

Study Abroad: Risks and Rewards

NAFSA REGION X CONFERENCE



Presenters

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Managing Director, International Student Insurance

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Before Students Leave....

Issues to Consider




Before Students Leave

- **Fill any prescriptions and confirm they are legal in host country**
 - **Consider any mental health needs**
 - **Have a complete physical before and update medications and/or dietary restrictions**
 - **Understand and have emergency response plan in place**
 - **Understand how to deal with Cultural Shock**
 - **What, if any, are COVID-19 implications in host country**
- 




Before Students Leave

Know insurance policy intimately and make certain it covers:

- **First dollar coverage**
 - **Has no deductible/no co-pays**
 - **Has contracted provider network**
 - **Medical Evacuation and Repatriation on excess of \$50,000**
 - **Political Evacuation and Natural Disaster coverage**
 - **Trip interruption/cancellation**
 - **Telehealth/teletherapy**
- 



Before Students Leave

- Alcohol and risky behavior
 - Know on-site Director's contact information
 - Keep phone charged
 - Understand local laws and don't break them
 - Mentally prepare for the unexpected
 - Missed connections
 - Last minute changes
 - Weather
- 



Quarantine is temporary, but curiosity
about the world is endless.

Virtual Study Abroad

- Virtual tour of a company and interaction with employees.
- Virtual “hang-outs” with the online community.
- Enhance language skills through conversation practice.
- Explore a concept from the point of students from other countries and cultures.
- Icebreaker activity: Group presentation by students from each country to inform counterparts about their part of the world.
- Icebreaker activity: Individual student presentations to acquaint one another on a more personal level.
- Interactive cultural quizzes and scavenger hunts.
- Online discussions, group work, break-out rooms with classmates.
- City tours developed by onsite staff.
- Virtual buddy program

Managing Risk when Returning to Study Abroad

Covid-19 situation in each location

- Entry and Exit requirements
- Quarantine – number of days and possible exemptions
- Testing procedures
- Mask requirements
- Privacy Laws
- Vaccines



Ministero della Salute



**World Health
Organization**



*Follow your
institution's
guidelines
for living
and
studying
abroad*

- Social distancing
- Masks
- Cleaning protocols
- Testing
- Reporting
- Quarantine



Adapting the program to the new realities of living with Covid

- Hybrid learning
- Field experiences
- Group travel
- Single vs. double rooms
- Group dining




Develop a Preparedness Plan

- Homestays vs. residence halls
- Spaces for isolating students – exposed vs. diagnosed
- Services for students in isolation
- Local reporting requirements
- Communication





Medical Resources

1. Availability, criteria and scheduling of testing
 2. Identifying medical providers for routine illness and suspected Covid
 3. Telehealth
 4. Therapeutics
 5. Vaccines
- 



Many
Rewards

Personal Growth

Life changing experience

Better cultural understanding

Academic and Career Growth

An abstract composition of various geometric shapes. In the top left, a green-outlined triangle points right. To its right is a solid blue circle. Below the triangle is a blue-outlined circle. In the center is a large orange semi-circle. To the right of the semi-circle is a vertical yellow dashed line. In the bottom left is a large solid orange circle. To its right are four short, curved yellow dashed lines. In the bottom right is a green-outlined square.

- **Globalization of Higher Education Institutions**
 - May lead to higher level of scrutiny by governments increasing numerous risks for institutions
 - Care of Duty
 - Immigration
 - Taxes
 - Permanent Establishment Concerns

Many Risks

- **Travel to Many More and Non-Traditional Locations**
 - Faculty Led Trips/Programming
 - Services Trips
 - Sporting and Scholar trips...
 - Need for much more extensive risk assessment by host site location
 - Safety
 - Security
 - Health



Many Risks



- **Connectivity:**
 - NYU Traveler
 - Safe NYU
- **Collaboration:**
 - Global Programs
 - Global Services
 - Public Safety
 - Risk Management
 - Insurance
 - Travel

Many Risks

Reputational Risk and Implications

Bad Press

Barred from doing business

Individual fined, detained, deported or barred from returning

Cost of emergency travel

Cost of emergency care

Where could the individual go

Continuous Risk Assessment and Connectivity

Staying connected with your traveling community

Tracking the traveler's location

Proactively alert traveler to what may be going on in the host location

Know how to reach traveler in an emergency



THANK YOU

Elaine Del Rossi, MS,RHU

Elaine joined International Student Insurance (ISI) in August 2019 as Managing Director Healthcare Solutions. Previous to that, Elaine was Vice President Risk Solutions, Terra Dotta and most significantly, from 2000 to December 2018, was the Chief Sales and Service Officer for GeoBlue (previously known as HTH Worldwide) where she was responsible for building and expanding the international student division to include coverage and services for higher education business travelers. Elaine is a recognized expert in the international student insurance market and has been asked to speak and present at conferences around the world. Elaine holds a BS from Ursinus College; an MS from the University of Pennsylvania, a Master's Certificate from Stanford and holds the certification as a Registered Health Underwriter. She is also on the Board of several non-profit organizations.

Carol Foley

Carol Foley has more than 20 years strategic and operational experience providing medical and security assistance to globally mobile individuals. She led the development and operation of a 24/7 assistance division for an international insurance provider, providing oversight to more than 100,000 cases in 140 countries. Carol's expertise includes developing customized solutions for individuals living and working abroad with pre-existing medical conditions. She is committed to ensuring that patients have access to quality care at reasonable prices. Carol also participated in the development of an international network of doctors, hospitals, mental health practitioners and ancillary service providers. A graduate of the University of Massachusetts in the U.S., Carol has presented on important industry topics at professional conferences in the U.S. and abroad. She is a co-founder of Fairmount International, a consulting practice which provides customized solutions to connect patients, employers and insurers to top-quality, cost-effective healthcare worldwide.

Robert Sanford, GMS-T, CRP

Rob joined New York University's Office of Global Services December 2011, he is Director, Outbound Immigration and Global Mobility Services. He entered the relocation/global mobility industry in 1996. He has held the following positions: Director, Associate Director, Interim Director, Financial Account Manager, Operations Manager, Account Manager, Project Manager, Product Manager, Immigration Services Consultant and Consultant. Rob received a Masters of Business Administration from Fairfield University and a Bachelor of Science from Sacred Heart University. He also has his Certified Relocation Professional (CRP) and Global Mobility Specialist – Talent designations from Worldwide ERC®. Rob also serves as Business Manager/Treasurer for NAFSA (The Association of International Educators) Region 10 (New York & New Jersey) and Webmaster for New York Council of Relocation Professionals.

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Step 1



OR

enter the following link
in your browser:

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y67bku5p**

Select the name of this session
and complete your evaluation

Step 2

The screenshot shows a web form with the NAFSA Region X logo at the top. Below the logo, the title "NAFSA Region X Virtual Conference Session Evaluations" is displayed in a large, bold font. Underneath the title, there is a red asterisk followed by the word "Required". The form then asks, "I have been in the field of international education for: *". Below this question are four radio button options: "0-2 years", "3-4 years", "5-9 years", and "10-14 years".

"Submit"
(Then go find coffee!)



Step 3