

THE
UNIVERSITY
OF RHODE ISLAND



URI SEMESTER IN CUBA PROGRAM



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Introduction and Welcome

To help you prepare for your semester in Cuba this handbook has been developed to answer many of your frequently asked questions about the program and studying abroad in Havana. We recommend that you do the following:

1. Read all the information presented in this handbook.
2. Refer to all websites cited within.
3. Bring this document with you to Cuba.

What is provided is information that should be included in your plans to prepare and participate in the programs, but is not all inclusive. If you have any remaining questions, do not hesitate to contact the Program Coordinator at the Institute of Philosophy in Havana or URI Co-Directors on campus!

Program Dates

Spring 2018 dates are January 29th until April 27th.

Important Dates

Predeparture Orientation - November 9th, 2017

Initial online Component of the Program - January 29th to February 8th

Departure for Cuba - February 9th

Welcome & On-site Orientation - February 10th -12th

Start of Classes - February 13th

Last Day of Class - April 23rd

Departure for the U.S. - April 27th

Additional information related to cultural excursions, site visits, etc. will be provided to participants after arrival in Cuba and during class. Although not anticipated, the itinerary is subject to change.

URIAbroad Account, e-Campus and URI e-mail

As URI Spring Semester in Cuba participants prepare and participate on the program, in addition to maintaining open lines of communication with the host program staff, it is important to periodically monitor their URIAbroad, e-Campus, and URI e-mail accounts for important updates and tasks.

Predeparture Preparation

Passports

Your most essential requirement for overseas travel is a passport. If you currently hold a passport, be sure to check the expiration date. Many countries require that your passport is valid at least six months beyond your intended departure date from the host country. If your passport expires within that time frame, you might encounter problems when applying for a visa, departing the US, and/or re-entering the US. If you do not have a passport, apply for one immediately and utilized the expedited service option! Expedited service will require an additional fee and may take about 2-3 weeks.

If you are a U.S. citizen, for more information regarding passports, processing times, etc. visit: travel.state.gov

If you are not a U.S. citizen, please consult with your home country embassy regarding passport and visa information. If you are on a visa to study in the U.S, speak with your immigration advisor in the URI Office of International Students & Scholars.

You should not be carrying your passport around with you in Havana. Bring a photocopy of your passport that you can keep on your person just in case you need it and take special care to keep the original in a safe place. When program activities require that you carry your passport, you will be informed by the program coordinators or faculty.

The Program Coordinator in Cuba, Dr. Humberto Miranda, provides program participants with access to a safe box to store important documents and financial resources such as passports and personal funds. Routine access to items stored in the program safe is scheduled throughout the semester. Additional details related to this service will be provided upon arrival in Havana.

Visas

The Institute of Philosophy staff in Havana will secure the appropriate academic visas for program participants to study in Cuba. All students must provide the following information by completing the "URI Semester in Cuba Visa Application" Questionnaire in their URIAbroad account in order to facilitate the process:

- Nombre y apellidos/Names and Last Names
- Sexo/Gender
- Fecha de nacimiento/ Date of Birth
- País de nacimiento/ Country of Birth
- Ciudadanía/Citizenship
- País de residencia/Country of Residence
- No. de pasaporte/ Passport Number
- Fecha de expedición/ Issuance Date
- Fecha en que expira/ Expiration Date
- Ocupación/ Occupation

This information must be submitted by November 15th.

In addition to the information above, Dr. Humberto Miranda, will also require your flight information. This will include the name of the airline, arrival/departure dates and times. To submit your information, complete the “URI Semester in Cuba Flight Information” Questionnaire in your URIAbroad account.

Once visas have been processed, the program Co-Directors will arrange to have documents delivered to program participants. It is necessary to have visa documents in order to board your flight to Cuba. More information will be provided prior to departure.

When you arrive in Cuba, the immigration officer will stamp your visa with the date of your entry into Cuba. You will also be provided with a visa stub that must remain with your passport at all times.

Important: Keep the visa stub with your passport. Presenting it to Cuban immigration officials will be required when leaving the country at the end of the semester.

Travel Information

Booking Your Flight

All students should plan on arriving in Havana on February 9th. Refer to the itinerary at the beginning of this handbook.

Dr. Moakley will coordinate arrival and departure dates and flights with the group, but participants are responsible for purchasing their own flight to Havana.

Please secure your space on the flight as soon as you are advised to do so by Dr. Moakley. She does intend to travel with the group to Havana and assist with the logistics of arrival and transitioning to your new environment.

Once you have your flight itinerary, you must submit the information via your URIAbroad account – see instructions above. If you have any delays or last-minute changes in your flight itinerary while in transit, please inform Dr. Miranda at hml_tico@yahoo.com or 011 - (53) 53727806 and your parents or guardians.

Arrival

You will enter Cuba via the José Martí International airport in Havana. Dr. Humberto Miranda and staff will be waiting outside of the terminal to meet you.

You will go through passport control in the terminal and then customs. Sometimes immigration and customs officials will ask you questions such as “Where will you be staying in Havana?” and “The purpose of your visit and how long you plan to stay in Cuba?” Be sure to have your passport and visa ready along with the details of the address where you will be staying for the duration of your program. We recommend that you also bring a copy of your admission letter with you for your flight to Cuba.

When you arrive in Cuba, the immigration officer will stamp your visa with the date of your entry into Cuba. Remember to keep the paper visa stub with your passport. You will then go through security and go to the carousel to pick up your luggage. Before you leave the airport, an official will ask to check your baggage claim receipt. He/she will compare it with the sticker on your luggage and then let you leave.

Make sure to have about \$100 - 200 USD ready to convert into Cuban currency (CUC) at the airport. This will allow you to have some spending money during the first few days while you are getting settled in your new environment.

A useful tip: It is recommended you make arrangements to convert a large portion of your personal funds into Euro currency before coming to Cuba. U.S. dollars are subject to a 10% penalty fee by the Cuban government when changed directly in cash. This is not the case with the Euro and therefore, you can save a significant of money over the course of the semester by avoiding the tax applied when exchanging U.S. dollars for local currency.

Orientation

Prior to the start of your studies the Cuban staff will lead you through an important orientation to help you adapt to your new home. Topics will include an overview and tour of the city, health and safety information, customs and immigration information, cross-cultural matters, behavior policies for the apartment where you will be staying, and academic expectations for the semester.

Getting Ready to Go to Havana

Items You Must Upload to Your URIAbroad Application

In order to finalize your admission to the Semester in Cuba Program, you must complete the Post Decision Tasks in your URIAbroad accounts. If you have any questions related to this process, contact the URI Office of International Education staff.

Budgeting for Your Trip

Cash and Expenses

For carrying cash to Cuba, we recommend using a hidden money belt that can be worn hidden under your clothing.

Cash is essential! Because of all the restrictions imposed by the US government it is very difficult to wire money or use any credit or debit card from American banks. It is recommended that participants budget their money wisely for the duration of the stay.

According to the experience of many years of hosting semester students, the Institute staff recommends that participants bring approximately \$1,700.00 - \$2,000.00 for “pocket money” and living expenses for the three months they will be in Cuba. Keep in mind that your accommodation, two meals each day, and official activities included in the program will be covered by the Program Fee paid directly to URI.

U.S. credit and debit cards do not work in Cuba. Bring cash to cover your stay. The Cuban government requires that travelers declare cash amounts over \$5,000 USD.

As indicated above, it is recommended you change all your money into Euros before coming to Cuba. US dollars are subject of a 10% penalty fee when changed directly in cash.

The currencies used in Cuba are the CUC (convertible pesos) and the Cuban peso (MN or CUP).

A useful tip: If the bill has a face on it, it is moneda nacional, if not, it is CUC.

The CUC has a 1:1 equivalency to the U.S. dollar (USD). CUC is primarily used for touristic expenses, while CUP is used for everyday purchases by the locals. CUP may be bought at exchange bureaus called "CADECAS." These are the official currency exchange houses - the name comes from: Casa de Cambio. Some hotels will also exchange money even if you are not a guest there. You cannot change from foreign currency into CUP; you must convert from CUC.

Important: NEVER change money on the street or with a money changer!

