

School District of River Falls
Educational Program Committee Meeting

Monday, November 4, 2024 - 6:00 PM

District Office

852 E Division Street

River Falls, Wisconsin 54022

Educational Program Committee members: Alan Tuchtenhagen (Chair), Lindsey Curtis, & Monica LaVold

A quorum of the Board may be present for information-gathering purposes only.

Agendas can be viewed at <https://www.rfsd.k12.wi.us/district/school-board.cfm> or at
<https://meetings.boardbook.org/Public/Organization/1447>

1. CALL TO ORDER - 6:00 PM

2. MANNER OF PUBLIC NOTIFICATION OF MEETING

3. HEARING OF VISITORS OR DELEGATIONS

4. OVERVIEW OF HIGH SCHOOL COURSE DEVELOPMENT

Description: Kit Luedtke, River Falls High School Principal, will give an overview of the process for the development of new courses.

Recommended Action: No action, informational only.

5. APPROVE THE DEVELOPMENT OF *CIVIL DISCOURSE AND DIALOGUE* AS A NEW COURSE AT RIVER FALLS HIGH SCHOOL 3

Description: Heather Boleman, High School Political Science & Social Studies Teacher, will present a new course proposal for *Civil Discourse and Dialogue* for approval for the 2025-26 school year.

Recommended Action: Approve *Civil Discourse and Dialogue* New or Revised Course Approval Form.

6. APPROVE THE PRELIMINARY FIELD TRIP APPLICATION FOR THE SQUADS ABROAD GLOBAL MEDICAL ACADEMY 16

Description: Amber Merkatoris, High School Science Teacher, will present the preliminary field trip application for the Squads Abroad Global Medical Academy, June 7-15, 2026, in Athens, Greece for approval. Video Link

Recommended Action: Approve Squads Abroad Global Medical Academy preliminary field trip application.

7. APPROVE THE FIRST READING OF NEW POLICY 453.4 RULE(3) PROCEDURES FOR ADMINISTERING MEDICATION TO STUDENTS ON FIELD TRIPS 64

Description: Nate Schurman, Director of Human Resources and Leadership, will present the new School Board Policy 453.4 Rule(3) Procedures for Administering Medication to Students on Field Trips. This rule addresses the process for administering medication to students on field trips.

Recommended Action: Approve the first reading of new School Board Policy 453.4 Rule(3) Procedures for Administering Medication to Students on Field Trips.

8. APPROVE THE FIRST READING OF REVISED POLICY 342.7 PROGRAMS FOR ENGLISH LEARNERS 68

Description: Amy Wise, Co-Director of Academic Services, will present revised School Board Policy 342.7 Programs for English Learners.

Recommended Action: Approve the first reading of revised School Board Policy 342.7 Programs for English Learners.

9. APPROVE THE FIRST READING OF REVISED POLICY 342.7-RULE ENGLISH LEARNER IDENTIFICATION AND ASSESSMENT 70

Description: Amy Wise, Co-Director of Academic Services, will present revised School Board Policy 342.7-Rule English Learner Identification and Assessment. This rule addresses the process for identification and assessment of English language learners.

Recommended Action: Approve the first reading of revised School Board Policy 342.7-Rule English

10. APPROVE THE FIRST READING OF REVISED POLICY 342.72 ENGLISH LEARNERS PARENT NOTIFICATION

76

Description: Amy Wise, Co-Director of Academic Services, will present revised School Board Policy 342.72 English Learner Parent Notification. This policy addresses the process for notifying parents/caregivers of English language learners.

Recommended Action: Approve the first reading of revised School Board Policy 342.72 English Learner Parent Notification.

11. PROPOSED/SUGGESTED ITEMS FOR THE NEXT REGULAR AND FUTURE EDUCATIONAL PROGRAM MEETING AGENDA(S)

Description: As always, committee members will be given the opportunity to suggest items for future committee and/or Board meeting agendas.

Recommended Action: As needed.

12. SCHEDULE NEXT EDUCATIONAL PROGRAM COMMITTEE MEETING

Description: Upcoming committee meeting dates, times, and locations will be reviewed.

Recommended Action: Set the meeting schedule as follows:

Educational Program Committee meeting: Monday, December 2, 2024, 6:00 p.m.

The meeting will be held at the District Office conference room, 852 E. Division Street.

13. ADJOURN

Civil Discourse and Dialogue

Heather Boleman

Civil Discourse and Dialogue is....

- learning how to disagree without being disagreeable
- a course designed to empower students who are ready to tackle the tough conversations of today. In a world filled with differing opinions and polarized debates, this course will teach students how to navigate conversations on controversial issues, express their thoughts confidently, and listen to others with empathy and understanding. Whether talking about current events, pressing social, political, and ethical issues or conversing about situations close to home, this course is designed to give students the tools to become a thoughtful, persuasive, and respectful communicator.

Civil Discourse and Dialogue is...

