

PLANNING HANDBOOK:

FACULTY-LED STUDY ABROAD PROGRAMS



Office of International Education/Study Abroad
Central Michigan University
106 Bovee University Center
Mt. Pleasant, MI 48859
989-774-4308
www.studyabroad.cmich.edu
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**PLANNING HANDBOOK:
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PART I: INTRODUCTION

General policy:

The Office of International Education/Study Abroad (OIE/SA), in partnership with academic departments and colleges, facilitates and administers all study abroad programs for CMU students. Study abroad includes all travel programs abroad for students whether for credit or non-credit.

Procedures for proposing new programs:

Faculty are encouraged to meet with the Director for Study Abroad to discuss program development. Details to be discussed in the beginning stages are:

- Country of destination
 - Health and safety issues
 - Travel logistics
- Course delivery
 - Content
 - Objectives
 - Length
 - Field Trips
- Accommodations
 - Lodging
 - Meals
- Program costs
- Program marketing

Proposal submission procedures:

1. Inform the appropriate academic chair and college dean of the intention to develop a program abroad and secure their support.
2. Meet with the Director of Study Abroad to discuss program development.

3. Complete the Program Proposal and submit it to the appropriate department chair and college dean for review and approval. Submit the approved proposal and supporting documentation to the OIE/SA.
4. The Director will forward a recommendation to the Provost for final approval.
5. If approval is sought for the course to fulfill the University Program IV-B requirement, a copy of the proposal, once approved by the Provost, must be submitted for review to the General Education Subcommittee. The faculty-led course proposal must include all the materials that are typically required for a University Program course proposal. The General Education Subcommittee will review the proposal to determine whether the program meets the subgroup IV-B criteria.

Deadline for submission of proposals to the OIE/SA:

June 30	For summer or fall programs in the next year
February 15	For spring semester or spring break programs in the next year

Program renewal:

It is expected that there will be a commitment to offer the program in subsequent years. A renewal form (available in the OIE/SA) must be submitted each year by the faculty leader according to the deadlines above.

PART II: PLANNING

Careful planning is important not only to provide an organized trip for the students but also to avoid the risk of liability for the University and for you personally. OIE/SA works closely with faculty leaders during the program development phase. The following information will provide guidance to prospective faculty leaders as they consider leading a group of students abroad.

A. Country of Destination

Faculty are encouraged to lead student groups to countries with which they have some familiarity and knowledge. The country must be reasonably safe according to the U.S. State Department (see www.state.gov), and have no serious health threats according to the Centers for Disease Control (see www.cdc.gov/). You may discuss your proposed destination with the OIE/SA if there are any concerns in the area to which you wish to lead a group. The OIE/SA will grant final approval for the destination.

B. Setting up the Program

Program Models:

There are three models that CMU faculty have followed when setting up a program:

1. The faculty leader is so well acquainted with the country and the sites to be visited that s/he is able to make all plans and reservations in advance. This is the most common model followed and keeps the cost of the program down for students.
2. There are certain arrangements that require someone in-country to assist with planning (i.e. internship placements, guest lecturers, host families, airport pickup, etc.) and, therefore, a site coordinator is hired. The site coordinator's duties must be clearly defined and payment to the coordinator is made based on the number of students who participate (e.g., the coordinator may be paid \$100 per student-participant to perform the required duties).
3. A private study abroad organization can be hired to plan some or all of the program's activities. There are a number of organizations throughout the U.S., some based in the host country, that offer this service. Airline reservations, housing on-site, guest lectures, excursions, ground transportation, and most anything that you might need can be arranged for the group. These organizations typically have a facility in the host country that can be used for class meetings; sometimes they have on-site housing facilities available. These organizations work for a fee and the more they are asked to plan, the more the cost to the students will increase.

The OIE/SA will work with you to determine the best method of planning your program.

University Policies:

The University has instituted policies and procedures for all international programs and all faculty leaders must be familiar with those policies. A copy is included in the appendices of this handbook; you may also view the full list of University policies and procedures on-line at: <http://www.cmich.edu/gencounsel/manual/default.htm>.

C. Participants

Who may participate?

Program participants must be at least age 18 or older. For programs offering course credit, all participants must be enrolled in the course. For non-credit programs, participants must be CMU students. The OIE/SA makes final decisions about whether or not non-participants may travel with the group.

Can family members travel with the faculty leader?

Spouses of the faculty leader who choose to travel with the program do so voluntarily. Minor children of the faculty leader may travel with the group only if another adult travels with them to provide supervision. CMU liability insurance does not cover spouses or children of the faculty leader.

May students with disabilities participate?

Study abroad programs are open to students with disabilities. Federal law prohibits discrimination on the basis of disability in university programs or activities. Although it is not clear whether these laws apply overseas, Central Michigan University will make strong efforts to enable a disabled student to participate in study abroad programs.

Students with disabilities who wish to participate in a study abroad program and request accommodations must be registered with the Student Disability Services Office. Once they request accommodation for the program, you and the University will work with them to determine whether they can be accommodated in the particular study abroad program and, if so, what accommodations are feasible. Each situation must be decided on a case-by-case basis, just as a request for accommodation here on campus is determined. If a disabled student approaches you about participating in a study abroad program, please consult with the Office of Student Disability Services and/or the General Counsel. Please do not make promises to a student which cannot be fulfilled and do not turn away students because, at first glance, their inclusion seems difficult or costly.

D. Travel

It is important to think about how the study group will travel throughout the trip. Members of the group need to know for what parts of the travel they are responsible, what parts are controlled by CMU, and what parts are the sole responsibility of some third party.

More injuries probably occur during, and in connection with, the travel than with any other aspects of the program. Therefore, it is especially important for all travelers to know what entity is responsible for assuring reasonably safe travel during each part of the trip.

We will try to walk you through the issues here.

Travel in the U.S. from home to program starting point:

Does the group meet at the departure airport? If so, all persons should be responsible for their own travel to and from the airport.

If the group will meet at some other location prior to leaving for the airport, then you are responsible for arranging transportation. **DO NOT** set up car pools of participants using their personal vehicles. When one member of the group drives others, that driver and his/her personal auto insurance have primary responsibility for any auto liability accidents that occur. Additionally, the University does not carry auto physical damage insurance for personal vehicles, even when the vehicle is used on University-related travel. The owner of the vehicle and his/her personal insurance are entirely responsible for any such losses.

You may want to rent vehicles to take the group to the airport. The University has an arrangement for discounted rates with Enterprise Rent-a-Car in Mount Pleasant, if the group will depart from campus. However, it is not possible to drop off the car at the airport (it must be returned to the Mount Pleasant office) so the cost of this option must be considered. Because the University's auto physical damage insurance policy excludes coverage for rental vehicles, insurance must be arranged through the CMU business credit card, personal credit card or purchased from the rental company.

