



BYU Kennedy Center
INTERNATIONAL STUDY PROGRAMS

STUDENT HANDBOOK

Congratulations on choosing an international academic opportunity. This handbook is a guide to help you understand International Study Programs' (ISP) goals and to assist you in preparing for your international experience.

ISP's main goal is to give you an opportunity to understand the complex nature of our modern world by living, serving, and studying internationally. These academic programs have been specifically designed to enhance your university education and are not simply international tours.

Your time abroad will be an adventure; it will be challenging but very rewarding. You may be surprised by how different things are in your host country. It is of utmost importance that while in your host country you represent Brigham Young University and The Church of Jesus Christ of Latter-day Saints with dignity and sensitivity. Therefore, we ask that in your ISP experience, you demand of yourself a higher level of commitment and discipline in both your academic and spiritual life. We hope you will grow personally and spiritually through your international experience.

ISP Objectives and Learning Outcomes

International study will prepare you to understand the complex nature of our modern world. ISP's mission and vision are the following:

Mission:

Brigham Young University's Office of International Study Programs serves students by developing and implementing high-impact international academic experiences.

Vision:

To enable students to reach the Aims of a BYU Education in a culturally diverse setting.

It is expected that you will:

- Gain skills in intercultural interaction—at the conclusion, participants will have an understanding of intercultural communication and have developed skills for dealing with new cultures.
- Gain specific cultural knowledge—participants will have an understanding of the new culture in which they study.
- Gain specific discipline knowledge—participants will have a deeper knowledge of the specific subjects studied on the program.
- Gain a better understanding of the Church in a global context—participants will return with a deeper appreciation of the worldwide church.
- Understand their global responsibilities—participants will have developed a broader understanding of their responsibilities as a global citizen.
- Gain international experience for future education and employment—participants will have developed new skills that they will be able to use toward potential careers and lifelong learning.

Preparation

To help you accomplish these learning outcomes and to prepare you for a positive international experience, ISP requires all students going abroad

to enroll in a Student Preparation Class (IAS 201R or 369R). This preparation class is taught by the program faculty director and takes place during the semester prior to departure. Register for your preparation course through BYU's registration system. You are not allowed to audit or waive the preparation course. All admitted students to the program are responsible for registering for and taking the prep course for credit, including BYU-I and BYU-H students, students from other universities, nontraditional students, and accompanying spouses.



BYU and ISP Policies

As a participant in an international study program, you are an ambassador for both the university and the Church. Therefore, it is of utmost importance that you abide by the Church Educational System's (CES) Honor Code and Dress and Grooming Principles and Expectations. Because you may be the only representative of the university and the Church in your host country, these standards, along with any other precautions specific to your program, are particularly crucial while abroad.



CES Honor Code Statement

The Church Educational System (CES) is sponsored by The Church of Jesus Christ of Latter-day Saints (Church) and directed by the Church Board of Education/Boards of Trustees, with the mission to develop disciples of Jesus Christ who are leaders in their homes, the Church, and their communities.

The CES Honor Code helps to accomplish the CES mission to build disciples of Jesus Christ. As faculty, administration, staff, and students voluntarily commit to conduct their lives in accordance with the principles of the gospel of Jesus Christ, they strive to maintain the highest standards in their personal conduct regarding honor, integrity, morality, and consideration of others. By accepting appointment, continuing in employment, being admitted, or continuing enrollment, each member of the campus communities personally commits to observe the CES Honor Code approved by the Board of Trustees:

- Maintain an Ecclesiastical Endorsement, including striving to deepen faith and maintain gospel standards.
- Be honest.
- Live a chaste and virtuous life, including abstaining from sexual relations outside marriage between a man and a woman. Living a chaste and virtuous life also includes abstaining from same-sex romantic behavior.
- Abstain from alcoholic beverages, tobacco, tea, coffee, vaping, marijuana, and other substance abuse.
- Participate regularly in Church services.
- Respect others, including the avoidance of profane and vulgar language.
- Obey the law and follow campus policies, including the CES Dress and Grooming standards.
- Encourage others in their commitment to comply with the Honor Code and Dress and Grooming standards.



CES Dress and Grooming Principles and Expectations

CES Dress and Grooming Principles and Expectations are part of the CES Honor Code and part of each student's, employee's, and volunteer's commitment.

When considering Honor Code and dress and grooming decisions, the teachings of the prophets and apostles, as well as Church instruction, such as *For the Strength of Youth: A Guide for Making Choices* can be helpful.

CES Dress and Grooming Principles

Each student, employee, and volunteer commits to:

1. Represent the Savior Jesus Christ, the Church, and the Church Educational System
2. Preserve an inspiring environment, without distraction or disruption, where covenants are kept in a spirit of unity so the Holy Ghost can teach truth
3. Promote modesty, cleanliness, neatness, and restraint in dress and grooming
4. Maintain an elevated standard distinctive to educational institutions of the Church of Jesus Christ

Dress and grooming expectations as in the examples below should align with these principles. However, application of these principles is not limited to the expectations listed. Members of the university community are expected to apply these principles to dress and grooming questions as they arise.

CES Dress and Grooming Expectations

Dress for men and women should:

1. Be modest in fit and style. Dressing in a way that would cover the temple garment is a good guideline, whether or not one has been endowed. Accommodation may be made for athletic participation.
2. Be neat and clean. Sloppy, overly casual, ragged, or extreme clothing is not acceptable.

Grooming

1. Hair should be clean, neat, modest, and avoid extremes in styles and colors.
2. Men's hair should be neatly trimmed. Men should be clean shaven. If worn, mustaches should be neatly trimmed.

ISP Dress and Grooming Standards

In addition to the CES Honor Code and Dress and Grooming Principles and Expectations, ISP requires that you also adhere to the following standards:

- Only modest and culturally appropriate swimsuits should be worn.
- Proper dress will be required for all classroom attendance.
- Sunday dress should be modest and appropriate. The influence of students on investigators and Church members abroad cannot be underestimated. Students must do all they can to keep the Sabbath day holy in every respect.
- Each program may have unique rules prompted by local conditions or cultural differences. Participants agree to obey these rules as they would any other aspect of the Honor Code.
- These standards are equally applicable for all family members of the directors regardless of age, graduate assistants, teacher's assistants, instructors, and student assistants.

If you fail to abide by these standards, you may be dismissed from your ISP program.