Communication and Emergency Contact Information

It is important to note that access to telecommunication services is very limited in comparison to what participants will be accustomed to in the United States!

It is necessary that the participants travel to Cuba with, at least, one unlocked cell phone. The Program Coordinator in Cuba will provide a SIM card with a Cuban phone number for students. There will be ONE phone number for the group.

The main purpose of the phone is so students can be in direct contact with the Program Coordinator(s) in Cuba throughout the semester. The number will be also provided to the URI and students families.

Fares from the U.S. to Cuba, due to the embargo, are very high, so if families and friends want to call it is strongly recommended to find online deals and to explore the possibility of adding credit so they can keep the line functional.

Students can also buy phone cards (5, 10 and 20 CUC's) to recharge their phone and call the U.S.

The Cuban communications company (ETECSA) issues internet cards for purchase to go online and stay in touch both with their families and the URI.

Primary Program Contacts in the U.S.

Dr. Maureen Moakley
URI Semester in Cuba Co-Director
Office tel: 401-874-4055
Cell: 401-742-5452 (only in the event of urgent matters)
e-mail: moakley@uri.edu

Dr. Ric Myintyre
URI Semester in Cuba Co-Director
Office tel: 401-874-4126
Cell: 401-218-7400 (only in the event of urgent matters)
e-mail: mcintyre@uri.edu

University of Rhode Island
Office of International Education
International Center
37 Lower College Rd.
Kingston, RI 02881
oie@etal.uri.edu
tel: 1-401-874-2395
web.uri.edu/international

In Havana, Cuba

Dr. Roberto Lima
Address: Instituto de Filosofia. Calzada # 251 Esq. J. Vedado. Habana. CP 10400
tel:(53) 78320301, 78368020
e-mail: lima2906@gmail.com

Dr. Humberto Miranda (**24 hours**)
Address: Instituto de Filosofia. Calzada # 251 Esq. J. Vedado. Habana. CP 10400
Cel: (53) 53727806
e-mail: hml_tico@yahoo.com

Should an emergency arise, U.S. family members may leave a message for students on Dr. Miranda' cell phone at the number listed above.

Other Emergency Numbers for Cuba

The following numbers are the Cuban equivalent of "911" in the U.S. You may dial these numbers from anywhere in Cuba:

Fire Department: 105
Police Department: 106
Drug Hotline: 103

United States Embassy:

Calzada between L and M Streets,

Vedado,

Havana, Cuba

Telephone: +(53)(7) 839-4100

Emergency After-Hours Telephone: +(53)(7) 839-4100 and dial 1 to speak with the emergency operator

Fax: (+53) 7839-4247

acshavana@state.gov

<https://cu.usembassy.gov/>

Note: For the Cuban numbers given above, the (011-53) code at the beginning of the number is only necessary to add for making an international call from the U.S. to Cuba. If calling within Cuba, you can skip the code and just dial the eight-digit phone number. If calling to the U.S. from Cuba, add the code “119+1” before dialing the normal U.S. ten-digit number.

Emergency Contact Card

Participants should keep important contact information with them at all times. Appendix I has a copy of an Emergency Contact Card that should be completed, printed, cut-out, and carried at all times while in Cuba.

Internet and Wifi Access

Although gradually changing, internet use is generally limited to Wi-Fi hotspots located throughout the metropolitan area and hotels. You will be able to purchase internet access cards at kiosks located throughout the city that permit you to utilize internet service(s) at the public hotspots. Internet access is available at a cost of between 2 CUC and 5 CUC per hour. You can usually access the Internet through cards sold by ETECSA.

If you have an iPhone or Android, you might want to download some helpful applications. Skype and Facetime usually do not work in Cuba. You may be able to make video calls with another app called IMO or messaging home with the app WhatsApp.

IT IS IMPORTANT TO BRING AT LEAST ONE UNLOCKED CELL PHONE SO YOU CAN USE A CUBAN SIM CARD

Travel, Study and Safety Information for Students

USAStudy Abroad

The U.S. Department of State provides a wealth of information for students studying abroad around the world. From pre-departure to re-entry, their webpage provides valuable resources:

<https://studyabroad.state.gov/>

The U.S. Department of State - Bureau of Consular Affairs – Students Abroad

The Bureau of Consular Affairs provides a comprehensive web site to help students prepare for an overseas study experience. This resource also provides information to assist students once they are in country. For more information visit:

<https://travel.state.gov/content/studentsabroad/en.html>

Smart Traveler Enrollment Program (STEP)

The URI Office of International Education will enroll all program participants in the U.S. Department of State's Smart Traveller Enrollment Program (STEP). It is a free service for U.S. citizens enroll their trip with the nearest U.S. Embassy or Consulate abroad, so that you can receive information about safety conditions and emergencies, and help the Embassy get in touch with you in case of an emergency.

For information on STEP visit: <https://step.state.gov/>

Health and Wellness

URI Health Services

An important factor to consider when preparing for your time abroad is your health and wellbeing. Prior to departure, we recommend that you make an appointment for a physical with your primary care physician and discuss any concerns related to your health that you may have. In addition, scheduling an appointment with any other specialized doctors (i.e. dentist, optometrist, etc.) is recommended.

URI's Health Services offers travel clinic services, including immunization services, for individuals preparing for overseas sojourns. For additional information and to schedule an appointment, contact them directly:

<https://health.uri.edu/>

Health Insurance

The University of Rhode Island requires that all full-time students are covered by a health insurance plan. To ensure coverage, all URI students must purchase URI's plan or demonstrate enrollment in comparable coverage by completing the URI Health Insurance waiver. (Typically, this process is completed during the fall semester of each academic year). For more information on the University's health insurance requirements visit the following website:

<https://health.uri.edu/>

Before studying away, learn what medical services your health insurance provider will cover. When traveling outside of the United States, remember to carry both your insurance policy card as proof of such insurance and a claim form.

CISI Insurance

In addition to health insurance, the University of Rhode Island requires that all off-campus study participants obtain medical evacuation and repatriation insurance as part of its safety and risk management strategy for participants traveling internationally. Although it is not a comprehensive health insurance plan, the CISI Insurance policy does include some health insurance benefits as well. All participants will be required to upload a copy of their CISI enrollment card to their URIAbroad account.

To learn more about the CISI coverage visit:

<http://web.uri.edu/riskmanagement/international-travel-insurance/>

<https://www.culturalinsurance.com/uri/>

It is important to note that the CISI coverage provides an array of services that include pre-trip health and safety planning and preparation. Access to these resources are available once participants enroll in the plan. Review the short video clip for an overview:

<https://www.youtube.com/watch?v=RLt6qDMS7xA>

To access CISI and associated services and support while in the U.S. and abroad:

Non-Emergency questions may be directed to CISI at [203-399-5130](tel:203-399-5130) (toll free [800-303-8120](tel:800-303-8120)).

Emergency Assistance while abroad: Contact the Team Assist line by phone at [+1 312-935-1703](tel:+13129351703) (collect calls accepted) or email medassist-usa@axa-assistance.us The TeamAssist Emergency Assistance Provider is AXA Assistance.

A copy of the CISI plan information is found in Appendix 2. In addition, participants should review the sheet entitled “Important Information about CISI Overseas Health Coverage” in Appendix 3.

Cuban Health Insurance Coverage

As part of their program fee participants are enrolled in a Cuban health plan for visitors. The insurance covers all doctor visits and procedures at a medical clinic designated for international visitors. It is important for the students to know that the health insurance in Cuba will not cover treatment for any pre-existing conditions, nor chronic illness. If you are taking any prescription on a daily/regular basis, it is advised to bring all the doses needed for the duration of the stay. Contact your physician for advice and assistance related to any health concerns you may have related to your stay in Cuba and participation on the program.

Medical Assistance and Emergency Help

Medical attention is available at a number of other facilities throughout Havana and in the event of an emergency, individuals will be seen at the closest possible clinic or hospital.

If you need to go to the clinic, inform Dr. Miranda and/or staff. They will accompany you in the case of an emergency or if you are unfamiliar with the procedures of the clinic.