If the departure point is not the airport and the group will, for example, meet in Mount Pleasant and drive together to the airport, you and the University are taking on the risk of liability for making reasonably safe arrangements. For example, are the drivers properly licensed for that type of vehicle? Do they have a safe driving record? Have you given instructions about who may drive, how often they must stop to rest or change drivers, maximum speed, etc? You do have the authority to set rules for automobile travel that are more strict than the laws of the State.

As you can see, if it is feasible, we strongly recommend that the trip officially start at the airport and that participants be responsible for getting themselves there on time.

Program start point in-country:

When the group is instructed to make travel arrangements and get themselves to the country of destination on their own, it is important that faculty leaders make clear where the students must meet and give directions for getting to the start point. All of the above instructions for transporting students will apply in this case as well.

Air Travel:

If you are traveling on **commercial airlines**, the airline takes primary responsibility for liability for accidents and injuries. The airlines commonly limit liability for delays, canceled flights, and other causes of losses. You need to be familiar with the limits on their liability. You also need to clearly tell the members of the group that only the airline, and not the University, is liable for injuries in connection with the air travel.

Will the students pay directly for their own airline tickets? Or will the University purchase all the tickets and receive the payments from the individual participants? If a student purchases her/his ticket directly from the airline, then it is clearer that the relationship (contract) runs between the student and the airline. If you and the University process this payment, then the student is more likely to believe that the University is taking responsibility for the choice of the airline and its safety. In such circumstances, it is especially important that you clearly inform the students that the University is not responsible for the actions and omissions of the airline; the students will sign the Agreement in the study abroad application that states that they acknowledge that the University is not responsible for any loss, damage or injury resulting from delay, negligence or non-performance on the part of any company, agency, person or vendor not totally under the control of the University. In addition, it is important that you work through the OIE/SA and the Purchasing Office in obtaining the tickets to obtain maximum protection for refunds and other issues. (For more information about airline tickets please see Part III.)

Because the airlines limit liability for delays and canceled flights, you need to anticipate these possibilities and the resulting need for an extra night's accommodation in some city. Is there a contingency fund in your budget that will pay for the extra lodging (and possibly meals and ground transportation)? Are students expected to cover these extra costs should they arise? Be sure to clearly tell the participants about expectations in this regard.

Will there be air travel during the trip, as well as at the beginning and end? If so, the same factors need to be considered for each segment of air travel. Some national airlines in other countries have worse safety records than we are familiar with. Because they are based in other countries, and sometimes are government-run, you and the University cannot rely on the usual standards of insurance and liability. You need to pay special attention to issues of safety and also to what amenities can and cannot be expected. If the safety and reliability risks are greater than with airlines that fly to and from the United States, you will need to explain these risks to the participants and include releases concerning this travel in the Consent and Waiver signed by the participants.

If you are **chartering a plane** for the air travel, you need to involve the CMU Purchasing Office as early as possible. Charter airlines generally have a higher record of accidents and delays. The terms of the contract between the University and the airline determine liability. However, selecting a charter airline also exposes you and the University to an additional potential liability for negligent selection of the carrier. You and Purchasing need to carefully review, for example, the safety record of this charter company, the qualifications of their pilots, their record of on-time, delayed and canceled flights, their financial ability to refund the money paid in advance, and the type of insurance and policy limits for accidents. By definition, use of a charter airline is a relationship directly between the University and the charter airline.

The Office of Risk Management and Insurance purchases a Non-Owned Aviation Insurance Policy to cover charter flights that are arranged by the CMU Purchasing Office. The University pays the full premium. The charter flight must be enrolled through Risk Management and Insurance to receive the benefits of the policy, therefore, it is critical that the Offices of Purchasing and Risk Management and Insurance be included in this process.

Faculty leader traveling ahead of the group:

Faculty leaders are expected to depart and travel to the destination with the group. Some faculty leaders may need to travel in advance of the group to prepare for the group's arrival. For example, for internship placements, the faculty leader may need to meet with the placement supervisors to ensure that the site is ready to receive the student and offer an internship that meets stated objectives. In such cases, faculty leaders may request approval to depart in advance when the program proposal or renewal form is submitted.

Faculty leaders are expected to return with the group. For longer programs, it may be necessary for the faculty leader to tie up the "loose ends" of the program and may request approval to remain one to two days beyond the departure of the group.

Travel in-country:

Air travel: Air travel within the country is discussed above.

Public Transportation: Under what circumstances will participants provide their own transportation within the country? For example, if most of the stay will be in a major city, perhaps the group will travel by public transportation such as underground, bus, or trolley. If so, it is recommended that each person pay for and provide his/her own tickets for this transportation. You can advise that each person buys his/her own tickets (for example, a week's underground pass) and take the group to the ticket office to make the purchase. By having the students purchase the tickets directly, it makes the relationship one that is directly between the transportation company and the student. If this is the plan, be sure to tell the students ahead of time that this will be an added expense for which they will need to be prepared.

In some countries or cities, public transportation is more risky than in others (i.e. risk of being pick-pocketed). In some places, it is easy to board public transportation without paying, but if you are caught, the penalties are severe and costly. Students should be warned about these risks.

Choosing transportation in-country: How will the group travel on the ground within the country? Will you use trains or buses between cities? If so, will students be responsible for purchasing their own tickets, or will you be purchasing them for everyone? Will you hire a bus company to transport the group? Will you be renting cars within the country? Will you be contracting with a tour group?

Remember that, as you make each of these decisions, you are taking upon yourself and the University the responsibility for making a reasonable choice. This means that you must investigate the safety and reliability of the various choices. You and the University are at risk for negligent selection of the transportation. If you use public transportation (e.g., the trains) in most countries the reputation is established and our liability for selection is less. If you are chartering a bus company or hiring cars with drivers, you must find out how reputable the company is, what their safety record is, what the drivers' qualifications are, what kinds of vehicles will be used, etc. The arrangements for transportation within a country may best be made by some other entity with experience with transportation within that country. If you use a reliable subcontractor to make those arrangements, then you have fulfilled your duty of care by that careful selection. Again, involve the Purchasing Office in the agreement with that subcontractor, to be sure that the obligations of the subcontractor are clear, that it has insurance for its own negligent decisions, and that it is taking on the responsibilities you think it is.

When traveling to certain countries, it is not possible to be certain of the reliability and safety of the ground transportation. While it is *always* important to inform students of the arrangements for ground transportation that have been made (along with any concerns and risks), this becomes essential where the uncertainties are greater. If you do not know, and cannot reasonably find out, whether you will be traveling in rickety busses on narrow, gravel roads, with a driver of uncertain skill, tell this to the students. Make it clear that this is a risk they are freely accepting if they decide to go on this trip.

A special risk is presented when you, other faculty leaders, or students drive cars in other countries. An international driver's license will suffice in most countries, but not in all. Insurance and liability for accidents and injuries varies widely from country to country. Rental car companies often have strict rules prohibiting use of the car in certain areas, and violations of these rules can lead to voiding of the insurance and a demand for payment, on the spot, of penalties or for alleged damage to the car.