Ecclesiastical Endorsement

All enrolled continuing undergraduate, graduate, intern, or international study program students are required to obtain a Continuing Student Ecclesiastical Endorsement every 12 months. BYU students who register for ISP must have a current ecclesiastical endorsement on file with the university. All participants on a study abroad program but otherwise not enrolled at BYU-Provo day school are required to complete the ecclesiastical endorsement and Honor Code commitment found at honorcodecommit.byu.edu in order to participate on a program. Non-BYU Provo students need an endorsement from their bishop and stake president. A continuing or current BYU-Provo student need only a bishop's endorsement.

Academic Policy

The ISP experience should be one of the most unique and high-impact learning experiences during your entire college career. Instead of traditional classroom teaching methods, ISP emphasizes experiential on-site learning. Courses are geared to help you experience new ideas, institutions, social patterns,



and traditions that you will experience in your host country. Time in the classroom will be devoted to helping you prepare for opportunities outside the classroom.

Course Registration

All participants in a BYU ISP program must register for BYU credit. You must register for the designated, ISP-created courses for your designated program. You must not register for regular BYU day classes, BYU Independent Study classes, or BYU Online courses for the semester or term you are abroad. If you do, you will be assessed additional program fees. Registration will depend on the type of program you have chosen.

Add/Drop Policy

You may add/drop classes until the university's add/drop deadline; however, you must meet the ISP full-time student requirements.

A Petition for Exception to University Policy will be required for all add/drop requests received after this deadline. Requests for registration exceptions must be approved by ISP and submitted to the University Petitions office. The university understands that

programs often begin after the add/drop deadline and requests for registration exceptions will be reviewed with appropriate leniency.

Recommended Load

You must be a full-time, registered student carrying a full-time course load during the entire program. Dropping below full-time status will incur extra program fees. The same policy governing attendance, class credit, and grading will be in effect on the programs as on the Provo campus. Courses must be ISP study abroad section courses and not day school, evening school, independent study, or online courses.

For study abroad programs, undergraduates will be considered full-time students with a 12-credit semester load or a 6-credit term load. Graduate students will be considered full-time students with a 9-credit semester load or a 4.5-credit term load.

Field School and International Internship participants may register for a minimum 9-credit semester load or a 4.5-credit term load, depending on their program requirements. Graduate students must consult with their specific graduate program to determine the minimum requirement. Directors reserve the right to require a minimum core curriculum.

Admission to BYU Day School

Admission to an international study program does not constitute admission to BYU day school.

Students from other institutions who are accepted to an international study program do so without applying to BYU day school. If they subsequently desire to continue in BYU day school, they must follow the normal admission application procedures.

All participants, whether BYU continuing-day-school students or others who have been accepted to an international study program, will receive regular BYU credit on a standard BYU transcript.

Please keep in mind that if a copy of your transcript is needed after your program is over, you can order one online at enrollment.byu.edu/registrar/transcripts. The ISP office does not release transcripts.

International Study Program Survey

After completing your international study program, you will be responsible for completing a survey of your program experience. We appreciate honest feedback about the program which we will use to improve future programs. You will receive an e-mail from the ISP Registrar that will direct you how to complete this evaluation online.





Travel

Field Trips: These trips are a planned part of the program and relate to your academic experience. All students are expected to participate on these trips. Your directors will review the program excursion schedule with you.

Optional Travel: Overnight unchaperoned travel (without a faculty member) may occur only if approved by your faculty director and ISP coordinator. The policy for independent unchaperoned travel is the following:

- Independent travel is encouraged prior to the beginning or after the end of the program to alleviate interrupting the flow of the program and imposing logistical challenges.
- Independent travel is seen as part of the program experience and should have an appropriate academic purpose approved by the faculty director.
- If you are proposing to travel independently within the dates of the program, you will need to complete an ISP Independent Travel Proposal form (available from your faculty director) and

have it approved by your faculty director and ISP Coordinator the semester prior to your departure for the program. Approval is not guaranteed. Overnight travel may be limited to the country of program.

- Independent overnight travel may only occur during the designated “free travel” period on your program calendar, not during any time you perceive to have free time. Due to time limitations for spring and summer term programs, independent travel may be limited to semester-long fall and winter programs.
- You may only propose to travel to Category 1 countries listed on the BYU Travel Smart website: travelsmart.byu.edu.
- You are required to abide by BYU policies and CES Honor Code guidelines during independent travel. If you do not follow your approved travel plan you run the risk of being dismissed from the program and being sent home.
- You will need to attend Church in the Latter-day Saint congregation where your program is located. Independent travel should not interrupt your regular Church attendance. This requires that you return to your program location by Saturday with enough time to prepare for the Sabbath.
- Every student is required to have their own bed (no sharing).
- Men and women are required to have separate rooms.
- Students should travel in groups of three or more.

Independent day trips (not overnight) from the program should be discussed with the faculty director, who will consult with the ISP coordinator.

Pre/Post-Program Travel: Students are prohibited from traveling to any level 3 or 4 countries on BYU’s Travel Smart restrictions list without prior approval from the Office of the International Vice President. All students doing pre/post-program travel are expected to sign the extra travel waiver available at kennedy.byu.edu/isp-travel-policy.

Modes of Transportation: You should only use regular public transportation for your independent travel. Renting cars or motorbikes or hitchhiking is not allowed.

Accompanying Family Members

Spouses, and/or relatives of student participants, are allowed to participate on ISP programs only if they are admitted to the program. There is no discount for qualifying spouses who are participating on the program.

Some programs do not have facilities to accommodate couples; subsequently married couples who participate on these programs may therefore be required to live separately in the respective single-gender student housing. Married couples who participate agree, by their participation, to accept such accommodations.

Students should not receive visitors. Parents and friends should not interrupt the academic program and are not allowed to participate in program activities or transportation.

Religious Activity and Expectations

International study programs are designed to immerse you in local wards and branches of the Church. As an active Church member, you will make friends with members from your host culture who will be eager to share their customs and traditions. Naturally, you will be expected to serve in any capacity where your skills and talents may be needed. This might include participation in church services with music, prayers, talks, or support positions, but should not include leadership positions where your activity would take opportunities from the local members. You should always consult with your faculty director as to the appropriate ways of serving. You are not to actively proselyte for the Church while on an international study program.

You are expected to observe the Sabbath by attending all church meetings and engaging in other appropriate activities. In the case that you are of a faith other than Latter-day Saint, the expectation is the same. If this is your situation, make plans to attend your own church or attend Latter-day Saint services.