Prescriptions

If you take any prescription medication, be sure to bring enough for your entire stay and bring them as carry-on when flying. Contact your health professional and insurance company several weeks before leaving; some medication requests require several weeks to be fully processed. If you take prescription medications on a regular basis you should carry a note from your doctor stating your medical condition, the purpose of the medication, dosage information and the brand and generic names of the medication. This is especially necessary if you will be carrying insulin, syringes or narcotics.

Keep all medications in their original containers with your name and name of prescription drug clearly printed on the labels. In case that you are unable to acquire enough for the entire stay, or just in case your medication is lost, you should take a written prescription for replacement of the drugs. The prescription should bear the generic name (chemical composition) of the drug, not the brand name, since medicines purchased in other countries usually have different brand names; though this prescription may not be enough at pharmacies, it will help a Cuban doctor make a valid prescription. Keep in mind that not all medications are available in Cuba.

Please note that the CISI Insurance Team also provides pre-trip assistance and resources for health and wellbeing matters such as preparing to travel with prescriptions and other matters related to maintaining your health and wellbeing while abroad.

If you wear contacts, you should bring enough for the entire stay plus extras, and if you wear glasses you should bring an extra pair.

Centers for Disease Control and Prevention – Travelers' Health

Review the Centers for Disease Control and Prevention (CDC) website for up-to-date information on required vaccinations and tips on staying healthy while in Cuba.

The CDC website also has health information available for other countries to which you may choose to travel during your time abroad. A list of countries with available health information can be found here:

<https://wwwnc.cdc.gov/travel/>

Drinking Water

The water supply in Cuba has been known to contain giardia, a parasite which if ingested can cause diarrhea, loose or watery stool, stomach cramps, gas, malaise and upset stomach. Vomiting, chills, headache, and fever may also occur. Symptoms generally begin 1-2 weeks after being infected and may last 2-6 weeks, sometimes longer. We firmly recommend that you drink water that has been treated against giardia.

There are several forms of water that you can drink safely:

- Bottled water which you may purchase in a variety of Cuban stores for about the equivalent of \$1-2 USD a liter.
- Water that has been boiled for a minimum of 10 full minutes.
- Some families have water filters in their home and you can drink readily from this.

Academics

Coursework and Academic Credit

Participants are required to be enrolled with full-time status (15 credits) and will be earning URI credits and grades. All students will be enrolled in the following required courses:

LET 151: Introduction to Contemporary Cuba (3)
 PSC 312: Topics in Political Science: The Cuban Revolution and US-Cuban Relations (3)
 ECN 390: Topics in Economics: Economic Democracy (3)
 PSC 375: Field Experience in Practical Politics (3). Experiential Learning Study. Options of completing an individual project focusing on journal writing, art, literature, gender, music, urban studies, or other relevant topics.

In addition to the four mandatory courses, all students will be required to enroll in one of the following offerings:

PSC 455: Directed Study or Research (3). Individual Research Project.
 ECN 352: Assigned Work (3). Individual Research Project.

All participants will be required to confirm their course options via the URIAbroad system. The URI Office of International Education will enroll you in these classes via your e-Campus account once you have completed the Postdecision Phase of your URI Semester in Cuba program application in URIAbroad.

Important: If you intend to make any adjustments to your schedule, in addition to notifying the instructor you must inform the URI Office of International Education (oie@etal.uri.edu) so adjustments can be made to your schedule in e-Campus.

Books, Readings, Supplies for Classes

Readings will be assigned and provided, both printed and in digital formats by professors for every course.

Schedule of Classes, Study Visits, etc.

Classes are scheduled in the mornings Monday-Thursday:

9:00 am to 10:30 am
 11:00 am to 12:30 pm
 1:00 pm to 2:00 pm

Fridays will generally be utilized for site visits that complement and supplement the classroom academic work.

Some study visits will take place during class time, other complementary course activities will be scheduled outside of regular class meeting times and on weekends.

Class attendance and class-related activities are mandatory.

For detailed information related to academic expectation, schedule of classes, study visits and excursions during the orientation, etc. refer to the syllabi provided by your instructors.

Packing Suggestions

As you prepare to pack, consult your airline for baggage allowance guidelines. If your luggage exceeds the standard size and weight permitted, you will be charged additional fees by the airline. This can be quite expensive, so plan accordingly.

Fashion, Clothing, Other Items

Average temperatures during the URI Semester in Cuba program tend to be in the 70's - February (72°), March (73°), April (77°). Breezes blow in Havana throughout the year and the rainy season (May – October) tapers off as winter approaches. Always remember that the sun can be quite intense and so be prepared.

Havana is an urban city, not a beach resort, so choose clothing that will work with an urban environment. Clothing is casual for going to classes at the university. Semi-dressy or formal clothes are appropriate for an evening out at a special restaurant or a nightclub. Rain gear should be lightweight and comfortable to use in the hot weather.

What to Bring – Clothing

- ☐ Underwear and socks
- ☐ Undershirt/Bras
- ☐ Hat
- ☐ Long and short sleeve shirts
- ☐ Sweatshirt or Sweater (layers are ideal)
- ☐ Jeans/Khakis
- ☐ Shorts
- ☐ Sandals/Sneakers
- ☐ Nice shoes
- ☐ Belt
- ☐ Skirts/Dresses
- ☐ Workout clothes Pajamas
- ☐ Lightweight waterproof jacket
- ☐ Nice outfit for formal events
- ☐ Swimsuit

What to Bring - Miscellaneous

- ☐ Laptop
- ☐ Earphone/Headphones/PED for music
- ☐ USB cable
- ☐ USB/thumb drives
- ☐ Charger
- ☐ Backpack
- ☐ Alarm clock
- ☐ Digital camera
- ☐ Money belt
- ☐ Spanish/English Language Dictionary or app on your PED
- ☐ Umbrella
- ☐ A few zip-lock bags
- ☐ Water bottle

Linens - pillows, sheets, blanket, and towels are provided by the program.

Do not bring valuables or expensive items (i.e. expensive clothing, jewelry), as these items are not commonly worn.

What to Bring - Toiletries

- ☐ Toothbrush/toothpaste
- ☐ Sanitary products
- ☐ Contact lens solution
- ☐ Extra prescription glasses
- ☐ Brush/Comb
- ☐ Deodorant
- ☐ Shaving Razors
- ☐ Nail Clippers
- ☐ Makeup
- ☐ Prescribed medication
- ☐ Over the counter medication (medication for upset stomach, diarrhea, headaches)
- ☐ Small first aid kit (Band-Aids, antibiotic ointment)
- ☐ Shampoo, haircare products
- ☐ Sunscreen with Sun Protective Factor (SPF) Over 45
- ☐ Mosquito repellent with DEET
- ☐ Pocket Kleenex
- ☐ Hand sanitizer
- ☐ Handi-packs
- ☐ Toilet paper for public restrooms

Personal Care Products

Over the counter products we take for granted, such as contact lens supplies and tampons, are not generally available in Cuba. You should bring a supply of these items with you. Preferred

brands of personal care items such as deodorant and shampoo are not likely to be available either, although acceptable substitutes can sometimes be found. You should take any items of this type that you cannot do without. You may want to bring along some toilet paper and/or handi packs for when you go out.

Important: Consult your airline on the allowable amount of liquids you are permitted to bring on the airplane. You will need to balance what you are bringing for personal care with FAA limits and restrictions.

Plug-in Appliances

Generally speaking all plug-in appliances and electrical appliances used in the US may be used in Cuba. Most but not all electricity in Cuba is 110 volts, and the outlets and plugs are also the same shape as in the U.S. Because both 110v- and 220v-currents are used in Cuba, and because the different outlets within a given room might provide either voltage, always ask about the voltage before you plug in any apparatus. If you plug a 110v appliance into a 220v outlet it will be permanently damaged.

Gifts

You will doubtless make Cuban friends or be invited to homes. You may want to bring a few small gifts for such instances. Examples may include: small items from your town/state, swag from URI, baseball caps, T-shirts, etc.

What Not to Bring

Books and pamphlets that preach a political or religious creed, other than for your personal use.

More than you will need for your stay in Cuba.

Expensive jewelry and other valuable belongings. Leave valuables at home.