NEVER require one of the students on the trip to drive. In fact, you should discourage, and consider prohibiting entirely student driving during the trip. The feasibility of forbidding students from driving depends, of course, on the nature and duration of the study and the independent movement of the participating students. Again, remember that the University has no insurance if a

student driver is in an accident and injures either him/herself or passengers or other vehicles. The student driver is entirely liable for the damages to him/herself.

When you or another group leader drives students, the personal liability is also great. Please carefully review the insurance section of this manual and notice the very limited coverage for employees when they are driving. Also, note that no insurance coverage is provided to drivers who are neither University employees nor students. (This is one of the reasons we recommend that all group leaders be employees of the University.)

E. Field Trips

Cultural field trips and field trips that are academic in nature may be planned in-country. A list of destinations and purpose of the field trips is required in the program proposal. For example, a boat tour on the river Thames is an appropriate field trip for students on a study program in London, but high risk activities such as bungee jumping, rappelling, and sky diving are not. A copy of the field trip list will be sent to the CMU Director of Risk Management for review.

Be clear about which activities are included in the trip at no extra cost to the participants. Include in your budget sufficient funds for admission to special events and historical sites. This will require advance research by the faculty leader about the prices for places the group will visit. If some events are optional, be sure to tell the students well in advance, along with estimated prices, so that they know they must take additional personal funds to attend these events.

All field trips must be pre-approved. The Office of International Education/Study Abroad must approve a substantial change or addition to the list of field trips.

Side trips to other countries: Some countries present very different risks to students than the primary destination of the group. When the faculty leader organizes side trips, the leader takes on for her/himself and the University all the responsibilities and liabilities that have been assumed for the main trip. Especially when side trips are made on short notice, it is usually very difficult to assess and warn students of the risks addressed throughout this manual with only a few days or hours of notice. For this reason, the University strongly discourages faculty leaders from organizing or participating in these side trips. And a student participant should NEVER be required to take part in an additional trip.

If such a trip is to be taken, even by the students themselves, it is important that the faculty leader warn the students of any known risks, encourage safety, and make it clear that the students are taking on the risks themselves. (This is why no student should be required to go on such a trip; if it is required, then the student cannot freely decide to go or not.)

F. Lodging:

Who is making the arrangements for housing within the country? If you are using another entity to select and reserve the housing, have you inquired about that entity's reliability? If prepayment is made, what are the conditions under which a refund is possible?

Homestays offer a particularly valuable experience for students, but they also impose a special obligation on you to investigate how the homes are selected, what screening has taken place, etc. They also impose a special obligation on you to educate the students on what to expect in the different housing conditions, and to train the participants about how and when to report anything in the home that may pose a risk to them. There has been a great deal of publicity in the last few years about a few cases of sexual assault or sexual harassment during homestays. You need to re-educate the participants on these dangers and the importance of reporting suspicious situations before they get serious.

Finally, there should be a clear agreement among the homestay hosts, the participants, and you about what will be provided by the hosts in their homes. For example, is a separate bedroom required, or simply a separate bed? If problems arise, you must be prepared to make changes promptly, even if it means housing a student in a hotel for a few days. Your contingency budget should allow for this possibility.

If the group will stay in a college residence or in a hotel, you will probably either pre-pay or pay yourself for the entire group. What arrangements have been made for last minute cancellations (e.g., delays in travel, sickness of a participant, etc.)? Can you substitute one person for another? You should orient students to the kind of housing to expect: double rooms, dormitory style, etc. You may also need to orient them to cultural differences: removing shoes before entering the room; lack of heating or air conditioning; in-room or communal bathing facilities, tipping customs, etc.

G. Students Meals

Be very clear with students about what meals will be provided in the program fee, and for what meals they must personally pay. This will include information on when breakfast is included with the hotel or homestay.

You must have a clear understanding of the cost of meals in the various places the group will visit. This likely involves research by you beforehand. Are there some stops on the trip where the meal cost is a fixed price? Are the McDonalds restaurants as inexpensive in the host country as they are here? What kinds of places to eat are they likely to find? Students will want to know how much money they will need for meals, so it will be important to give them a realistic amount to budget for meals during their trip.

H. Free Time

This is one of the most important elements of the trip on which you must be clear. Students must understand that, when they are on their own, you and the University are not responsible for their safety. Although you and the University may warn them about local hazards (i.e., traveling alone at night on the underground; the risk of pickpockets on the trains; the serious criminal penalties for drinking and driving or the use of illegal substances), they must take full responsibility for their actions during these free times.

When you accompany some of the students on a free time trip, they are likely to see this as an extension of your oversight functions on the rest of the trip. Please carefully consider whether and under what circumstances you wish to become involved in the students' free time activities. The reality is that you will sometimes go with them, so it is then important to distinguish your responsibilities during these times.

After-hours activities and entertainment

You may provide a list of possible activities and attractions for the student's free time, but it is recommended that you let the students make their own arrangements.

I. Alcohol and Drinking

It is suggested that you seriously consider a rule that **no drinking of alcoholic beverages** is allowed on the trip, even if some or all of the students are legally of age, and even if drinking wine with meals is common in the host country. When you permit drinking at group events, you take on some responsibility for assuring that no one drinks to excess and that no one is injured as a result of the drinking. The liability risks are complex; after someone has been injured, it is stressful to respond to allegations that you should have done something differently. CMU's alcohol policy states that Presidential approval is required to hold a class, review session or similar class-related activity in a bar or at a faculty member's home where an alcohol beverage is served. This provision applies to class-related trips, field trips, and other activities. All off-campus actions by members of the University community should be conducted in a manner consistent with the spirit of this policy.

To obtain the President's approval for an exception to the University Alcohol Policy, E-mail your request to University Events.

J. Faculty Leader's Role as Supervisor

One of the most difficult tasks you face is clarifying, first in your own mind, and then to the students, the extent of your role in supervising the students during the trip. We have tried to make suggestions throughout this manual of issues you should consider, but we recognize that every trip is different. Clarity of your role is most important for the participants.

Many of the students who will participate in your program may not have traveled extensively, even within the United States. Many students will not be as mature in dealing with an international experience as we might expect. Many, and possibly most, students will be unfamiliar with the customs and culture of the country to which you will travel, and they may be completely insensitive to the manners and courtesies expected of them in another country. While they may function very independently here on campus, and are certainly of legal age, they may have difficulty adjusting to living in another country.

Despite your best efforts, problems may arise. A student may become ill and require hospitalization. A student may be so homesick that he/she decides to return home early. A student may spend all her/his money before the trip is over, and has no money to pay for meals. A student's luggage is stolen. A student may go out drinking at night during free time and be too hung over to take part in the program the next day. A student may be arrested for possession of an illegal drug.