Through participation in church activities, you will see the gospel in action in your host culture and grow in your own understanding by seeing what the gospel means to other people in their own cultural settings. This aspect of the program is unique to BYU

International Study Programs and adds a dimension of learning that would otherwise be impossible to duplicate.

Housing

ISP is committed to promoting a living environment for you that is consistent with the moral teachings of The Church of Jesus Christ of Latter-day Saints and conducive to study and learning. You must



adhere to BYU Residential Living Standards for off-campus housing which stipulates that genders must not share sleeping quarters and that respect for privacy be given for other living areas. You must not room or board with Church members or at Church-owned facilities without advanced clearance from BYU's international vice president, which would be obtained through your ISP program coordinator.



Dating

Romantic relationships between men and women are viewed differently across cultures and are often subject to norms, traditions, and taboos that may be difficult to grasp. As a consequence, dating between participants or dating locals of the host country, no matter how innocent, may lead to short- and long-term damage for BYU's international programs and is not allowed.

Local customs may also require faculty directors to set additional restrictions. You are required to adhere to these restrictions.

Curfew

The standard curfew for students overseas is 11:00 p.m. on weekdays and midnight on weekends. Faculty directors may make this curfew earlier to meet local customs or security concerns.

Violations of Local Laws

The university recognizes its responsibility to the community for your conduct. When an ISP student

is apprehended for the violation of a law of the foreign country, the university will not request or agree to special consideration for the student because of his/her status as a student. The university will cooperate fully with law enforcement agencies and with all agencies for the rehabilitation of the student.

Sexual Harassment

Unlawful discrimination on the basis of gender will not be tolerated whether initiated by university faculty, administrators, staff personnel, or students on any International Study Program. The university prohibits unlawful sexual harassment by or against all persons involved in International Study Programs, including administrators, faculty, staff, students, visitors, vendors, and contractors. The university also prohibits inappropriate gender-based behavior in the workplace or in the academic setting directed at another due to that person's gender and which violates the Church Educational System Honor Code or the individual dignity of university personnel, students, or campus visitors, but which does not rise to the level of unlawful sexual harassment.

If you encounter unlawful sexual harassment or gender-based discrimination, please talk to your professor or contact Landes Holbrook, the Title IX Liaison for International Programs, (801) 422-4302, or the International Study Programs director, (801) 422-6244.

Policy Infractions

If you are unwilling to abide by the CES Dress and Grooming Principles and Expectations, the CES Honor Code, direction from your faculty director, or any other standards outlined in this handbook, you should not participate on an international study program. BYU reserves the right at its absolute discretion to dismiss you from the program if you do not conform to these standards while on a program. Academic consequences will follow early dismissal from a program. You will receive a grade commensurate with the work you have done up until dismissal. You will be responsible for all costs of returning early. BYU will not refund any program costs. If the infraction violates the CES Honor Code (in addition to ISP policy), you will also be referred to BYU's Honor Code office.

Financial Policies and Procedures

Application Fee

A \$35.00 application fee is required of all applicants to a BYU International Study Program. This fee may be paid when completing the online application.

The application fee is *not* calculated as part of the program cost and is nonrefundable (unless the program is canceled by ISP). If you are not admitted to the program, you may transfer the application fee to apply to another program within the same academic year.

Acceptance Deposit

A nonrefundable deposit is required to secure your place on a program and will be charged to your BYU student account. Payment will be due two weeks from the time the charge posts to your account. You may be dropped from the program by failing to pay this deposit.

Payment Schedule

The payment schedule is available [here](#). Payments may be made through your BYU Financial Center.

Charges should show up on your student account at least one week prior to the payment deadline in your payment schedule. Please wait until a charge has been posted to your account to pay the charge. If you are approaching a deadline and are concerned that a charge has not posted to your account, please contact the ISP financial assistants at (801) 422-6690 or kennedy_accounts@byu.edu.

Please notify student_accounts@byu.edu if you are receiving financial aid to cover some program fees. Please remember to include your name, BYU ID #, and program name in your e-mail message.

Scholarships and other forms of financial aid will be applied first to your tuition payment; if there are additional funds, they will be applied to your last program payment.

All outstanding balances (program charges, traffic tickets, health center charges, etc.) owed to the university must be cleared prior to departure. If these debts are not paid before you depart, you are in jeopardy of being sent to collections and/or being sent home from your program.



You can pick up your complimentary ISP backpack in HRCB 101 after you have made your program payments. If you have any questions about your account status, please contact (801) 422-6690 or kennedy_accounts@byu.edu.

Financial Aid on International Study Programs

BYU Financial Aid Office

BYU-administered loans, scholarships, and grants may be applied to your program charges if you are a full-time, degree-seeking student at BYU-Provo. You can apply for a number of scholarships through BYU's Financial Aid office, A-41 ASB, (801) 422-4104. The BYU Financial Aid office has reduced the credit-hour requirement for Study Abroad students from 14 credits to 12 credits per semester. The requirement for International Internships and Field School students is a minimum of 9 credits per semester and 4.5 per term to still qualify for university tuition scholarships.

You **must** notify the BYU Student Accounts office, D-155 ASB, of any financial aid or scholarships you plan to use to pay for your program. If you are a dependent of a full-time BYU faculty member or staff member, contact the Benefits office, B-202 ASB, (801) 422-6868, to have your dependent benefit applied to your ISP charges.

ISP Program Discounts

A limited number of program discounts are available through ISP to assist students with program expenses. These program discounts are available to current BYU-Provo day school students only.

To apply for the ISP Program Discount on an ISP-sponsored program, complete the following steps:

1. You must complete your entire ISP application. Upon completing the application, you will need to click on the hyperlink that says "Apply for Program Discount." If you have questions, please contact isp@byu.edu.
2. You must be officially accepted to your program by ISP, be caught up on your program payments, and have a current FAFSA on file by the date below to be considered for the ISP Program Discount. Please submit the completed Free Application for Federal Student Aid (FAFSA) to the Financial Aid Office, A-41 ASB, (801) 422-4104.



ISP Program Discount application deadlines can be found on our [ISP payment information website](#).

All ISP Program Discounts are based on financial need, academic performance, year in school, cost of program, and meeting program specific requirements.

International students (non-US citizens) who are interested in discounts should meet with the BYU Financial Aid (Enrollment Services) Office in D-148 ASB, (801) 422-7075. They will be able to create a FAFSA score for you.