Accommodations

Accommodations are located in the West side of Havana in a quiet, residential neighborhood. Participants will stay in a family home that serves as a B&B with a bathroom, hot water, AC, and fans. All students will stay share two-bed rooms and will be provided with towels, bed sheets, pillows, pillowcases, and blankets.

The residence is equipped with laundry facilities.

The residence also has a room which will serve as classroom.

Housing Regulations

In order to support the safety and well-being of all participants and program associates all students must abide by the following:

- Respect your roommates and neighbors.
- No consumption or use of illegal drugs or alcohol. Any consumption or abuse of drugs or alcohol could result in arrest and expulsion from the program and/or the country.
- No excessive noise after 10 p.m.
- Keep music down to a minimum at all times.
- Maintain living quarters in a sanitary, clean condition.
- Adhere to all of the rules and regulations of the program.
- No visitors or sleep-over guests are allowed in the student accommodation.

Meals

As part of their program fee, students will be provided with breakfast and one meal of their choice (lunch or dinner) each day for the duration of their stay.

Participants will be provided with a list of restaurants and cafeterias in the vicinity of their residence where they can purchase meals not included in the program accommodation and meal plan. Additionally, students can buy supplies at local groceries and prepare their snacks and lunch between classes or at any other moment of the day.

Important: Participants must communicate with Dr. Miranda about any dietary restrictions or food allergies at least one month prior to the start of the program so the Institute can plan accordingly to address these requests.

Mail and Packages

The ordinary mail between the U.S. and Cuba takes about one month for delivery, sometimes longer, and is very unreliable.

Only letters and other documents can be sent through the mail. No packages are accepted. Plan accordingly.

Public Transportation

For getting around Havana, you may choose to walk or use taxis. If you have a surplus of time and a shortage of money, you can navigate your way on the metropolitan buses for only 1 peso (moneda nacional).

When you don't have the time to spare, there are a variety of taxi services that provide prompt and cheap service. There are three types of taxis. The various "tourist" taxi companies use modern cars in good condition and use meters to calculate the fare. Several companies also offer "microbuses" seating up to 14 people for a fee that ranges between 15-20 CUC to any location within 15 kilometers.

Private taxis, or boteros (also called máquinas), usually the old, 1950s American cars, will stop for passengers along predetermined highly-traveled routes, and pick up passengers. Once you

stop a botero, you ask the driver if he is going in your general direction (choosing a main street near your destination) and if he is, then he will let you in. The fare is always 10 monedas nacionales per person regardless of the distance. Be aware that for some destinations payment in moneda nacional may be required. You can pay with CUC if need be, although is not recommended because of the exchange rate.

The third type of taxis are the government owned black and yellow Lada cars. They charge fares in CUC.

Payment of Fees, Financial Aid

Billing of the URI Semester in Cuba program will be processed via e-Campus during the regular URI billing cycle. Refer to the URIAbroad system for current program costs.

Any student who wishes to use their Federal Financial Aid (i.e. federal loans, federal scholarships / grants) must complete Cost of Attendance Form for the URI Enrollment Services Office. This document is located within your URIAbroad account. The form and supporting documentation should be submitted by December 1st.

Should you have any questions related to billing or financial aid, address them with the URI Enrollment Services Office or Office of International Education prior to departure for your semester abroad.

Have a Great Semester!

Appendices

EMERGENCY CONTACT CARD

Complete, Print, Cut, and Carry a Copy at all Times

Emergency Contact Card CONTACTS ABROAD

Student Name:
Passport Number:

Sponsoring College: U. of Rhode Island
Host Institution: Instituto de Filosofia
On-Site Address: Calzada #251 Esq. J. Vedado. Habanal. CP 10400

On-Site Program Director:
Humberto Miranda, (53) 5 3727806

Peer (someone on the trip):

Emergency Contact Card

Emergency/Police (in Cuba): 106
Emergency/Fire (in Cuba): 105
US Embassy/Consulate: (53) 7 8394100

Dialing the U.S.

U.S. Exit Code 119 + 1 + 10 digit number

CISI Emergency Contacts

Phone: 312-935-1703 (collect calls accepted)

Email: medassist-usa@axa-assistance.us

Assistance provider: AXA Assistance

Non-Emergency: 203-399-5130 or 800-303-8120 (toll free)

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World Class Coverage Plan

designed for

University of Rhode Island

Study Abroad Programs

2017-2018

Policy # GLM N14285581

Administered by Cultural Insurance Services International • 1 High Ridge Park • Stamford, CT 06905-1322
This plan is underwritten by ACE American Insurance Company

Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance are contained in the Master Policy on file with University of Rhode Island under form number AH-15090. In the event of any conflict between this Description of Coverage and the Master Policy, the Policy will govern.

Schedule of Benefits	
Coverage and Services	Maximum Limits
• Accidental Death and Dismemberment Per Insured Person	\$10,000
• Medical expenses (per Covered Accident or Sickness):	
Deductible	zero
Benefit Maximum	\$250,000 at 100%
• Emergency Medical Reunion	\$3,000 (incl. hotel/meals, max \$300/day)
• Trip Delay	\$1,000 (\$200/day)
• Trip Interruption	\$1,000
• Team Assist Plan (TAP): 24/7 medical, travel, technical assistance	
• Emergency Medical Evacuation	\$100,000
• Repatriation/Return of Mortal Remains	\$100,000
• Security Evacuation (Comprehensive)*	\$100,000
* Aggregate of \$1M	

Benefit Provisions

Benefits are payable under the Policy for Covered Expenses incurred by an Insured Person for the items stated in the *Schedule of Benefits*. All students and accompanying faculty and staff who are enrolled as University of Rhode Island participants, and who are temporarily pursuing educational activities outside of the United States and their Home Country are eligible for coverage. Benefits shall be payable to either the Insured Person or the Service Provider for Covered Expenses incurred Worldwide, except in the United States or their Home Country. The first such expense must be incurred by an Insured Person within 30 days after the date of the Covered Accident or commencement of the Sickness; and

- All expenses must be incurred by the Insured Person within 364 days from the date of the Covered Accident or commencement of the Sickness; and

- The Insured Person must remain continuously insured under the Policy for the duration of the treatment.

The charges enumerated herein shall in no event include any amount of such charges which are in excess of Reasonable and Customary charges. If the charge incurred is in excess of such average charge such excess amount shall not be recognized as a Covered Expense. All charges shall be deemed to be incurred on the date such services or supplies, which give rise to the expense or charge, are rendered or obtained.

Accidental Death and Dismemberment Benefit

Accidental Death Benefit. If Injury to the Insured Person results in death within 365 days of the date of the Covered Accident that caused the Injury, We will pay 100% of the Benefit Amount.

Accidental Dismemberment Benefit. If Injury to the Insured Person results, within 365 days of the date of the Covered Accident that caused the Injury, in any one of the Losses specified below, We will pay the percentage of the Benefit Amount shown below for that Loss:

For Loss of:	Percentage of Maximum Amount:
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
One Hand or One Foot	50%
The Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Hearing in One Ear	25%
Thumb and Index Finger of Same Hand	25%

"Loss of a Hand or Foot" means complete severance through or above the wrist or ankle joint. "Loss of Sight of an Eye" means total and irrecoverable loss of the entire sight in that eye. "Loss of Hearing in an Ear" means total and irrecoverable loss of the entire ability to hear in that ear. "Loss of Speech" means total and irrecoverable loss of the entire ability to speak. "Loss of Thumb and Index Finger" means complete severance through or above the metacarpophalangeal joint of both digits. If more than one Loss is sustained by an Insured Person as a result of the same Covered Accident, only one amount, the largest, will be paid. Maximum aggregate benefit per occurrence is \$1,000,000.

Accident and Sickness Medical Expenses

We will pay Covered Expenses due to Accident or Sickness only, as per the limits stated in the *Schedule of Benefits*. Coverage is limited to Covered Expenses incurred subject to Exclusions. All bodily Injuries sustained in any one Covered Accident shall be considered one Disablement, all bodily disorders existing simultaneously which are due to the same or related causes shall be considered one Disablement. If a Disablement is due to causes which are the same or related to the cause of a prior Disablement (including complications arising there from), the Disablement shall be considered a continuation of the prior Disablement and not a separate Disablement.