In many of these circumstances, the student is ultimately responsible for her/his actions and financially responsible for any costs. The reality is, however, that you are not going to separate yourself from the student but will assist in any reasonable way you can. While your role during free time, for example, is not that of supervisor, it will probably be that of advisor and consultant. Simply be careful that you do not take on responsibilities that you cannot reasonably fulfill or mislead the student as to the amount to which they may rely on your judgment in a particular matter.

Although you are not expected to supervise the students 24 hours per day, you are expected to be on-site and available to the students from the published start date of the program until the published end date.

K. Program Assistant

If the group traveling together exceeds fifteen, you will probably be unable to provide adequate supervision and coordination of the official parts of the trip by yourself. What tasks will you, or others, have to be accomplishing throughout the trip? If, for example, the group you are leading is a performing arts group, you will be kept busy making final arrangements for concerts, checking lighting, sound, staging, etc., and maintaining cordial relationships with your hosts. You may not be able also to coordinate travel to and from the concert hall, or to arrange for and accompany students on visits to museums, historical sites, etc.

What assistance will you need? How many other "chaperones" should accompany the group? What will be their roles? Do not convince yourself that you will not need this help or that the situation will "just resolve itself."

Do not expect students to take on the roles of coordinator and overseer. In fact, you should not

allow them to take on this role, unless that function has been clearly established before the trip.

Do not expect other adults traveling with you to take on these roles. Spouses, adult children, parents, friends, etc., should not be recruited into an overseer function. What other staff are needed for your trip? For example, is a pianist for the performing group going? If so, can that person also serve as a "chaperone"?

If you need additional supervision and support persons on the trip, make the arrangements ahead of time. Ask other adults, preferably those experienced in international travel, to accompany the group, with the explicit expectation that they will have a formal role to perform. Make an agreement as to what their compensation will be for performing this function (e.g., half of the plane fare, or free lodging). Once they accept a role as a support person during the trip, they become, for most purposes, an employee of the University, with the obligations and rights that come from that relationship. Therefore, you should use University employees to fill these functions. Employees are already covered by workers compensation and liability insurances. Non-employees, including retirees and former employees, are not covered.

L. Program Budget

Faculty leader's salary:

There are three options for payment that are commonly used:

1. **Salary paid by home department/college:** In this case, your home department/college will pay your salary and the department/college will receive all tuition dollars generated by the program.
2. **Salary paid by the OIE/SA:** In this case, the OIE/SA pays your salary at a set rate. The OIE/SA uses tuition dollars generated by the program to pay the salary. A minimum of ten students must enroll. If less than ten students enroll, a pro-rated salary will be paid.
3. **No salary paid:** Although not the most common, this choice is made by faculty who wish to keep the program cost at a minimum for the students. The department/college does not receive the tuition dollars and, in fact, the tuition dollars are invested in the program to reduce the total cost.

Faculty leader's expenses:

All the expenses you intend to claim must be included in the program cost. A faculty leader's expenses may include:

Lodging: You may reserve a single hotel room for yourself and the cost is included in the

program fee paid by the students. For longer-term stays, faculty may choose to rent an apartment. The most cost efficient option is recommended. You are discouraged from sharing a room with student participants.

Meals: A daily meal stipend may be included in the program cost. For destinations with a low cost of living or good exchange rate, you are asked to claim no more than the CMU approved daily allowance. For destinations with an extraordinarily high cost of living and unfavorable exchange rate, the U.S. State Department daily meal allowance figures may be used. The OIE/SA will consider a maximum of 75 percent of the recommended daily allowance. Keep in mind that the higher the meal allowance claimed, the higher the program cost will be for the students.

If you stay in a self-catered apartment and have the ability to prepare your own meals, the per diem rate will be determined in consultation with the OIE/SA.

Individual meals are a prorated amount of the meal per diem: Breakfast 20 percent, Lunch 30 percent, and Dinner 50 percent of the per diem rate.

Once approved, you may not change the daily meal allowance rate without written approval from the OIE/SA.

Other costs: Reimbursement for expenses such as mileage to and from the airport, parking at the airport, visa costs, etc., may be included in the program budget and paid by program fees.

Preparing the program budget:

The program budget is an equally important part of the planning process as the advertised cost of the program and covered expenses will be a key factor in recruiting students. Therefore, it is important not to grossly overestimate the cost as students will be less inclined to pay a high cost for a short-term program, but it is also important not to underestimate the cost and have the faculty leader run out of funds before the programs end. It is not acceptable for faculty leaders to run out of money during the program and ask students to pay for expenses that were advertised as included in the program cost.

You are advised to obtain information about all program-related costs at least one year in advance of the program. Although the costs can change in a year's time and the exchange rate can also fluctuate, it is possible to make a reasonable estimate. Once the costs are totaled, a 10 percent contingency fee is added because unexpected expenses always seem to arise. To avoid such problems, the OIE/SA works closely with faculty leaders during the budget planning process. If the faculty leader overspends the program budget, the faculty leader's department or college will be asked to pay the shortfall.

Authority to sign contracts:

Agreements may be needed for travel, lodging, tour guides, admission to various museums, contracts to provide educational programs during the trip, and other matters. Some of these agreements may be for large amounts of money. As you begin thinking about the trip, consider the limits of your authority. It is unlikely that you have contracting authority from the University, that is, the ability to commit the University to travel, or other kinds of, agreements. Attempts by persons without contracting authority to commit the University may lead to unpleasant and unanticipated results. The most serious possibility is that you could find yourself personally liable for the agreements you sign. In order to avoid problems for you as well as the University and the students traveling, be sure to involve the OIE/SA and the Purchasing Office and have contracts executed by them.

Paying program expenses:

The OIE/SA will work with you to make payment arrangements in advance of the group's departure whenever possible. A check service is available that will cut checks in most foreign currencies. This check may be mailed in advance or you may carry the check and make payment upon arrival. Wire transfers may also be requested.

For all other expenses, CMU can issue a cash advance to you. The money is issued directly to you, typically in the form of a check, and the cash advance is considered to be a personal cash advance. Some faculty leaders have deposited money in a bank account and withdrawn cash in the host country by ATM, some have deposited the money in their credit card account and charged expenses against the balance, others have converted money into traveler's checks, and others yet have carried the money in cash (this option is only recommended when other options are not viable).

M. Ways to Promote Your Program

It is best to begin recruiting students one year in advance. For summer programs, this means by the start of the previous fall semester. The application deadline for faculty-led summer programs is February 1 and, therefore, recruiting can continue into the spring semester. The following are some suggestions for promoting your program:

1. Hold information meetings.
2. Go to appropriate classes to make a presentation (ten minutes) about your program.
3. Create a display about your program that you can put outside your office or use on college/department bulletin boards.
4. Create a web site for your program. Inform the OIE/SA of the web site's address so that a

link can be created from the study abroad web site.