Cancellations and Refunds

Once you have been admitted to an international study program, if you choose not to participate, you must cancel the program online, even if program payments have not been made. To cancel, go to isp.byu.edu and click on "Edit Existing Application." On the page that displays your MyBYU information, click "Continue." Click on the cancel button next to the program you need to cancel, fill out the cancellation form, and click "Submit." When we receive your web cancellation, you are then officially cancelled from a program, and any resulting fees will be assessed. No other method of cancellation will be accepted. Please see your payment schedule for further details.

Global Security and Health Information

As you make your final travel preparations, please take time to follow the steps listed below and review the associated information on [TravelSmart](#) for detailed security and health information. This information may help you reduce and manage security and health risks, as well as make you aware of what to do and who to contact for help in the event of an emergency crisis:



- Read the “Know Before You Go” tab on BYU’s [TravelSmart](#) website to begin reviewing safety and security information on your destination country.
- Enroll in the U.S. State Department’s Smart Traveler Enrollment Program (STEP), and they will update you via e-mail with any pertinent

security, health, and current event information that could affect you. If you are not a US citizen, please contact your nearest embassy or consulate once you have arrived in your host country.

- Review the Centers for Disease Control and Prevention Traveler’s Health website (wwwnc.cdc.gov/travel/destinations/list/) for specific information on immunizations, health risks, medical care, and emergency procedures for your ISP destination. Additional medical/health information can be found at the Department of State travel website. Immunization guidelines may also be obtained from the Utah County Health Department (151 S. University Ave., Provo), or the BYU Student Health Center.
- Before you depart, take time to familiarize yourself with local police, fire, and medical emergency numbers, as well as your program’s in-country contacts and the nearest embassy or consulate representing your citizenship (see Emergency Contact Numbers, p. 24). We suggest that you always carry this information with you. This information is available on the State Department’s country-specific pages.
- Consider whether to get a medical and dental checkup. Living and traveling abroad may be physically demanding and medical care may sometimes be difficult to arrange during your program. Take whatever preventative measures you can to ensure that you are physically and mentally prepared to start your international study experience.
- Collect the following information:
 - Copies of your passport data page and any visa stamps in your passport. Take both the original and copies with you but keep them in separate locations. Always carry a copy of your passport data page.
 - The numbers and phone numbers of your credit cards and passport. Keep these numbers separate from your original cards and documents.
 - Always take another form of identification with you (i.e., driver’s license, university ID, etc.).

- Consider keeping digital copies of the above information in a secure online location that you can access while abroad if necessary.
- It is a good idea to also leave copies of this information, along with a detailed travel plan, at home with your family or friends.
- Ask for help. If you have any questions or concerns about health or security issues, feel free to contact BYU's Global Security Advisor, Benjamin Cluff, at benjamin_cluff@byu.edu.
- Pay particular attention to the ways to reduce being a target of crime: always travel with a companion, when possible, avoid city to city travel after dark, don't leave personal items unattended in public, etc.
- Stay informed of current political and social issues in the country you are visiting by reading the local news.
- Become familiar with potential food and water health risks peculiar to your destination.

Health Insurance for International Study Programs

Students enrolled through ISP are required to comply with the BYU domestic health insurance requirements and have international health insurance while abroad.

In addition to your personal insurance, during your program dates BYU requires every student to have comprehensive international health insurance through our contracted provider, GeoBlue. As a participant on an international study program at BYU, you will receive a certificate number and access to online services from GeoBlue. Upon receiving a certificate number by e-mail, you must register at www.geobluestudents.com to view benefit plans, download claim forms, and check claim status. You may also register on the GeoBlue App (find at www.geo-blue.com/mobileapp). GeoBlue provides emergency and medical advice while abroad. You may contact GeoBlue within the US at 1-800-257-4823 or when abroad call +1-610-254-8771 (international collect calls accepted).





GeoBlue International Health Insurance

GeoBlue protects you from costly health-incurred expenses abroad by providing you with medical coverage and care as well as natural disaster, political, and security evacuation benefits. GeoBlue requires no deductible and covers you 100 percent (some exclusions apply—see GeoBlue member guide). Once enrolled, you will have access to GeoBlue's website, www.geobluestudents.com. This site gives you full access to qualified pre-screened doctors, dentists, clinics, hospitals, city health and security profiles, medical translation guides, and travel health information.

When does my GeoBlue coverage begin and end?

Your GeoBlue coverage begins and ends according to the dates of your ISP program. If you get permission from ISP/your program director to travel internationally before or after your program dates, you must obtain your own international health insurance coverage for that period. Note that most providers require you to purchase such coverage before leaving your home country. For questions

about GeoBlue enrollment, please call or visit 101 HRCB, (801) 422-8687, or send an e-mail to ISP/GeoBlue Enrollment Manager Karly Smith, karly.smith@byu.edu.

Do I still need a domestic health insurance plan even though I am not going to be in the US?

Yes. Some medical situations that occur abroad may require you to return home for further treatment. However, as soon as you return to the US, you are no longer covered by GeoBlue. Do not cancel your current domestic insurance plan as GeoBlue requires that you maintain domestic health insurance coverage.

How do I enroll in the GeoBlue Health Plan?

Students accepted into ISP programs will be enrolled with GeoBlue roughly two weeks before program departure. Once you are enrolled, GeoBlue will send you a welcome e-mail to help you prepare for your trip abroad. To access your personal account, your GeoBlue Identification Card, and the online medical and health tools and information provided by GeoBlue's website, follow the instructions in the welcome e-mail and complete your member registration using your unique certificate number at www.geobluestudents.com. Before leaving, save your ID card in an easily accessible format and print several copies of it to carry with you while you are abroad. An electronic copy is also available on the GeoBlue App.

How does GeoBlue work while I am abroad?

Contact GeoBlue for information on local healthcare providers and facilities, to arrange medical appointments, or for general medical advice. GeoBlue also arranges payment or provides reimbursement for any medical expenses you incur while you are abroad. See "Medical Situation Guidelines" below for more information on the steps to take in medical emergencies and non-emergencies.

How do I receive reimbursement from medical expenses I paid for?

If you contact GeoBlue before your appointment or visit to a healthcare professional, hospital, or clinic abroad, in most cases, GeoBlue will work with that provider to guarantee payment for your medical expenses. However, there may be situations where you will be required to pay for your medical

expenses. That is why you should always bring a means of payment (card or cash) with you whenever you receive medical care. If you pay for your medical expenses, obtain, and keep all receipts, including for medications.