- aligned to the RFSD Strategic Plan
- aimed to develop life skills that carry into the workplace and beyond
 - Critical Thinking: Students must be prepared to engage with diverse viewpoints, question assumptions, and build arguments
 - Problem Solving: Students must be prepared to work on teams, where they will have to collaboratively brainstorm ideas in an effort to reach mutually agreeable solutions.
 - Adaptability: Students must be prepared to engage respectfully with differing perspectives, remain open to new ideas, and adjust their thinking in response to new information and feedback.

GOAL 4:

Provide Life Readiness Skills

- 4.1** Embed into curriculum & instruction: critical thinking, problem solving, perseverance, adaptability, social-emotional awareness, financial literacy, & desire for lifelong learning.

Civil Discourse and Dialogue...

- compliments the RFSD's character education initiative.

Curiosity

Compassion

Cooperation

Respect

Courage

The graphic features a dark blue header with the text "Leading with CHARACTER" and a shield logo containing the letters "RF". Below the header, ten character traits are listed in horizontal bars of varying colors (yellow, dark blue, light grey, and dark grey) that form a staircase shape. To the right of the bars is a stylized blue and yellow wildcat head logo. At the bottom, a dark blue footer contains the text "Leading our lives with character - at home, at school and in the community. This is The Wildcat Way." and the number "6".

Leading with **CHARACTER**

Curiosity

Responsibility

Gratitude

Compassion

Cooperation

Perseverance

Respect

Honesty

Courage

6

Leading our lives with character - at home, at school and in the community. This is The Wildcat Way.

Civil Discourse and Dialogue is....

- .5 elective credit
- designed to cater to both college and non-college bound students
- recommended that students take this course during their junior or senior year as these students have the intellectual and social maturity to handle the challenges a course of this nature could produce.

Why does River Falls High School need it?

- As our society faces increasing polarization, the ability to engage in respectful and productive conversations is more important than ever.
- High school students, as future leaders and voters, must learn how to navigate differences of opinion, critically evaluate information (media literacy), and participate in democratic processes through civil discourse.
- Students will benefit from learning how to become informed, engaged, and respectful citizens who can contribute positively to their communities, workplaces, and the larger democratic system.

Rigor

This course will challenge students to be AWARE*:

Assert- Assert your viewpoint with intellectual honesty, using credible facts. Find possible areas of agreement on the topic

Wonder- Consider who the other participant is. Are they a peer, friend, family member? What is their viewpoint and why do they have it? How have their identity, socialization, and experience influenced their perspective?

Accept- Accept that you may not be able to change the other participant's viewpoint and that your own personal viewpoint might change. Acknowledge that this is an opportunity to share viewpoints rather than convince others you are correct. Remember, disagreement is fine and is part of civil discourse.

Respect- Respect the other participant. Do not use stereotypes, name calling, bias, or belittling to get your point across.

Establish- Establish outcomes and keep your conversation goal oriented. Seek to understand. Reinforce that you and the other participant may still engage in conversation and maintain the present relationship.

Priority Standards

- Standard SS.Inq2: Wisconsin students will gather and evaluate sources.
 - SS.Inq2.b.h Analyze and weigh relevance of a source through a disciplinary lens to determine how the author, context, audience, and purpose affect the reliability, limitations, and usefulness of a source.
- Standard SS.Inq3: Wisconsin students will develop claims using evidence to support reasoning.
 - SS.Inq3.b.h Support a claim with evidence using sources from multiple perspectives and media (electronic, digital, print, and other mass media).
 - SS.Inq3.c.h Analyze the extent to which evidence supports or does not support a claim, and if it does not, modify the claim appropriately.
- Standard SS.Inq4: Wisconsin students will communicate and critique conclusions.
- Standard SS.Inq5: Wisconsin students will be civically engaged.
- Standard SS.PS3: Wisconsin students will analyze and evaluate the powers and processes of political and civic institutions
 - SS.PS3.d.h Evaluate the effectiveness of public policy actions and processes.
- Standard: SS.PS4: Wisconsin students will develop and employ skills for civic literacy.
 - SS.PS4.a.h Create arguments by researching and interpreting claims and counterclaims.

Questions?

**RIVER FALLS SCHOOL DISTRICT
NEW OR REVISED COURSE PROPOSAL**

Educators wishing to develop new courses, or create significant changes to an existing course, should complete the following document. Initial approval must come from the department chair, the principal and the Director of Academic Services. When these layers of approval are met, the educator making the course proposal will present their course to the Educational Program Committee. Approval by the Educational Program Committee is required prior to a new or revised course being advertised in the course catalog.