5. Inform your colleagues in your department/college about your program so that they can tell their advisees about it.
6. Ask colleagues to announce the program in their classes.
7. Attend the Study Abroad Fair organized by the OIE/SA in fall semester to promote your program.
8. Keep lists of students who express interest in your program and E-mail them with important information about upcoming meetings or interesting details about your program.
9. Get involved in your department or college orientation program to be sure your program is highlighted to freshman and transfer students.
10. Contact CM Life to ask if they can write an article about your program.
11. Ask that your program be featured in your department's or college's publications (e.g. newsletter).
12. Whenever possible, use former participants to help you recruit.

PART III: ACCOUNTING PROCEDURES

Faculty Leaders are responsible for accounting for all program expenditures.

CMU Business Card:

It is highly recommended that each faculty leader have a CMU Business card approved by his/her academic department or college when leading a group of students abroad. Your department secretary can help you complete the necessary forms to obtain a card. (You will be required to attend a one-hour training session to obtain the card.) Charges on the CMU Business Card pertaining to the study abroad program may be transferred to the program account in the OIE/SA as soon as they appear on the account. It is **VERY IMPORTANT** that you provide the OIE/SA with the receipt or invoice for all charges that will be transferred.

Pre-payment of program costs:

Whenever possible and appropriate, the OIE/SA will make arrangements to prepay program related costs if a check or wire transfer is required. You are asked to provide invoices for these program costs as early as possible. The OIE/SA, upon receipt of appropriate invoices or statements, will order the payment

You may make these payments yourself and then request reimbursement by completing a travel reimbursement form and attaching appropriate receipts or you may use a CMU Business Card if you are a card holder or have access to a department business card. All charges on the business card must fall within the business card policy of allowable expenses.

Cash advances:

When program costs cannot be pre-paid prior to departure, a cash advance may be requested. The OIE/SA must approve the cash advance, then forward the request to Payroll/Travel. Once the check for the cash advance is ready, you must pick up the check in person in the Payroll/Travel office. Please be aware that you must attend the Faculty Orientation organized by OIE/SA in order for the cash advance to be released.

You will be personally responsible to account for the money spent by completing a Travel Reimbursement Form within 30 days of your return to Michigan. Invoices or receipts must be submitted for expenses. Whenever an invoice or receipt cannot be obtained (i.e. taxi or public transportation in a foreign country), a log of the expenses incurred must be submitted. **The cash advance must be accounted for in writing.** Any expenditure not adequately documented may be charged to you as income. Therefore, it is very important to submit your expenditures and receipts on time.

Airfare:

You may make a group airline reservation with a travel agency; students will be expected to pay for their airfare directly to the travel agency. Alternatively, you can let students know the date they need to arrive in the host country and they can make their own reservations. Often students don't return home at the end of the program and choose to travel before returning home. By allowing them to make their own airline reservations, they can also make arrangements for the additional travel.

Your airfare must be charged to your CMU Business Card or your department's CMU Business Card. This will make it possible for you not to pay out of pocket for the expense and instead it will be charged to CMU. If your airfare is going to be covered by the program fees, your department can transfer the charge to the OIE/SA as soon as the charge appears in the account (on-line system). You must give a copy of the airfare receipt to OIE/SA so that they know to expect to be charged for your airfare. Upon completion of travel, the passenger receipt must be submitted with the Travel Reimbursement Form when program expenses are reconciled.

The Faculty Leader must pay airfare expenses for a spouse or dependents traveling with the Faculty Leader directly to the travel agent.

Bank accounts:

You may choose to open a bank account in the foreign country but must do so under your own name. This means that it will not be considered a CMU account and you will be personally responsible for the account. The name "Central Michigan University" may not appear on the account without the approval of the Board of Trustees.

Budget accounting:

Within 30 days of the end of the program, faculty leaders must submit a detailed accounting of the program expenses. The Travel Expense Reimbursement Form (available on-line on the Controller's web page) must be completed and all receipts and accounting information must be attached and submitted to the OIE/SA. The OIE/SA will sign the form and forward all information to the Payroll Office for processing. If money is due to the University, payment must be made at the time of submission of the Travel Expense Reimbursement Form. If money is due to the faculty leader, Payroll will process a reimbursement.

Central Michigan University Payroll/Travel Extended International Travel Guidelines

Frequently Asked Questions

How do I pay for expenses?

- Employees traveling to other countries as a result of study abroad programs may qualify for a cash advance. The Office of International Education/Study Abroad must approve the advance. See the [Travel, Entertainment and Reimbursements Manual](#) for more information.
- For all other situations, after paying for expenses, the employee should request reimbursement for the expenses. The employee can take advantage of the CMU Business Card program offered by the University. See the [Travel, Entertainment and Reimbursements Manual](#) for more information.

What are the policies for international travel?

- The policies are the same for international travel as for all other travel (exceptions are stated in this manual). Please see the Employee Reimbursement Guide and the [Travel, Entertainment and Reimbursement Manual](#).
- In addition to all normal documentation, you will need to provide the rate of exchange.

What forms should I use?

- Extended International Travel voucher – This form is used to document all trip expenses.
- Extended Travel Cash Advance Agreement – This form is completed when an employee receives cash from the University for extended travel.

What are the receipt requirements?

- Expenses for travel meals (as opposed to business meeting meals) are not required. Reimbursement for travel meals is limited to the lesser of the actual cost of the meal per diem or the per diem limit.
- No receipts are needed for lodging and baggage tips.
- Receipts are required for parking.
- Receipts are required for tolls.
- Receipts are required for taxi fares.
- Lodging and car rental receipts must be itemized.
- Airfare passenger receipts or the itinerary showing “e-ticket”, name of the traveler and the amount paid; and the payment receipt or other documentation that supports the actual cost paid are required.
- Receipts are required for all other expenses.

- It may be helpful to carry a pad of energetic receipts to fill out if the establishment or vendor does not provide a receipt. Have the vendor sign the receipt once completed.
- Label your receipts especially if the receipt is not written in English.
- Provide the conversion rate to US dollars used during the travel.
- Group receipts according to expenses (e.g., Group all taxi receipts together.)

Who can I contact for more information about processing my travel reimbursement form?

- Payroll/Travel, WA 204, 774-3525
www.controller.cmich.edu/Payroll/travel.htm

PART IV: INSURANCE

This section is an overview of information faculty leaders and students need to know about insurance before they travel abroad on University-related business. For purposes of this section, “University-related business travel” for the faculty leader is defined as travel that is authorized by the University. For students, “travel” is defined as academic study, an approved University program, or off-site field placement.

To be fully prepared while you are away, it will be helpful for you to consider the following information prior to departure.

A. Insurance for Faculty Leaders

Health issues

Medical insurance: It is very important to know whether or not your health insurance carrier will cover you while you are out of the United States. If you are covered, be certain you understand the coverage provided and how claims must be filed and reimbursement made. If you know that you will need medical care while traveling abroad, it is important to check with the Compensation and Benefits Office (774-3661) or your insurance company about coverage well in advance of departure.