You can complete a claims form and submit it to GeoBlue for reimbursement, but the form must be submitted within a year from the date you received medical care. This form may be found on www.geobluestudents.com on your account under “Member Hub” > “My Claims.” There you will find both the medical and prescription drugs reimbursement forms, as well as information on where to submit them.

Who do I contact at BYU if I have additional questions?

For coverage, enrollment, and reimbursement, contact International Study Programs, (801) 422-3686 or isp@byu.edu, or ISP/GeoBlue Enrollment Manager Karly Smith, (801) 422-8687 or karly.smith@byu.edu.

Medical Situation Guidelines

What to Do in a Medical Emergency

Note: Before you go abroad and upon arrival, research the GeoBlue contracted facilities (if applicable) and/or the best non-GeoBlue facilities nearest your residence, study, and work locations. Know where to go before you have an emergency and what medical services may be provided to you at these facilities.

1. Go to the nearest reliable medical facility (GeoBlue-contracted or not). Take a valid debit/credit card or cash and your GeoBlue Card. Be prepared to pay upfront for your medical care.
2. Contact GeoBlue at 1-610-254-8771 as soon as possible. Be prepared to inform them of your current situation, your certificate number on your GeoBlue card, your current location, information on your program, and a number where they may contact you. Stay in regular contact with GeoBlue advisors and follow their instructions. They will monitor your medical condition and arrange a guarantee of payment with your medical facility. Let them know any concerns or questions you may have.
3. As soon as possible (after receiving initial



treatment), you or an able peer must contact BYU's Global Security Advisor, Ben Cluff (benjamin_cluff@byu.edu / 801-422-0286 / WhatsApp 385-505-5424). Inform him of your current situation, location, and a contact number for you and let Ben know of any concerns or questions. Please inform your program director or supervisor and respective ISP Coordinator as well.

4. Stay in contact with and regularly update the above BYU contacts on your condition and progress.
5. If you pay for your medical expenses, keep all your receipts so you may file a reimbursement claim later. Receipts should be itemized with the name and address of provider, name of patient, date of service, amount charged for each service described, diagnosis or reason for treatment and costs in local currency.

What to Do in a Medical Non-Emergency

In all instances, contact your BYU program director or supervisor and inform them of your situation and keep them informed and updated. Decide if telehealth or in-person care would be best for your situation and follow the steps below:

Telehealth: For common non-emergency medical situations (e.g. cold/flu symptoms, sore throat, aches and pains, rash, UTI) BYU travelers should use GeoBlue's Telehealth service, Global TeleMD. This service requires travelers to download and log into



both the GeoBlue mobile app and the Global TeleMD app. Global TeleMD virtual appointments are available 24/7 and usually the same day. Please note that Global TeleMD doctors can request prescription refills or send referral letters only where local regulations allow.

In-person non-emergency care: For other non-emergency medical situations, especially a physical ailment such as a knee or ankle injury, students should call GeoBlue's 24/7 Medical Assistance number (+1-610-254-8771). GeoBlue can help you schedule an appointment with a local provider and, if there is sufficient time, arrange direct payment so the patient is not charged.

You may also find a GeoBlue-contracted doctor or hospital near you using the "Provider Finder" on the GeoBlue App or the "Member Hub" on www.geobluestudents.com. If you do not have a GeoBlue-contracted hospital or doctor in your area, go to the best possible hospital, clinic, or doctor available.*

1. After choosing a doctor or hospital, you may arrange an appointment, receive additional help, and request direct pay of medical services on the GeoBlue App or by calling 1-610-254-8771.
2. If GeoBlue does not arrange an appointment for you, contact the doctor or hospital and arrange an appointment. Mention that you are GeoBlue-insured. If they do not recognize GeoBlue insurance, be prepared to pay for any medical

services and medication given to you.

3. Take a valid debit/credit card or cash to guarantee payment if required and your GeoBlue card. If you have misplaced yours or forget to take it with you, you may access it on the GeoBlue App.
4. Remind the clinic or hospital upon arrival that you are GeoBlue-insured.
5. At the end of your visit, the clinic or hospital you attended should bill GeoBlue directly if they are a GeoBlue provider. If you are required to pay, obtain receipts for any and all services, including medications, so you may complete the reimbursement process later.
6. Provide regular updates to your BYU program director, supervisor, and/or ISP coordinator.

* You may also visit any doctor or medical facility in your area, pay for the services, and submit reimbursement to GeoBlue at a later date. If you need help with reimbursement, visit the "Member Hub" on www.geobluestudents.com. Look for the "Claims" dropdown menu and read "How to File a Claim" and follow the instructions for filing an eClaim. Be sure to have an electronic copy of your itemized receipt ready to include with the claim form (a cellphone picture should work). Note that GeoBlue requires an itemized receipt and will not reimburse a client if they only submit a register receipt. Claims must be submitted within a year of the date you received medical care.

Emergency Contact Numbers

Landes Holbrook, Senior Manager of Global Security, Health, and Safety, or Benjamin Cluff, Global Security Advisor, may be contacted in the event of an emergency or for security consulting and advice.

- 8:00 a.m. – 5:00 p.m., MST (work hours)
- (801) 422-4302, (801) 422-0286, (801) 422-5357, (801) 422-3378
- (385) 505-5424 (Benjamin Cluff, after hours/WhatsApp)
- (801) 369-0430 (Landes Holbrook, after hours)
- benjamin_cluff@byu.edu
- landes_holbrook@byu.edu
- globalsecurity@byu.edu

University Police or the BYU operator may assist you in contacting the Global Security office or with other BYU back-up security personnel and administration:

- (801) 422-2222 (police), (801) 422-1211 (operator)

Please keep your ISP coordinator informed about any emergency at the following International Study Programs Student Services numbers:

- (801) 422-3686, (801) 422-6192 (101 HRCB, front desk)
- (801) 422-8687 (204 HRCB, administrative offices)

Lynn Elliott, ISP director, may be reached at the numbers below. Elliott also serves as a security back-up to Holbrook and Cluff.

- (801) 422-6244 (office), (801) 361-4092 (cell)

Travel Agents

- Main Office: (801) 422-3872, emergency: (801) 360-1404





Other Medical Issues

Eyeglasses and Contact Lenses

If you wear contacts or eyeglasses, it may be a good idea to take a prescription and an extra pair. Contact lens solutions are often not available or extremely expensive in other countries, making it wise to take all needed supplies with you.