Treatment of an Injury or Sickness must occur within 30 days of the Accident or onset of the Sickness.

When a Covered Injury or Sickness is incurred by the Insured Person We will pay Reasonable and Customary medical expenses as stated in the *Schedule of Benefits*. In no event shall Our maximum liability exceed the maximum stated in the *Schedule of Benefits* as to Covered Expenses during any one period of individual coverage.

Covered Accident and Sickness Medical Expenses

Only such expenses, incurred as the result of a covered Accident or Sickness, which are specifically enumerated in the following list of charges, and which are not excluded in the Exclusions section, shall be considered as Covered Expenses:

- Charges made by a Hospital for room and board, floor nursing and other services inclusive of charges for professional service and with the exception of personal services of a non-medical nature; provided, however, that expenses do not exceed the Hospital's average charge for semiprivate room and board accommodation.
- Charges made for Intensive Care or Coronary Care charges and nursing services.
- Charges made for diagnosis, treatment and surgery by a Doctor.
- Charges made for an operating room.
- Charges made for outpatient treatment, same as any other treatment covered on an inpatient basis. This includes ambulatory surgical centers, Doctors' outpatient visits/examinations, clinic care, and surgical opinion consultations.
- Charges made for the cost and administration of anesthetics.
- Charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood, transfusions, iron lungs, and medical treatment.
- Dressings, drugs, and medicines that can only be obtained upon a written prescription of a Doctor or surgeon.
- Charges made for artificial limbs, eyes, larynx, and orthotic appliances, but not for replacement of such items.
- Local transportation to or from the nearest Hospital or to and from the nearest Hospital with facilities for required treatment. Such transportation shall be by licensed ground ambulance only.
- Charges for physiotherapy, if recommended by a Doctor for the treatment of a specific Disablement and administered by a licensed physiotherapist.
- Nervous or Mental Disorders are payable a) up to \$2,500 for outpatient treatment; or b) up to \$5,000 on an inpatient basis. We shall not be liable for more than one such inpatient or outpatient occurrence under the Policy with respect to any one Insured Person.
- Chiropractic Care and Therapeutic Services shall be limited to a total of \$50 per visit, excluding x-ray and evaluation charges, with a maximum of 10 visits per Injury or Sickness. The overall maximum coverage per Injury or Sickness is \$500 which includes x-ray and evaluation charges.
- Accidental dental charges for emergency dental repair or replacement to natural teeth damaged as a result of a covered Injury including expenses incurred for services or medications prescribed, performed or ordered by dentist.
- Pregnancy, childbirth or miscarriage,

- Charges due to a Pre-Existing Condition are covered up to \$10,000 on a primary basis. Any remaining costs are payable secondary to any other insurance plan, up to the Medical Expense maximum.

Emergency Medical Reunion

When an Insured Person is hospitalized for more than 5 consecutive days, We will reimburse for round trip economy-class transportation for one individual selected by the Insured Person, from the Insured Person's current Home Country to the location where the Insured Person is hospitalized. We will also pay this benefit if the Insured Person was the victim of a Felonious Assault. "Felonious Assault" means a violent or criminal act reported to the local authorities which was directed at the Insured Person during the course of, or an attempt of, a physical assault resulting in serious Injury, kidnapping or rape. The benefits reimbursable will include:

- The cost of a round trip economy airfare and their hotel and meals up to the maximum stated in the *Schedule of Benefits*, Emergency Medical Reunion.

Trip Delay Benefit

We will reimburse Covered Expenses up to \$200 per person per day subject up to 5 days subject to a \$1,000 Maximum Benefit if an Insured's trip is delayed for more than 12 hours.

Covered Expenses include charges incurred for reasonable, additional accommodations and traveling expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable only for one delay of the Insured's Trip. Travel Delay must be caused by one of the following reasons:

- Injury, Sickness or death of the Insured Person;
- carrier delay;
- lost or stolen passport, travel documents or money;
- Quarantine;
- Natural Disaster;
- the Insured being delayed by a traffic accident while en route to a departure;
- hijacking;
- unpublished or unannounced strike;
- civil disorder or commotion;
- riot;
- inclement weather which prohibits Common Carrier departure;
- a Common Carrier strike or other job action;
- equipment failure of a Common Carrier; or
- the loss of the Insured's and/or traveling companion's travel documents, tickets or money due to theft.

"Quarantine" means the Insured is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the Insured either having, or being suspected of having, a contagious disease, infection or contamination while the Insured is traveling outside of their Home Country.

The Insured's Duties in the Event of Loss: The Insured must provide Us with proof of the Travel Delay such as a letter from the airline, cruise line, or Tour operator/ newspaper clipping/ weather report/ police report or the like and proof of the expenses claimed as a result of Trip Delay.

Trip Interruption Benefit

We will reimburse the cost of a round-trip economy air and/or ground transportation ticket of the Insured Person's trip, if his or her trip is interrupted as the result of:

- the death of a family member; or
- the unforeseen Injury or Sickness of the Insured Person or a Family Member. The Injury or Sickness must be so disabling as to reasonably cause a trip to be interrupted.

The total benefits payable under the Trip Interruption Benefit will not exceed the maximum stated in the *Schedule of Benefits*.

Exclusions and Limitations

For benefits listed under Accidental Death and Dismemberment, this insurance does not cover:

- Disease of any kind.

- Bacterial infections except pyogenic infections which occur from an accidental cut or wound.
- Neuroses, psychoneuroses, psychopathies, psychoses or mental or emotional diseases or disorders of any type.
- Intentionally self-inflicted Injury; suicide or attempted suicide (Applicable to Accidental Death and Dismemberment benefits only).
- War or any act of war, whether declared or not.
- Injury sustained while riding as a pilot, student pilot, operator, or crew member, in or on, boarding or alighting from, any type of aircraft.
- Injury occasioned or occurring while committing or attempting to commit a felony, or to which the contributing cause was the Insured Person being engaged in an illegal occupation.

In addition, this Insurance does not cover Medical Expense Benefits for:

- Charges for treatment which is not Medically Necessary.
- Charges for treatment which exceed Reasonable and Customary charges.
- Charges incurred for surgery or treatments which are experimental/investigational, or for research purposes.
- Services, supplies or treatment, including any period of Hospital confinement, which were not recommended, approved and certified as Medically Necessary and reasonable by a Doctor.
- War or any act of war, whether declared or not.
- Injury sustained while participating in professional athletics.
- Routine physicals, immunizations, or other examinations where there are no objective indications or impairment in normal health, and laboratory, diagnostic or x-ray examinations, except in the course of an Injury or Sickness established by a prior call or attendance of a Doctor.
- Treatment of the temporomandibular joint.
- Vocational, speech, recreational or music therapy.
- Services or supplies performed or provided by a Relative of the Insured Person, or anyone who lives with the Insured Person.
- The refusal of a Doctor or Hospital to make all medical reports and records available to Us which will cause an otherwise valid claim to be denied.
- Cosmetic or plastic surgery, except as the result of a covered Injury; for the purposes of this Policy, treatment of a deviated nasal septum shall be considered a cosmetic condition.
- Elective Surgery or Elective Treatment which can be postponed until the Insured Person returns to his/her Home Country or Permanent Residence, where the objective of the trip is to seek medical advice, treatment or surgery.
- Treatment and the provision of false teeth or dentures, normal hearing tests and the provision of hearing aids.
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye glasses or for the fitting thereof, unless caused by an Injury incurred while insured hereunder.
- Treatment while confined primarily to receive custodial care, educational or rehabilitative care, or nursing services.
- Congenital abnormalities and conditions arising out of or resulting therefrom.
- The cost of the Insured Person's unused airline ticket(s) for transportation back to the Insured Person's Home Country or Permanent Residence, where an Emergency Medical Evacuation or Repatriation of Remains benefit is provided.
- Expenses as a result of or in connection with the commission of a felony offense.