Health care providers outside the United States may not be willing to bill your insurance company and may ask you to make payment for the services rendered. It will then be your responsibility to submit the receipts to your insurance company for reimbursement. The insurance company may require that the bill is detailed and translated into English, and that the amount is in U.S. dollars. It is important that you are clear about exactly what they will require to process the claim.

Please be sure to take all insurance cards and even claim forms with you. Write down the phone numbers of your insurance carriers and your primary care physician before you leave in case you have questions or have an emergency while away. It is recommended that you use the “Important Information” sheet located in the back of this handbook to develop your own personalized document. The “Important Information” document lists University telephone numbers and provides a place for you to enter personal information that you may need. Once completed, it is suggested that you make a copy of the pages and take them with you when you travel.

Supplemental insurance: Faculty leaders who would like to have additional supplemental insurance may purchase a plan of their choice at their own expense. Travel agencies carry short-term travel plans, which include various types of insurance coverage.

U.S. medical insurance is not always recognized outside the U.S., and hospitals and doctors often require payment in cash for all services. While some travelers have found it useful to purchase supplemental medical insurance with specific overseas coverage, note that you may still be required to pay for treatment first and seek reimbursement later.

Finding a physician: Information on finding a physician abroad can be obtained from the U.S. embassy or consulate in the foreign country as well as travel agents. The International Association for Medical Assistance to Travelers (IAMAT) can assist people who want a list of qualified English-speaking doctors prior to departure. Telephone 716-754-4883 or click on <http://www.iamat.org>

Non-work related illness: In the event a non-work related illness occurs during your business travel abroad, or in other words, if you become ill while conducting University business, and the illness is not work related, your usual benefits coverage will be your insurance resource.

If you combine vacation with University business and you become ill or are injured during the vacation portion of your trip, again, your usual medical insurance carrier will be your insurance resource. It is recommended you contact the Compensation and Benefits Office (774-3661) or check with your medical insurance carrier in advance of your trip to see how out-of-country treatment should be handled.

Work related illness: If you are injured while conducting University business, you will be covered through Workers' Compensation, which is administered through the Workers' Compensation Office. To report a claim, utilize the 24-hour injury reporting system and phone (989) 774-7177. Fax: (989) 774-2177.

In accordance with the State of Michigan Workers' Disability Compensation Act, benefits are provided to all employees who sustain injuries or occupational diseases arising out of or during the course of employment. These benefits include all reasonable medical, surgical, hospital, and vocational rehabilitation costs. CMU is self-insured for this coverage and a third party administers all claims.

You must immediately report any work-related injury or occupational illness to the OIE/SA. You or the OIE/SA are required to report work related incidents to the Workers' Compensation Office within 48 hours. You should seek immediate medical care and, if possible, all reports and bills should be faxed to the Workers' Compensation Office at the number above. Upon your return, you should contact the Workers' Compensation Office to determine the status of your injury or illness claim and to arrange ongoing care if necessary.

Medical evacuation and repatriation insurance: When traveling abroad, it is very important to have medical evacuation and repatriation insurance. Medical evacuation insurance will provide funds to get a person home in the event of an illness or injury that prevents the person from continuing to lead the program; repatriation insurance provides funds to return home the body of a person who dies in a foreign country. Most health insurance companies do not cover medical

evacuation and repatriation claims. CMU, however, carries a foreign liability insurance policy that provides coverage for its faculty leaders on authorized travel. Coverage details related to CMU's foreign liability policy follow, or you may contact the Risk Management & Insurance Office (774-3741) with your specific questions.

Liability Issues

Foreign Liability Insurance Policy: Faculty leaders traveling outside the U.S. on authorized University business are entitled to foreign liability insurance coverage. The University pays the full premium. Faculty leaders should complete the Foreign Liability Enrollment Form in the appendix and submit it to the Office of Risk Management and Insurance to enroll for coverage. Coverage limits and certain exclusions do apply.

CMU's Foreign Liability insurance policy covers the University and its faculty leaders when acting within the scope of their employment. The policy term is July 1 to July 1 and includes:

- Commercial general liability
- Excess auto liability for owned, hired and non-owned vehicles
- Hired auto physical damage
- Medical evacuation/repatriation
- Executive assistance: 24-hour assistance for travel/personal, medical, legal and security assistance

Other benefits of an executive assistance program include: employee ID cards and access to a customer online service that assesses local security conditions and details of more than 300 cities in over 130 countries. The online services also features information and recommendations on airports, how to stay safe, local transport, hotels and restaurants, and business etiquette.

The CMU foreign liability insurance policy includes an emergency travel assistance program that is coordinated with your medical coverage. Emergency assistance services include:

- Medical evacuation when deemed medically necessary by a designated physician;
- Arrangement and payment of transportation to the nearest medical facility that can properly treat your condition;
- Repatriation in the event that you should pass away while traveling, including arranging for all necessary government authorizations and paying for the return of your remains to your place of residence for burial or cremation.

Travel Accident Insurance: Faculty leaders traveling abroad on authorized University travel (excluding personal travel and travel to and from work) are provided coverage for accidental death or dismemberment. The University pays the full premium and you do not have to enroll for this coverage. Coverage amounts vary, and certain exclusions apply, including activities undertaken during the time abroad and unrelated to the business of CMU.

Auto Physical Damage Insurance: Coverage is provided for a rental vehicle when the vehicle is rented using CMU's Business Card. Coverage is available in most foreign countries. No coverage is provided for vehicles rented in Israel, Jamaica, the Republic of Ireland or Northern Ireland. Because regulations vary outside the U.S., it is recommended you check with your rental company and credit card program administrator to verify coverage at the particular location you are traveling to. Coverage is for autos, meaning a four-wheeled private passenger-type vehicle designed for public roads. Coverage is provided for only those vans manufactured and designed to transport a maximum of nine (9) people and used exclusively to transport people. Coverage details are available online at www.rmi.cmich.edu or by request from the Office of Risk Management & Insurance.

Errors and Omissions: When traveling abroad, CMU Faculty leaders have insurance coverage for alleged "wrongful acts" such as age, race or sex discrimination under CMU's errors and omissions policy. However, coverage is no broader than the University's policy or practice providing for indemnification.

Fidelity and Crime: Faculty leaders should take appropriate steps to protect University money transported abroad (cash economy). Although CMU has a Fidelity and Crime insurance policy to cover money and securities, it does not cover money losses when traveling.

Dependent coverage: Dependents, including an eligible, covered spouse, and/or dependents accompanying you on your University business trip are not covered by CMU liability insurance policies or emergency assistance. It is recommended that dependents inquire about personal coverage for themselves while in a foreign country.

Reporting Incidents: Should something happen or occur which may cause you or CMU to be liable, it is extremely important that the incident be reported promptly to CMU and that you not wait until you return from the trip. A sample copy of a foreign incident report form is included in this handbook. When necessary, the form should be completed and forwarded to the CMU Office of Risk Management for further handling.