Prescription Medicines

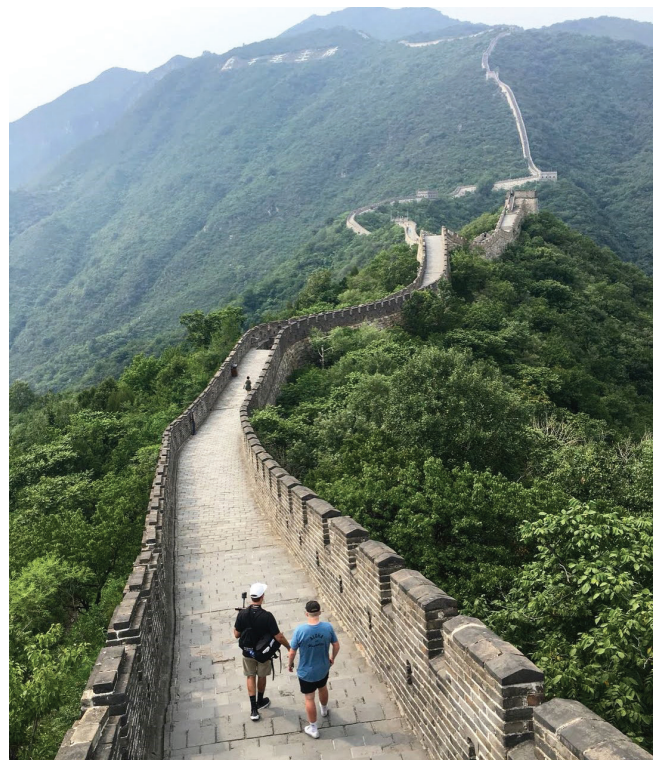
If you travel with prescription drugs, keep the medication in a pharmacy container with the label bearing your name, the doctor, and the pharmacy on it, and take the prescription. Customs officials may question medications that are not clearly labeled. Travelers should keep medication in their carry-on luggage. Be aware whether your prescription(s) is easily obtained in your host country or if you should take sufficient medicine to last you through your stay while on an international study program. Also be aware that in many countries it is illegal to possess medication containing narcotics. Consult with your physician to determine if your medication contains narcotics. If it does, before departure you must consult with Ben Cluff at the Global Security Office, 280C HRCB or globalsecurity@byu.edu. Depending on the type of prescription or the amount of medication you bring, you may want to ask your physician for a letter validating your need for such medication.

Jet Lag

When you fly overseas, crossing several time zones in the process, you may find yourself eating lunch when your body expects you to be getting ready for bed. You thereby force your body clock to begin adjusting to a new cycle. The physical challenge of dealing with this change is referred to as jet lag. The physical, mental, and emotional effects of this adjustment phase (like any adjustment phase the body might experience) depend on the person.

Jet lag may influence attention span, judgment, and other cognitive skills; it can cause irritability, drowsiness, headaches, and other physical discomforts that may be a hindrance on a trip. Listed here are a few suggestions that might make your body clock's adjustment a bit smoother:

- Don't worry about it too much. Worry inevitably increases stress levels and slows your body's ability to adjust.
- Set your watch to the time zone of your destination as soon as you leave. Keeping track of "home time" only encourages your body to stick to that schedule. By referencing your new time zone, you can mentally help your body begin adjusting before you leave.
- Maximize your comfort on the plane. Loose-fitting clothing aids circulation and increases comfort, especially on long flights. Eat lightly,



even refusing a meal. Avoid soft drinks. Juice and water will make you feel better during the flight, because they help counter the effects of the cabin's dry atmosphere. Try to get some sleep. Avoiding artificial means of relaxing (sleeping pills) may lead to a better—quicker—adjustment.

- If jet lag does not hit during your stay abroad, it may strike you when you return home. This may be because the time shift is finally catching up to you, because the adrenaline that may accompany travel is no longer sustaining you, or because two clock adjustments in a short period of time are too much for your body to handle. By following the same steps as you did when you left, you will make the adjustment period easier.

Culture Shock

Culture shock is often described as a person's emotional—and sometimes physical—reaction to not being able to comprehend or adapt to a new culture. The term was first introduced by Kalervo Oberg in 1960 when he explained that the differences one notes in another culture may lead to confusion, anxiety, stress, and other negative results. Since that time, researchers have found that people often experience culture shock because they find themselves without the standard social reference points that explain, order, and justify actions at home. One of the important opportunities you will have on this program is learning how to deal with culture shock. And, as with jet lag, the individual impact of culture shock depends on the person and the circumstances.

Nearly everyone recognizes differences between cultures. Some people never notice any feelings of inadequacy or confusion, and they readily adapt to a new environment. Others, however, are taken by surprise and may demonstrate some symptoms of stress related to culture shock. The more differences between one's own culture and the host culture, the greater the potential for culture shock. Also, the more settled one is in the home culture, the greater the chance of experiencing culture shock.

Symptoms of culture shock may include the following:

- Noticeable homesickness or a propensity to talk too much about home
- Unreasonable paranoia (everyone is a pickpocket and all food is unsanitary)
- Excessive frustration at minor inconveniences
- Biased or overly critical attitudes toward local customs



- Refusal to use and/or fear of learning phrases in the local language
- Upset stomachs, headaches, and other physical side effects

The stress of culture shock may be avoided with some preparation and an open mind. The following six tips should be helpful in diminishing the effects of culture shock:

- Learn about the areas you will be visiting before you go—and not just where the best restaurants and shops are. Learn about the people, their lifestyle, their history, and their current conditions.
- Learn a little bit of the language(s) for the areas you will visit. While awkward attempts to speak another language may result in a few smirks, a sincere effort will nearly always be appreciated. Knowing a little may help you feel more comfortable in the new environment—not so helpless or foreign.
- While you should not be foolish when it comes to hygiene, try to sample local foods. If traveling

where sanitation is questionable or tap water is unsafe, only eat foods that are well cooked and hot, and peel all vegetables and fruits. But don't avoid local specialties for reasons of unfamiliarity or smell. You will only further alienate yourself from the culture.

- Take a positive attitude and open mind with you. Do not judge the other culture on the basis of your own but accept it for what it is and look for the unique or positive. Don't let minor frustrations annoy you. Remember that frustrations also occur at home.
- If you need a reference point, such as your home culture, to understand the new culture, search for similarities that allow you to identify with the culture before you look at the differences that make both cultures unique.
- It may help lessen the impact of culture shock to take some familiar items with you. The following are suggested: your favorite music, a favorite book, a jar of peanut butter, or whatever might provide some comfort in a new environment.



