info below).

Independent Travel Form

Participants are required to register any independent travel plans through the Verto Safe App. This is for health, safety & emergency response purposes. More information will be provided during orientation. Any participant under the age of 18 will be required to provide a travel release form signed by their parent or guardian if they wish to travel independently outside of their program city during the semester.

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 Student Success Advisor (SSA) 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.

Any medical costs spent on doctors and specialist appointments may need to be paid upfront and later reimbursed through submitting a claim through CISI. It will be necessary to provide an explanation for the need of services and proof of expenses by submitting all original receipts and doctor's reports.

Keep in mind that routine (preventative care) medical visits, cosmetic medical visits, dentistry, and other speciality services are not eligible for reimbursement. 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, SSAs can help arrange appointments with local or virtual services. We recommend consulting with their SSA 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 call the onsite emergency phone 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 emergency 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, but may not cover everything (example: prescriptions).

In the case of any city-wide or general emergencies, participants will be contacted through the Verto Safe 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 on the Verto Safe App. 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 or lay them on the table. 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.