Claims against CMU: If claims are made against Central Michigan University or its representatives, immediately contact the Attorney's Office (989) 774-3971, Office of International Education/Study Abroad (989) 774-4308 or the Office of Risk Management & Insurance (989) 774-3741.

B. Insurance for Students

Participants are required to have health, medical evacuation, and repatriation insurance during the program. The OIE/SA will enroll students in the group insurance policy through The Lower Agency at a reasonable fee and the cost will be included in the total program fee. Therefore, all students will be covered by the same policy under the same terms. The insurance company also

provides assistance in the event of an emergency through Scholastic Emergency Services, a partner of Assist America.

Policy Information

The policy provides:

- **health insurance:** Students pay the first \$50 per illness and the remaining costs are covered up to \$50,000.
- **medical evacuation:** When a student is sick or injured and cannot continue in the program, the policy provides medical evacuation benefits to help the student return home.
- **repatriation:** This benefit assists with the preparation and transportation of the body in the event a student dies abroad.
- **global emergency services:** This is a 24-hour emergency assistance service. Services include translation, medical consultation and referral, critical care monitoring, prescription assistance, hospital admission guarantee, medical evacuation or repatriation coordination. Other services are available and are described in the brochure that will be provided to each student and to each faculty leader.

Pre-existing conditions are not covered through this policy. Participants with pre-existing conditions will need to submit claims to their regular health insurance carrier in the U.S. should any be incurred. Under no circumstance should students cancel their existing insurance policy as the study abroad policy terminates on the date of return.

Requesting an extension of coverage:

Participants who remain abroad after the program ends (e.g., to travel, visit friends, etc.) may request a short-term extension of their health insurance policy through the OIE/SA. The student will be expected to pay all costs of extension beyond the end date of the program.

Brochure/Proof of Insurance:

A copy of the insurance brochure describing policy benefits and limitations is included in the orientation packet of each student. All students are asked to carry this brochure with them during travel abroad. A copy of the brochure is also provided in faculty orientation packets and faculty are asked to carry the brochure as a reference.

Liability Insurance:

For the most part, only employees of the University are covered under CMU liability policies when traveling on authorized University travel. However, students have some benefits under CMU's Travel Accident insurance policy when traveling abroad on authorized University travel. Travel Accident insurance provides coverage for accidental death or dismemberment. The University pays the full premium and the student is not required to enroll. Certain exclusions

apply, including activities undertaken while traveling abroad but unrelated to academic study or approved University program.

PART V: CRISES AND EMERGENCIES

All faculty leaders are asked to leave their program itinerary and contact information with OIE/SA. Please include all pertinent information including excursion destinations, hotel name, telephone number, fax number and any other information that may be helpful to contact you in an emergency.

OIE/SA will assist you in responding to emergencies that may arise. Types of crises include:

- Serious illness
- Serious accident
- Death of a student
- Arrest of a student
- Physical assault
- Disappearance or kidnapping
- Sexual assault or rape
- Hospitalization for any reason
- Unexpected disruptions to the program (e.g., terrorism, weather, natural disasters, political crisis)

In the event of an emergency, faculty leaders must do everything necessary to ensure the safety of all the program participants. If the emergency is medical, get immediate medical services for the injured student. After attending to the immediate needs of the students, inform the OIE/SA of the emergency (989) 774-4308 during normal business hours. After office hours, staff may be contacted through the CMU Police Department by calling (989) 774-3081.

If you are not able to reach OIE/SA, you may contact Bruce Roscoe, Dean of Students and Chair of the CMU Crisis Team at the office at (989) 774-3346 or through CMU Police.

CMU and OIE/SA will provide assistance and support to the faculty leader to ensure that proper procedures are followed.

Preparing for Emergencies Abroad

1. If you have a cell phone, provide students with the cell phone number. Alternatively, ensure that students have the telephone number where you can be reached (i.e. hotel or apartment).
2. Convey the local emergency number for police or ambulance to the students.
3. Obtain student cell phone numbers (if they have a cell phone).
4. Create a communications tree for students.
5. Implement the “Buddy System.”

6. Advise students not to leave their residence without ID and money.
7. Designate a **primary meeting place**.
8. Designate a **secondary meeting place**.
9. Create an emergency plan.

Responding to Medical Emergencies Abroad

1. Seek appropriate medical care.
2. Call Scholastic Emergency Services (Lewer/SES) at 01-609-452-8570 for medical instruction and payment information.
3. Notify OIE/SA of your location and status:
OIE/SA 989-774-4308 (business hours)
CMU Police 989-774-3081 (24 hours)
4. Maintain communications with Lewer/SES. (OIE/SA will facilitate communications with CMU officials and the student's emergency contact.)
5. Protect the student's right to medical privacy.
6. Remember that even if Lewer/SES has arranged for direct payment, the student will still be required to pay the equivalent of a \$50 deductible at discharge.

For non-emergency medical care, students should be prepared to pay for the cost of treatment. Upon return to the U.S., they should submit receipts and seek reimbursement beyond the cost of the \$50 deductible.

Responding to General Emergencies Abroad

1. Secure a safe location.
2. Contact or respond to directions of local authorities.
3. Contact the nearest U.S. Embassy for advice and assistance.
4. Notify OIE/SA of your location and status:
01-989-774-4308 (business hours)
01-989-774-3081 (24-hours)
5. Wait for further instructions from OIE/SA.
6. Communicate CMU instructions/information to students.
7. Maintain communications with OIE/SA.

Email may be the best form of communication, so use and check email often during a crisis.

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INTERNATIONAL PROGRAMS POLICIES

The following policies apply to **all international programs**:

1. The Office of International Education (OIE) facilitates and administers all international programs for CMU students. All CMU departments that approve study/internship credit or volunteer hours for students who participate in international programs must coordinate with the Office of International Education.
2. To be registered at CMU during the term abroad, all students who participate in international programs must apply through the Office of International Education.
3. For non-credit programs, program participants must be CMU students. All participants must apply through the Office of International Education.
4. Participants must be at least 18 years old.
5. All students participating in an international program must complete the orientation offered by the Office of International Education.
6. All students who participate in international programs must have health, medical evacuation, and repatriation insurance that covers them while in the foreign country. All students must purchase the group medical evacuation and repatriation insurance. Students who do not have adequate health coverage that covers them outside the United States must purchase the study abroad group health insurance policy offered through the Office of International Education. (See policy below for students who participate in faculty-led programs.)
7. The Office of International Education, in consultation with the Executive Vice President/Provost, will decide if programs to any destination shall be cancelled or terminated early because of a crisis or emergency.
8. The Office of International Education, in consultation with the host institution, and the faculty leader for faculty-led programs, may require a student to return home before the end of the term for good cause such as illness, disruption of activities, alcohol or drug use, involvement in illegal activities, or violation of the CMU Student Code of Conduct.