- Injury sustained while taking part in mountaineering where ropes or guides are normally used; hang gliding; parachuting; bungee jumping; racing by horse, motor vehicle or motorcycle; parasailing.
- Treatment paid for or furnished under any mandatory government program or facility set up for treatment without cost to any individual.
- Injury or Sickness covered by Workers' Compensation, Employers' Liability laws, or similar occupational benefits.
- Injuries for which benefits are payable under any no-fault automobile insurance policy.
- Routine dental treatment.
- Drugs, treatments or procedures that either promote or prevent conception, or prevent childbirth, including but not limited to: artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.
- Treatment for human organ tissue transplants and related treatment.
- Weak, strained or flat feet, corns, calluses, or toenails.
- Diagnosis and treatment of acne.
- Injury sustained while the Insured Person is riding as a pilot, student pilot, operator or crew member, in or on, boarding or alighting from, any type of aircraft.
- Dental care, except as the result of Injury to natural teeth caused by a Covered Accident, unless otherwise covered under this Policy.
- Expenses incurred within the Insured Person's Home Country or country of Permanent Residence, unless otherwise covered under this Policy.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

Subrogation

To the extent the Company pays for a loss suffered by an Insured Person, the Company will take over the rights and remedies the Insured Person had relating to the loss. This is known as subrogation. The Insured Person must help the Company to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over an Insured Person's rights, the Insured Person must sign an appropriate subrogation form supplied by the Company.

Definitions

Coinsurance means the percentage amount of eligible Covered Expenses, after the Deductible, which are the responsibilities of the Insured Person and must be paid by the Insured Person. The Coinsurance amount is stated in the *Schedule of Benefits*, under each stated benefit.

Company shall be ACE American Insurance Company.

Covered Accident means an event, independent of Sickness or self-inflicted means, which is the direct cause of bodily Injury to an Insured Person.

Covered Expenses means expenses which are for Medically Necessary services, supplies, care, or treatment due to Sickness or Injury, prescribed, performed or ordered by a Doctor, and Reasonable and Customary charges incurred while insured under this Policy, and that do not exceed the maximum limits shown in the *Schedule of Benefits*, under each stated benefit.

Deductible means the amount of eligible Covered Expenses which are the responsibility of each Insured Person and must be paid by each Insured Person before benefits under the Policy are payable by Us. The Deductible amount is stated in the *Schedule of Benefits*, under each stated benefit.

Dependent means an Insured Person's lawful spouse or an Insured's unmarried child, from the moment of birth to age 19, 25 if a full-time student, who is chiefly dependent on the Insured for support. A child, for eligibility purposes, includes an Insured's natural child; adopted child, beginning with any waiting period pending finalization of the child's adoption; or a stepchild who resides with the Insured or depends on the Insured for financial support. A Dependent may also include any person related to the Insured by blood or

marriage and for whom the Insured is allowed a deduction under the Internal Revenue Code.

Insurance will continue for any Dependent child who reaches the age limit and continues to meet the following conditions: 1) the child is handicapped, 2) is not capable of self-support and 3) depends mainly on the Insured for support and maintenance. The Insured must send Us satisfactory proof that the child meets these conditions, when requested. We will not ask for proof more than once a year.

“Dependent” also means an Insured Person’s Domestic Partner. “Domestic Partner” means a person of the same or opposite sex of the Insured Person who: 1) shares the Insured Person’s primary residence; 2) is financially interdependent with the Insured Person in each of the following ways; a) by holding one or more credit or bank accounts, including a checking account, as joint owners; b) by owning or leasing their permanent residence as joint tenants; c) by naming, or being named by the other as a beneficiary of life insurance or under a will; d) by each agreeing in writing to assume financial responsibility for the welfare of the other. 3) has signed a Domestic Partner declaration with Insured Person, if recognized by the laws of the state in which he or she resides with the Insured Person; 4) has not signed a Domestic Partner declaration with any other person within the last 12 months; 5) is 18 years of age or older; 6) is not currently married to another person; 7) is not in a position as a blood relative that would prohibit marriage.

Doctor as used in this Policy means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the jurisdiction where such professional services are performed.

Effective Date means the date the Insured Person’s coverage under the Policy begins. An Eligible Person will be insured on the latest of: 1) the Policy Effective Date; 2) the date he or she is eligible; or 3) the date requested by the Participating Organization provided the required premium is paid.

Elective Surgery or Elective Treatment means surgery or medical treatment which is not necessitated by a pathological or traumatic change in the function or structure in any part of the body first occurring after the Insured Person’s effective date of coverage. Elective Surgery includes, but is not limited to, circumcision, tubal ligation, vasectomy, breast reduction, sexual reassignment surgery, and submucous resection and/or other surgical correction for deviated nasal septum, other than for necessary treatment of covered purulent sinusitis. Elective Surgery does not apply to cosmetic surgery required to correct Injuries suffered in a Covered Accident. Elective Treatment includes, but is not limited to, treatment for acne, nonmalignant warts and moles, weight reduction, infertility, and learning disabilities.

Eligible Benefits means benefits payable by Us to reimburse expenses that are for Medically Necessary services, supplies, care, or treatment due to Sickness or Injury, prescribed, performed or ordered by a Doctor, and Reasonable and Customary charges incurred while insured under this Policy; and which do not exceed the maximum limits shown in the *Schedule of Benefits* under each stated benefit.

Emergency means a medical condition manifesting itself by acute signs or symptoms which could reasonably result in placing the Insured Person’s life or limb in danger if medical attention is not provided within 24 hours.

Family Member means an Insured Person’s spouse, domestic partner, child, brother, sister, parent, grandparent, or immediate in-law.

Home Country means the country where an Insured Person has his or her true, fixed and permanent home and principal establishment or the United States.

Hospital as used in this Policy means, except as may otherwise be provided, a Hospital (other than an institution for the aged, chronically ill or convalescent, resting or nursing homes) operated pursuant to law for the care and treatment of sick or Injured persons with organized facilities for diagnosis and surgery and having 24-hour nursing service and medical supervision.

Injury wherever used in this Policy means bodily Injury caused solely and directly by violent, accidental, external, and visible means occurring while this Policy is in force and resulting directly and independently of all other causes in a loss covered by this Policy.

Insured Person(s) means a person eligible for coverage under the Policy as defined in “Eligible Persons” who has applied for coverage and is named on the application if any and for whom We have accepted premium. This may be the Primary Insured Person or Dependent(s), if eligible for coverage under the policy and the required premium is paid.

Medically Necessary or Medical Necessity means services and supplies received while insured that are determined by Us to be: 1) appropriate and necessary for the symptoms, diagnosis, or direct care and treatment of the Insured Person’s medical conditions; 2) within the standards the organized medical community deems good medical practice for the Insured Person’s condition; 3) not primarily for the convenience of the Insured Person, the Insured Person’s Doctor or another service provider or person; 4) not experimental/investigational or unproven, as recognized by the organized medical community, or which are used for any type of research program or protocol; and 5) not excessive in scope, duration, or intensity to provide safe, adequate, and appropriate treatment.

Mental and Nervous Disorder means a Sickness that is a mental, emotional or behavioral disorder.

Permanent Residence means the country where an Insured Person has his or her true, fixed and permanent home and principal establishment, and to which he or she has the intention of returning.

Pre-Existing Condition means an illness, disease, or other condition of the Insured Person within 180 days prior to the Insured Person’s coverage became effective under the Policy: 1) first manifested itself, worsened, became acute, or exhibited symptoms that would have caused a person to seek diagnosis, care, or treatment; or 2) required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or 3) was treated by a Doctor or treatment had been recommended by a Doctor.

Reasonable and Customary means the maximum amount that We determine is Reasonable and Customary for Covered Expenses the Insured Person receives, up to but not to exceed charges actually billed. Our determination considers: 1) amounts charged by other service providers for the same or similar service in the locality where received, considering the nature and severity of the bodily Injury or Sickness in connection with which such services and supplies are received; 2) any usual medical circumstances requiring additional time, skill or experience; and 3) other factors We determine are relevant, including but not limited to, a resource based relative value scale.

Relative means spouse, Domestic Partner, parent, sibling, child, grandparent, grandchild, step-parent, step-child, step-sibling, in-laws (parent, son, daughter, brother and sister), aunt, uncle, niece, nephew, legal guardian, ward, or cousin of the Insured Person.