Traveling Abroad

Passports

To participate in an international study program, you must have a valid, signed passport. Passports must be valid for at least **six months after your return date**. If you do not already have a valid passport, it is strongly recommended that you apply for one **immediately after being accepted into the program**, if not before. Passport applications may be obtained online by following the links at travel.state.gov. You may expedite your passport application, but an additional fee will be incurred.

A copy of your passport data page must be uploaded to your International Study Programs application.

Note: It is advisable to take a photocopy of the data page of your passport that shows the issuing passport agency, passport number, and picture. Make sure it is kept in a place separate from your original passport. This will expedite a replacement of your passport should it become lost or stolen. It is also advisable you leave a photocopy of your passport at home.

Passport photos are available for purchase at the Cougar Creations office in WSC 1010.

International Students

If you are an international student, you must have the proper documentation to return to the US at the end of your program. BYU is not responsible for reentry to the US for non-US students. If you have questions, please consult the Office of International Student and Scholar Services and your ISP program coordinator.

General Recommendations for Packing

When planning your wardrobe, consider the weather, clothing care requirements, and the limited luggage space available (most carriers charge for more than one checked bag). Choose clothing that is neat, comfortable, easy to care for, appropriate

in your host country, and which meets CES dress standards. You will frequently be traveling on buses or other transport, so choose clothing that does not soil easily and requires little maintenance.

Most importantly, take as little as possible! You will need to carry your own luggage at airports and on field trips. Usually taking only your favorite outfits seems to be enough, since those outfits tend to be worn over and over. Students often regret that they packed too much.



The following is a suggested packing list. However, your director may give you more specific suggestions on culturally appropriate clothing for your destination country.

- 3–5 pairs of pants
- 6–8 shirts
- 6–8 sets of underclothing
- modest church clothing
- modest, culturally appropriate swimwear
- pajamas
- jacket
- toiletries
- 1–2 pairs of comfortable shoes
- comfortable dress shoes
- laundry bag and line
- travel towel

- passport holder or money belt
- umbrella
- travel hair dryer and curling iron (it may be more convenient to purchase a hair dryer or curling iron in your host country to avoid converter problems)
- electrical outlet converter kit
- necessary medication or prescription drugs

Packing Tips

- Don't take jewelry, clothing, or other items that are of high monetary or sentimental value. If you do decide to take such items, make sure that you place them in your carry-on baggage rather than packing them in checked luggage. BYU does not insure any personal property.
- Label your suitcases—both inside and outside—with your name and address. On your way to your international study program, the address you put on your luggage should be the address of where you will be staying in your host country. On the way home from your program, use your home address.
- Storing liquids in zip-lock bags can avoid leaks.
- Pieces of luggage often look alike; examine yours carefully before leaving with it. Consider using AirTags or other tracking devices in your luggage.
- Always have your passport and other entry documents on your person—never pack them in your checked luggage.

- Always pack your own suitcases. Airport officials will often conduct a security check and question you regarding the packing and handling of your luggage.
- Do not take pocketknives, scissors, razor blades, or any other sharp objects in your carry-on luggage.

Luggage Limits and Tips

Checked Baggage

On most airlines, you are required to pay for checked bags. Please check the airline for specific regulations. Also, check with your faculty director for the luggage limitations of your program.

Since you will need to handle your luggage by yourself, it should be as lightweight as possible. **If you can't carry it, don't take it!**

Carry-on Baggage

As with your checked baggage, check with your airline for regulations on carry-on baggage and items. Place any necessary medications in your carry-on luggage, along with your passport and travel documents. As flights are often cold, it is a good idea to bring a sweater or light jacket. Containers with liquids or gels must be under 3.4 oz. and placed in a quart size, clear plastic, zip-top bag.

Pack as little as possible! You will be glad you did!





Electricity Abroad

If you are taking electrical appliances or devices, check to see if they have dual voltage. The US uses 110 volts, and most countries use a standard of 220 volts. If your appliance or device is not dual voltage, you will need to bring a converter that converts 220 volts to 110 volts. Check each item carefully. Laptops, iPads, cell phones, and battery chargers for cameras are usually dual voltage; hairdryers, razors, and other appliances are usually not.

Remember to purchase a converter rated for the same (or higher) wattage than the appliances or devices you use. For example, if your blow dryer uses 1500 watts, make sure your converter is suited for at least that amount.

You will most likely need an adapter that will allow you to plug your US appliance into a local electrical socket. Google the standard plug used in the country you're visiting. You can also buy a conversion kit that has adapters for a variety of countries.

Customs

Your baggage will be processed through customs each time you enter a new country. You should be prepared to declare what you have in each bag; do not lock your bags unless you have TSA-approved locks, as the US TSA may search bags both leaving and entering the United States. You will be asked to handle your own luggage throughout to be certain that your luggage stays with you. Further instructions and special customs declaration forms may be distributed on the aircraft for your initial arrival abroad and again when you return to the US.

The goods that you purchase abroad may be subject to import duties. Typically, if you are a US citizen, if the goods in question are for personal use or gifts, and if the goods are accompanying you (in your baggage), you may bring up to \$800 worth of purchases with you into the US without paying import duties. For goods above that amount, you may need to pay import duties that will be assessed by the customs agents on your arrival. It is a good idea to keep the receipts of the goods you purchase in order to prove their value. For more information on duty-free exemptions, please visit the [U.S. Customs and Border Protections website](#).

You may never bring meats, fruits, vegetables, plants, plant products, furs, pelts, or animals into the US from another country.

Handling Money Abroad

How to Carry Money

You will have options for dealing with money abroad and your program director should give you specific suggestions for handling money in your ISP host country. However, this section will give you general information on handling money abroad.

How you carry your money is your responsibility. BYU does not have insurance to replace lost or stolen possessions.

When traveling abroad, you will soon learn that the most important factor that determines your costs is the *exchange rate*. This term refers to the price you will have to pay to purchase the local currency. For instance, if the exchange rate for the UK pound is \$1.30, it means that you will have to pay 1.30 US dollars to purchase each UK pound.

If you take US cash abroad, you will need to exchange the US dollars at a bank or exchange bureau into the local currency before making a purchase. If you use a credit card it may seem that you skip the step of exchanging into local currency because the purchase happens so quickly. But even in these cases, your bank or credit card company purchases the foreign currency for you, pays the vendor for the item using this new currency, and then charges you the dollar amount.