The following policies apply specifically to **faculty-led programs**:

9. All faculty-led programs must be reviewed by the Chair(s) of the academic department(s) from which the program initiates and the Dean(s) of the college(s). The Office of International Education must review the travel, administrative, and budget details. The Executive Vice President/Provost must grant final approval.
 10. For programs offering course credit, all participants must be enrolled in the course. Field trips organized by CMU are considered part of the course and are only open to program participants.
 11. Housing is provided only for the program participants.
 12. Students participating in a faculty-led program must purchase the group health, medical evacuation, and repatriation insurance offered through the Office of International Education.
 13. All students participating in a faculty-led program must complete the orientation offered by the Office of International Education and the orientation offered by the faculty leader(s).
 14. The University's alcohol policy applies during the programs. Classes, review sessions or similar class-related activities may not take place in a bar or at a faculty member's home where an alcoholic beverage is served.
 15. The Office of International Education reserves the right to apply policies 9 through 14 to other CMU group programs (e.g., Master's in Spanish summer program).
- Policies for faculty leaders:
16. All contracts and agreements for services, equipment, lodging, etc., for international programs must be signed by a CMU employee with appropriate contracting authority.
 17. Financial arrangements for a program must comply with established University policies and procedures as set by the Controller and the Office of International Education.
 18. Spouses of the faculty leaders may voluntarily travel with the group and will have no responsibility on

behalf of CMU.

19. Minor children of the faculty leader may travel with the group only if another adult travels with them to provide supervision.

Note: These policies are part of the “Manual of University Policies, Procedures, and Guidelines” (<http://www.cmich.edu/genccounsel/manual/default.htm>).

IMPORTANT INFORMATION

University Offices:

989-774-3661
Fax 989-774-3256

989-774-3081
Fax 989-774-2471

989-774-3368
Fax 989-774-4250

Fax 989-774-2477
989-774-3971

989-774-4308
Fax 989-774-3690

989-774-3481
Fax 989-774-1069

989-774-3929
Fax 989-774-3466

989-774-3741
Fax 989-774-1303

989-774-6599
Fax 9889-774-4335

989-774-7177
Fax 989-774-2177

Benefits

Web site <http://www.hrs.cmich.edu>

CMU Police

Web site <http://www.police.cmich.edu>
Email police@cmich.edu

Faculty Personnel Services

Web site <http://www/fps.cmich.edu>
Email fps@cmich.edu

General Counsel

Web site <http://www.cmich.edu/gencounsel>

International Education/Study Abroad

Web site <http://www.studyabroad.cmich.edu>

Payroll & Travel

Web site <http://www.controller.cmich.edu/payroll/payroll.htm>
Web site <http://www.controller.cmich.edu/travel.htm>
Email payroll@cmich.edu

Purchasing Services

Web site <http://www.purchasing.cmich.edu>

Risk Management & Insurance

Web site <http://www.rmi.cmich.edu>

University Health Services

Web site <http://www.healthservices.cmich.edu>
Email healthservices@cmich.edu

Workers' Compensation

(24 hr. injury reporting)
Web site <http://www.hrs.cmich.edu>

Complete the University Program and Personal Information sections, and carry it with you when you travel. **Note:** 800, 866 & other toll-free phone numbers do not work outside of the U.S. and Canada.

University Program Information:

Refer to www.rmi.cmich.edu or contact Risk Management & Insurance for current program details.

Business Credit Card Name: _____

Program Administrator Phone Number: _____ Web site: <http://www.>_____

Auto Insurance Claim Reporting Phone Number: _____

Worldwide Assistance Service through Foreign Liability Insurance Policy: _____

Program Administrator Phone Number: _____

Executive Assistance (24 Hour)

Web site: <http://www.>_____ User ID/Password (if applicable): _____

Personal Information:

Your Department/Program's Phone Number: _____

Supervisor or Contact Name: _____

Work Number: _____

Home Number: _____

Your Medical Insurance Company Name: _____

Phone Number: _____

Medical Insurance Contract (Carrier #, Group #, ID #, etc.): _____

Address for Submitting Claim Forms: _____

Your Doctors' Names/Phone Numbers (Include day and evening): _____

Your Prescription Coverage Provider: _____

Your Pharmacy Phone Number: _____

Important Email Addresses: _____

FOREIGN LIABILITY INSURANCE ENROLLMENT FORM

PURPOSE: The University provides Foreign Liability insurance for faculty and staff traveling abroad on authorized University travel. The purpose of this form is to obtain necessary enrollment information to ensure coverage under CMU's policy and to provide the CMU traveler emergency and executive assistance program information prior to the scheduled travel.

- Dependents accompanying you on your University approved trip are not covered by CMU's insurance policy or emergency assistance program. It is recommended dependents inquire about their own personal coverage while in a foreign country.

INSTRUCTIONS: Complete and submit to the CMU office noted below at least ten business days prior to your trip:

Risk Management & Insurance, Smith 103

INTERNATIONAL TRAVEL DATA

Employee Name:	Campus Address and Phone No.:
	Home Address and Phone No. (if not available on campus):
Destination:	Travel Dates:
Purpose:	Department Sponsoring the Trip:

RISK MANAGEMENT & INSURANCE OFFICE USE ONLY:

Date Insurance Information Sent to Employee:	Sent By:
Sent to: <input type="checkbox"/> Campus Address <input type="checkbox"/> Home Address	
(Check One)	

Other Notes:

CENTRAL MICHIGAN UNIVERSITY FOREIGN LIABILITY INCIDENT REPORT FORM

POLICY #	INSURANCE COMPANY NAME:		
EMPLOYEE REPORTING INCIDENT	Name:	Phone:	E-mail:
	Home Address:		
	International Address:		
TIME & PLACE	Date & Time of Loss or Accident:	Location:	
INJURED PERSON (IF APPLICABLE)	Name:	Age:	
	Address:	Phone: ____Home ____Business	
	Occupation:	Employed by:	
	What was the injured doing when hurt?		
THE INJURY	Nature & Extent of Injury:		
	Where was injured taken after accident?	Name of Doctor:	
	Probable Disability:	Has Injured Resumed Work? ____ YES ____ NO	
PROPERTY DAMAGE (IF APPLICABLE)	Owner:	Address:	Phone: ____Home ____Business
	List Damage:	Estimated Cost of Repair:	
WITNESSES IT IS IMPORTANT TO GIVE THE FULL NAME AND ADDRESS OF EVERY WITNESS	Name:	Phone: ____Home ____Business	
	Address:		
	Name:	Phone: ____Home ____Business	
	Address:		

<p style="text-align: center;">DESCRIPTION OF ACCIDENT</p>	<p>BE PARTICULAR TO OBTAIN THE NAMES AND ADDRESSES OF DISINTERESTED WITNESSES SHO KNOW ANYTHING ABOUT THE OCCURRENCE, INCLUDING DATE, BADGE NO., OR NAME OF POLICY AUTHORITY TO WHOM THE INCIDENT WAS REPORTED.</p>
<p>SKETCH – IF APPROPRIATE:</p>	

DATE: _____

SIGNATURE OF EMPLOYEE: _____