Sickness wherever used in this Policy means illness or disease of any kind contracted and commencing after the Effective Date of this Policy and covered by this Policy.

Termination of Insurance means the Insured Person’s coverage will end on the earliest of the following date: 1) the Policy terminates; 2) the Insured Person is no longer eligible; 3) of the last day of the Term of Coverage, requested by the Participating Organization, applicable to the Insured Person; or 4) the period ends for which premium is paid.

Termination of the Policy will not affect Trip coverage, if premium for the Trip is paid prior to the actual start of the Trip.

We, Our, Us means the insurance company underwriting this insurance.

IMPORTANT NOTICE

This policy provides travel insurance benefits for individuals traveling outside of their home country. This policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and does not satisfy a person’s individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to www.HealthCare.gov

This information provides a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued in the state in which the policy was delivered under form number AH-15090. Complete details may be found in the policy on file at your school’s office. The policy is subject to the laws of the state in which it was issued. Please keep this information as a reference.

Team Assist Plan (TAP)

The Team Assist Plan is designed by CISI in conjunction with the Assistance Company to provide travelers with a worldwide, 24-hour emergency telephone assistance service. Multilingual help and advice may be furnished for the Insured Person in the event of any emergency during the term of coverage. The Team Assist Plan complements the insurance benefits provided by the Accident and Sickness policy.

If you require Team Assist assistance, your ID number is your policy number. In the U.S., call (855)327-1411, worldwide call (01-312) 935-1703 (collect calls accepted) or e-mail medassist-usa@axa-assistance.us.

Emergency Medical Transportation Services

The Team Assist Plan provides services and pays expenses up to the amount shown in the *Schedule of Benefits* for:

- Emergency Medical Evacuation
- Repatriation/Return of Mortal Remains

All services must be arranged through the Assistance Provider.

Emergency Medical Evacuation Benefit

The Company shall pay benefits for Covered Expenses incurred up to the maximum stated in the *Schedule of Benefits*, if any Injury or Covered Sickness commencing during the Period of Coverage results in the Medically Necessary Emergency Medical Evacuation of the Insured Person. The decision for an Emergency Medical Evacuation must be ordered by the Assistance Company in consultation with the Insured Person's local attending Doctor.

Emergency Medical Evacuation means: a) the Insured Person's medical condition warrants immediate transportation from the place where the Insured Person is located (due to inadequate medical facilities) to the nearest adequate medical facility where medical treatment can be obtained; or b) after being treated at a local medical facility, the Insured Person's medical condition warrants transportation with a qualified medical attendant to his/her Home Country or Permanent Residence to obtain further medical treatment or to recover; or c) both a) and b) above.

Covered Expenses are expenses, up to the maximum stated in the *Schedule of Benefits*, Emergency Medical Evacuation, for transportation, medical services and medical supplies necessarily incurred in connection with Emergency Medical Evacuation of the Insured Person. All transportation arrangements must be by the most direct and economical route.

Repatriation/Return of Mortal Remains or Cremation Benefit

The Company will pay the reasonable Covered Expenses incurred up to the maximum as stated in the *Schedule of Benefits*, Repatriation/Return of Mortal Remains, to return the Insured Person's remains to his/her then current Home Country or Permanent Residence, if he or she dies. Covered Expenses include, but are not limited to, expenses for embalming, cremation, a minimally necessary container appropriate for transportation, shipping costs and the necessary government authorizations. All Covered Expenses in connection with a Return of Mortal Remains must be pre-approved and arranged by an Assistance Company representative appointed by the Company.

The TAP offers these services:

(These services are not insured benefits)

Medical Assistance

Medical Referral Referrals will be provided for doctors, hospitals, clinics or any other medical service provider requested by the Insured. Service is available 24 hours a day, worldwide.

Medical Monitoring In the event the Insured is admitted to a foreign hospital, the AP will coordinate communication between the Insured's own doctor and the attending medical doctor or doctors. The AP will monitor the Insured's progress and update the family or the insurance company accordingly.

Prescription Drug Replacement/Shipment Assistance will be provided in replacing lost, misplaced, or forgotten medication by locating a supplier of the same medication or by arranging for shipment of the medication as soon as possible.

Emergency Message Transmittal The AP will forward an emergency message to and from a family member, friend or medical provider.

Coverage Verification/Payment Assistance for Medical Expenses The AP will provide verification of the Insured's medical insurance coverage when necessary to gain admittance to foreign hospitals, and if requested, and approved by the Insured's insurance company, or with adequate credit guarantees as determined by the Insured, provide a guarantee of payment to the treating facility.

Travel Assistance

Obtaining Emergency Cash The AP will advise how to obtain or to send emergency funds world-wide.

Traveler Check Replacement Assistance The AP will assist in obtaining replacements for lost or stolen traveler checks from any company, i.e., Visa, Master Card, Cooks, American Express, etc., worldwide.

Lost/Delayed Luggage Tracing The AP will assist the Insured whose baggage is lost, stolen or delayed while traveling on a common carrier. The AP will advise the Insured of the proper reporting procedures and will help travelers maintain contact with the appropriate companies or authorities to help resolve the problem.

Replacement of Lost or Stolen Airline Ticket One telephone call to the provided 800 number will activate the AP's staff in obtaining a replacement ticket.

Technical Assistance

Credit Card/Passport/Important Document Replacement The AP will assist in the replacement of any lost or stolen important document such as a credit card, passport, visa, medical record, etc. and have the documents delivered or picked up at the nearest embassy or consulate.

Locating Legal Services The AP will help the Insured contact a local attorney or the appropriate consular officer when an Insured is arrested or detained, is in an automobile accident, or otherwise needs legal help. The AP will maintain communications with the Insured, family, and business associates until legal counsel has been retained by or for the Insured.

Assistance in Posting Bond/Bail The AP will arrange for the bail bondsman to contact the Insured or to visit at the jail if incarcerated.

Worldwide Inoculation Information Information will be provided if requested by an Insured for all required inoculations relative to the area of the world being visited as well as any other pertinent medical information.

Security Evacuation (Comprehensive)

Coverage (up to the amount shown in the Schedule of Benefits, Security Evacuation) is provided for security evacuations for specific Occurrences. To view the covered Occurrences and to download a detailed PDF of this brochure, please go to the following web page:

http://www.culturalinsurance.com/cisi_forms.asp.

Cultural Insurance Services International (CISI)

1 High Ridge Park | Stamford, CT 06905

Phone: 203-399-5130 | Fax: 203-399-5596

claimhelp@mycisi.com • www.culturalinsurance.com

Cultural Insurance Services International – Claim Form

- ▶ **Program Name:** University of Rhode Island
- ▶ **Policy Number:** GLM N14285581
- ▶ **Participant ID Number** (from the front of your insurance card):

Mailing Address: 1 High Ridge Park, Stamford, CT 06905 | **E-mail:** claimhelp@mycisi.com | **Fax:** (203) 399-5596
For claim submission questions, call (203) 399-5130, or e-mail claimhelp@mycisi.com

Instructions:

1. Fully complete and sign the medical claim form for each occurrence, indicating whether the Doctor/Hospital has been paid.
2. Attach **itemized bills** for all amounts being claimed. *We recommend you provide us with a copy and keep the originals for yourself.
3. Approved reimbursements will be paid to the provider of the service unless otherwise indicated.
4. Submit claim form and attachments via mail, e-mail, or by fax (*provided above*).

See next page for state specific disclaimers and additional claim submission instructions.

▶ NAME AND CONTACT INFORMATION OF THE INSURED

Name of the Insured: _____ Date of Birth: ____/____/____
(month/day/year)

*Please indicate which is your home address: ☐ U.S. Address ☐ Address Abroad

U.S. Address: _____
street address apt/unit # city state zip code

Address Abroad: _____

E-mail Address: _____ Phone Number: _____

▶ IF IN AN ACCIDENT

Date of Accident: ____/____/____ Place of Accident: _____ Date of Doctor/Hospital Visit: ____/____/____

Description/Details of Injury (*attach additional notes if necessary*): _____

▶ IF SICKNESS/ILLNESS

Description of Sickness/Illness (*attach additional notes if necessary*): _____

*Onset Date of Symptoms: ____/____/____ *Date of Doctor/Hospital Visit: ____/____/____

Have you had this Sickness/Illness before? ☐ YES ☐ NO If yes, when was the last occurrence and/or doctor/hospital visit? _____

▶ REIMBURSEMENT

Have these doctor/hospital bills been paid by you? ☐ YES ☐ NO

If no, do you authorize payment to the provider of service for medical services claimed? ☐ YES ☐ NO

If yes, any eligible reimbursements will be made in U.S. currency (USD) via check. If you would like your eligible reimbursement in another currency via wire transfer, please contact CISI at 203-399-5130 or claimhelp@mycisi.com for instructions.

