

C.V Starr-Middlebury Schools Abroad

Topics of Interest for Parents/Guardians

2009-2010

Billing Information

Fall semester bills are sent July 15th and are due in full by August 15th. Spring semester bills are sent November 15th and are due in full by January 15th. Bills will be sent to the billing address that students provided to our office upon their acceptance. Please note that in some instances, if your son or daughter is a student at an institution other than Middlebury College, the bill is sent directly to that institution. If you receive a bill from Middlebury College and you believe you are required to pay through your son or daughter's home institution, please contact the study abroad office at that institution. A detailed explanation and breakdown of cost information for each program can be found in the site-specific handbook.

- ❖ For more information, please refer to pages 4-9 of the C.V. Starr – Middlebury Schools Abroad General Handbook: <http://www.middlebury.edu/academics/sa/handbook/>

Air Travel/Purchasing Airline Tickets

All students are expected to arrive at their site abroad in time for the mandatory on-site orientation. For many sites, this means purchasing a flight that leaves two days before the start of orientation, allowing time for the overnight flight and a day of acclimation. Calendars for each program are updated on our website as information becomes available. Given the nature of our programs, many students will not know their exact departure date due to the uncertainty of their final exam schedule. Final exams are based on their host university exam schedule, which they will not know until they are abroad and have registered for classes. Oftentimes, plans change and many students opt to stay longer or wish to travel after the end of exams. We recommend that all students purchase their airline tickets through a student travel agency. Many times, these agencies offer an inexpensive one-time change to the ticket, granting students greater flexibility while still allowing them to book early enough to take advantage of lower fares. You may wish to consider the following student travel agencies:

- ❖ Travel CUTS: <http://www.travelcuts.com/>
- ❖ Student Universe: <http://www.studentuniverse.com/>
- ❖ STA Travel: <http://www.statravel.com/>

Health Insurance

Students studying on a Middlebury School Abroad are automatically enrolled in a study abroad health insurance plan for the duration of the program. Students in China are enrolled through Cultural Insurance Services International (CISI); students on all other programs are enrolled through HTH Worldwide. The insurance providers will issue insurance cards and proof of insurance letters (required to process student visas for some countries).

These insurance plans provide up to \$100,000 medical coverage (accident/sickness) with zero deductible. There is also medical evacuation and repatriation coverage. Each student will be given a full explanation of benefits after enrollment.

In addition to the benefits listed above, these insurance plans provide emergency service with a 24-hour, worldwide, telephone assistance. This service can aid students in a variety of emergency situations, such as providing help in obtaining physician and hospital referrals. Coverage begins on the first day of the program abroad and ends on the last, with the option to purchase additional months of coverage by contacting the insurance provider directly.