Given this, the amount you pay for items you purchase abroad will depend greatly on the exchange rate at the time of the purchase.

Also, keep in mind that every time you exchange money into a new currency, it will cost you. Banks, exchange bureaus, and credit card companies make money by tacking on a small fee on every exchange. Because of this, you should be careful how much of the local currency you purchase. While you can usually change foreign cash back to US dollars, you will lose money in the exchange.

Credit cards have become the most common way to make payments internationally, though travelers can still use cash and, in some cases, other electronic payments.

Credit/Debit Cards

While it is possible to travel without a credit card and just rely on using cash, credit card use has become very common in many countries. And even in countries where credit cards are not widely used, one can usually still use a credit card to make a cash advance.

Here are tips on credit card use abroad:

- Visa and Master Cards are widely accepted abroad, while American Express is much less so and Discover Card almost not at all.
- Know your PIN number and keep it secure.
- While credit cards and debit cards can both be used for purchases, credit cards offer better security since the credit card company will





usually cover unauthorized charges made on a credit card, but not on a debit card. Some international vendors will not accept debit cards.

- If you are getting a credit card for your program, try to find one that does not charge a foreign transaction fee on foreign purchases. This fee is placed on purchases made in a foreign currency and can range from 1% to 3% of the purchase price.
- Let your credit card company know that you will be traveling internationally. If your credit card company sees too many international charges it may temporarily suspend the use of your card.
- When using a credit card tied to an American bank, international vendors will sometime ask if you would like the charge made in the local currency or in US dollars. While choosing the US dollar option may seem like a good idea, these purchases are often charged at a higher exchange rate and, as a result, are typically more expensive than choosing the local currency option.
- Keep the contact information for your credit card company at a place separate from your credit card in case you lose your card. Be sure

to ask your credit card company how to report a lost or stolen card abroad. Make sure that the card is always returned to you after a purchase. While you may not be held responsible for charges made on your credit card if it is stolen, the process of getting these charges removed can be time consuming.

- Monitor your accounts online frequently and report any suspicious charges immediately. When checking accounts, but sure to use secured internet connections.
- Only use ATMs that are in secure locations. The most reliable ATMs are in banks or hotels where there is increased security. Avoid ATMs located out in open public areas such as transportation hubs, public plazas, and tourist sites. When using an ATM, do not accept help from strangers or let other people handle your card. Before inserting your card in the card slot, inspect the machine for signs of tampering. When entering your PIN, use your other hand to cover the keypad. Use ATMs only during daylight hours and have another person with you while using the ATM.

Using Cash

If you do not want to use a credit card, you can take cash overseas and then exchange it once you arrive at the foreign location. Cash has the advantage of being easy to exchange, which can be useful when traveling to countries where cash is widely used.

Here are tips on using cash abroad:

- The biggest disadvantage to cash is that if it is lost or stolen, it is gone, so you need to keep it secure. One way to do this is to spread your cash over several locations in your luggage.



- In some countries, credit cards are difficult to use and you must rely on cash. Your program directors will give you direction on this, and, in these cases, it is a good idea to take several small denomination (\$10, \$20), new-looking US bills.
- Exchange costs will depend greatly on where the exchange is made. Hotels, airports, and merchants usually give a less favorable rate than

banks or exchange offices. Any of these places, however, will usually charge a commission. This commission may either be a percentage of the amount exchanged (which can range from 5 to 20%) or, less commonly, a flat exchange fee. In the case of a flat rate, it is to your advantage to exchange as much money as you think you will need all at once, rather than exchanging a little bit at a time.

- Do not exchange money at places other than legitimate businesses (hotels, exchange offices, merchants, banks). You may meet people on the street who will offer to exchange money at rates better than those offered by legitimate businesses. It may generally be assumed that these people are breaking the law, and you should never exchange with them.

Other Electronic Payments and Other Options

The options for taking money overseas continue to expand. Apple Pay and Google Wallet are available in some countries. Other electronic payment options—Venmo, Zelle—do not work outside the US.

Some banks offer pre-paid ATM cards, short-term debit cards and other options for taking money overseas.

Emergency Payments

In emergency situations, it is possible to have money wired to you while overseas. Options for wiring money change so you should check the internet to see what is available.

General Money Tips

- Plan a place(s) to conceal your valuables. When you carry your passport, money, credit cards, etc., conceal them in several places rather than putting them in one wallet or pouch.
- Avoid bags and outside pockets that are easy targets for thieves. Inside pockets and a sturdy shoulder bag is somewhat safer. But the safest place to carry valuables is typically a pouch or money belt that you wear under your clothing. Carry a small amount of money (an amount you can afford to lose) in a more easily accessible pocket for daily use.
- Do not reveal large amounts of money when paying a bill.

- Keep an eye on your credit card when making purchases and make sure your credit card is returned to you after each transaction.
- Be particularly cautious while riding public transportation and visiting tourist locations. Sit near the front of the bus if possible. A pickpocket's favorite place is wherever a crowd is assembled and near exits.
- Never resist robbers; be as cooperative as possible.

Communicating with Home

Your parents, family, and friends have an interest in you and your international study program. It is up to you to tell them about all program preparation, costs, materials, and details (flight arrangements, deadlines, contact information, etc.). It is your responsibility to keep them up to date on your program details. Federal regulations (FERPA) do not allow the ISP office to give information to anyone other than the student, unless written and signed consent is given by the student.

Please remember to contact your family as soon as you arrive at your destination to let them know that you arrived well. And check in with them periodically.

Using Your Phone Overseas

The easiest way to ensure you have phone access is to talk to your provider about options for international coverage. Some phone plans will allow international calling at cheap rates. But the most cost-effective way is to make calls using web-based apps like WhatsApp, Facetime, Zoom, etc.

If you plan to make a lot of local calls or use mobile data while on your program, it may be more cost effective to purchase a local SIM card (if your phone can be unlocked) or purchase a cheap local phone.

Flight Arrangements

Please go to the Apply Now page and read “Things to Know Before You Go” and, if traveling to western Europe, “Booking Airfare with Simply Travel” under “Important Documents” for information about flight arrangements.

Except in rare circumstances, you are required to make your own travel arrangements to and from the host country. You are required to use BYU travel agents (280 HRCB) to make these arrangements.

- Travel Agents Office: (801) 422-3872
- After-Hours/Emergency: (800) 298-2469