Please note if you are submitting a claim for prescription medication, you must submit the prescription receipt. This will include your name, the name of the prescribing physician, name of the medication, dosage, date and amount billed. Cash register receipts will not be considered for reimbursement.

▶ FOR CLAIMS UNRELATED TO A MEDICAL INCIDENT, PLEASE CHECK THE APPROPRIATE BOX BELOW:

In order to claim monies back related to one of the below benefits, you **MUST** submit the requested documentation found on the following page (Page 2).

☐ TRIP DELAY ☐ TRIP INTERRUPTION

Please provide us with the relevant details of your incident below or the details and value of your loss. You may attach an additional page if necessary:

STOP! Please see next page for claim submission instructions specific to each of these benefits.

▶ CONSENT TO RELEASE MEDICAL INFORMATION

I hereby authorize any insurance company, Hospital or Physician or other person who has attended or examined me, including those in my home country to furnish to Cultural Insurance Services International or any of their duly appointed representatives, any and all information with respect to any sickness/illness or injury, medical history, consultation, prescriptions or treatment, and copies of all hospital or medical reports. A photo static copy of this authorization shall be considered as effective and valid as the original.

I certify that the information furnished by me in support of this claim is true and correct.

Name (please print): _____

Signature: _____ Date: _____

Cultural Insurance Services International – Claim Form

Page 2

Instructions for Claim Submission on Unrelated to a Medical Incident

Trip Delay you must submit:

- Proof of delay
- Receipts for any eligible expense

Trip Interruption you must submit:

- Flight Itinerary including your name, travel dates and departure and arrival locations
- Letter stating reason for curtailing travel (if due to a medical condition, the letter must be from the treating physician)

For residents of Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution or confinement in prison, or any combination thereof.

For residents of Arkansas, Louisiana, New Mexico: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For residents of District of Columbia: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

For residents of California: For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

For residents of Colorado: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an Insurance Company for the purposes of defrauding or attempting to defraud the Company. Penalties may include imprisonment, fines, denial of insurance and civil damages.

For residents of Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

For residents of Kansas: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

For residents of Kentucky: Any person who knowingly and with intent to defraud any Insurance Company or other person files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is crime.

For residents of Rhode Island: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly present false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For residents of Maine, Tennessee, Virginia, Washington: It is a crime to knowingly provide false, incomplete or misleading information to an Insurance Company for the purpose of defrauding the Company. Penalties include imprisonment, fines and denial of insurance benefits.

For residents of Maryland: Any Person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit, or knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For residents of New Jersey: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

For residents of New York: Any person who knowingly and with intent to defraud any Insurance Company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

For residents of Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

For residents of Oklahoma: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

For residents of Oregon: Any person who, knowingly and with intent to defraud or facilitate a fraud against any Insurance Company or other person, submits an application, or files a claim for insurance containing any false, deceptive, or misleading material information may be guilty of insurance fraud.

For residents of Pennsylvania: Any person who knowingly and with the intent to defraud any Insurance Company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

For claimants not residing in Alabama, Arkansas California, Colorado, District of Columbia, Florida, Kansas, Kentucky, Louisiana, Maine, Maryland, New Jersey, New Mexico, New York, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, Tennessee, Virginia nor Washington:

Any person who, knowingly or with intent to defraud or to facilitate a fraud against any insurance company or other person, submits an application or files a claim for insurance containing false, deceptive or misleading information may be guilty of insurance fraud.

In the Case of a Minor Injury or Illness

We are always happy to pay a foreign provider directly. Many foreign providers, however, prefer payment from the patient when services are rendered. Insureds using this insurance should be prepared to pay for doctor visits for minor illnesses such as a sore throat or a sinus infection, for example. However, even for a minor illness, if the overseas doctor is willing to bill us directly, we are willing and able to pay them directly for covered medical expenses (this is always up to the provider). CISI's billing address and claim help # is on each ID card and on the claim form which is part of the brochure. If medical expenses are incurred while abroad, the claim form and scanned copies of the itemized paid bill(s) can be emailed to claimhelp@mycisi.com. Claims should be submitted for processing as soon as possible (and no later than one year after treatment was received, if possible). Claims are typically processed within 15 business days provided CISI has all of the information needed for reimbursement. A case does not need to be opened in advance in order for us to pay a claim for covered expenses for minor injuries/illnesses. Team Assist (our 24/7 assistance provider) can help provide referrals to doctors/hospitals if needed but insureds may visit any provider they would like and eligible expenses will be covered at 100% (in other words, CISI does not have network restrictions).

In the Case of a Serious Injury or Illness

In the event of a serious illness or injury requiring expensive treatment or hospitalization, our goal is to have the hospital or facility bill us directly so that neither the program/sponsor/school nor the insured needs to provide payment. In these types of situations, the insured (or someone calling on his/her behalf) needs to open a medical file with AXA Assistance (our 24/7 assistance provider) asking for help with this. In addition to being able to pay by check, CISI also has the ability to wire transfer to foreign hospitals when necessary/requested. AXA Assistance is also able to guarantee/make payments and has a network of local partners who can make payments on behalf of our insured's when necessary (CISI then reimburses AXA Assistance). AXA Assistance (our medical/travel/technical partner) and i-JET (our security partner) are both 24/7 operations. To keep things simple for our insureds, the number to call for a medical/travel/technical issue is the same as for a security related issue. The toll-free 800 and non-800 (when calling from overseas) numbers for AXA Assistance are provided below as well as on the ID card and in the brochure under the claim form. On the claim form we list CISI's claim help line (203-399-5130) and e-mail address (claimhelp@mycisi.com) which are answered from 9-5 EST M-F. AXA Assistance has 24/7 access to our enrollment database and also has access to each group's coverage information. If a benefit or claim related call or e-mail comes to AXA Assistance during our business hours it is usually transferred to us. After hours and on weekends, AXA Assistance handles the communications and involves our Claims Operations Manager as needed 24/7.

An Important Note about Medical and Security Evacuations

Sometimes an insured's medical condition requires a medical evacuation to obtain further medical treatment in the nearest adequate location or back in the U.S. Sometimes insureds are required to evacuate due to security concerns. It is important for insureds to know that in order for medical or security-related evacuation costs to be covered all approvals and arrangements must be made by AXA Assistance in conjunction with the attending physician (for a medical evacuation) and with i-JET (for a security evacuation). Anyone may contact AXA Assistance (see information below) to open a medical or security file if assistance is needed or if evacuation may be a possibility.

Contact Information

In cases of medical or security related emergency please contact our 24/7 emergency assistance provider:

Team Assist Provider: AXA Assistance

Phone: (855) 327-1411 (calling toll-free from within the US)
(312) 935-1703 (calling from outside of the US, collect calls accepted)

E-mail: medassist-usa@axa-assistance.com

For questions regarding benefits or the claim submission process, do not hesitate to contact CISI. Please include the policy number on all communications submitted to CISI by e-mail or mail.

To reach a CISI Claims Representative (9-5 EST M-F):

Phone: (800) 303-8120 ext. 5130 (calling toll-free from within the US)
(203) 399-5130 (calling from outside of the US, collect calls accepted)

E-mail: claimhelp@mycisi.com

Mail: Cultural Insurance Services International (CISI)
One High Ridge Park
Stamford, CT 06905

OFFICE OF
INTERNATIONAL EDUCATION

INTERNATIONAL CENTER
37 LOWER COLLEGE ROAD
KINGSTON, RI 02881

P: 401.874.2395
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URI.EDU/INTERNATIONAL

THINK BIG  WE DOSM