Contact	School/Department: River Falls High School Social Studies Department Date: 10/07/2024 Contact Person: Heather Boleman Phone/Email: 715-425-1830 ext 3477; heather.boleman@rfsd.k12.wi.us
Course Information	Select all that apply: <input checked="" type="checkbox"/> Proposed New Course <input type="checkbox"/> Revision to Existing Course <input type="checkbox"/> Title Change Full/Proposed Course Title: Civil Discourse and Dialogue Previous Title (if changed): N/A Course Length 1 Term Credits .5 Required _____ Elective: <input checked="" type="checkbox"/> Prerequisites: N/A Level/Type: <input type="checkbox"/> Middle School <input checked="" type="checkbox"/> High School
Course Description	The course Civil Discourse and Dialogue is designed to empower high school students with the skills necessary to engage in productive civic discussions, through respectful, thoughtful conversations about pressing social, political, and ethical issues. In an era of heightened polarization, this course aims to teach students how to communicate effectively across differences, critically evaluate information, and participate in democratic processes. By fostering an understanding of the principles of civil discourse, students will learn how to engage in meaningful dialogue and debate while respecting diverse viewpoints and building common ground. Course Objectives: By the end of this course, students will be able to: <ol style="list-style-type: none"> 1. Understand Civil Discourse: Define and explain the concept of civil discourse and its role in democracy. 2. Analyze Issues Critically: Evaluate current social and political issues through research and critical thinking. 3. Engage in Constructive Dialogue: Practice techniques for engaging in respectful and effective conversations about complex topics. 4. Identify and Overcome Bias: Recognize personal and societal biases and learn strategies to address them in discourse. 5. Develop Persuasive Communication Skills: Articulate well-reasoned arguments while respecting opposing viewpoints. 6. Practice Active Listening: Demonstrate active listening techniques to understand others' perspectives better and enhance dialogue. 7. Apply Civil Discourse to Civic Engagement: Learn how civil discourse can foster positive civic participation and change.

Justification	<p>Please check the box next to each statement that pertains to the need for the proposed new course or course revision:</p> <p><input checked="" type="checkbox"/> Need for this course is based on gaps in the curriculum and/or current course offerings.</p> <p><input type="checkbox"/> Need for this course has been identified by building leadership in alignment with school initiatives.</p> <p><input type="checkbox"/> Other: _____</p> <p>In the space provided below, add a short narrative justifying the checked statements above. Illustrate how the new course or course revision will integrate with and complement current programming within your school.</p> <p>In our current course offerings, especially Civics, A.P. U.S. Government and Politics, and U.S. History, we teach the foundational knowledge of democracy and governance. A civil discourse class would provide students with much-needed practical tools to actively engage in the civic process by focusing on skills in communication, conflict resolution, argumentative/persuasive writing, etc. A course of this nature can sharpen a student's media literacy gaps as well as enhance their emotional intelligence skills by practicing empathy and self-awareness.</p>
	<p>Explain how this course meets certain criteria of Goal 4.1 of the SDRF Strategic Plan: Embed into curriculum and instruction: critical thinking, problem-solving, perseverance, adaptability, social-emotional awareness, financial literacy, & desire for lifelong learning.</p> <p>A class on civil discourse challenges students to think critically. Students will be asked to evaluate arguments, distinguishing between fact, opinion, and bias. They will be prompted to question assumptions and identify falsehoods in discussions building strong analytical skills. Students will learn to identify key problems with discussions that have or are currently impacting society working toward collaborative solutions. By focusing on real-world civic issues, students will practice finding actionable ways that they can personally improve their communities or influence policy. The principles of civil discourse promote a mindset of ongoing curiosity and openness to new information, encouraging lifelong learning. Assignments that require research on current issues will keep students engaged with changing civic issues, encouraging them to stay informed beyond the classroom.</p>
Approval to List and Develop	<p>Signatures below signify approval to list the course as an option in a future course catalog, and develop/revise the above-named course should there be enough student interest to run the course.</p> <p>Approved <input checked="" type="checkbox"/> Denied <input type="checkbox"/> _____ Department/Content Area Leader (if school sponsored) 10/9/2024 Date</p> <p><input checked="" type="checkbox"/> <input type="checkbox"/> _____ Principal (if school sponsored) 10/10/2024 Date</p> <p><input type="checkbox"/> <input type="checkbox"/> _____ Director of Academic Services (if denied, attach justification) Date</p> <p><i>Note: Above approvals must be met prior to presenting this course request to the Educational Program Committee for final approval.</i></p> <p><input type="checkbox"/> <input type="checkbox"/> _____ Educational Programs Committee Chairperson Date</p>

Course Approval

A course scope and sequence, course curriculum map, and unit maps must be submitted and approved by the Director of Academic Services prior to the beginning of the course. Use the following district documents to complete this work:

[SDRF CURRICULUM MAP TEMPLATE](#)

[SDRF UNIT PLAN TEMPLATE](#)

Director of Academic Services

Date

Approved As Is

Deny

Modify _____

Revised June 6, 2024

GREECE GLOBAL MEDICAL SQUADS



REFUGEE SUPPORT
URBAN CLINIC PROGRAM





Medical Squads are a program of **Squads Abroad** which partners High School faculty-led student groups with under-resourced communities around the world to improve **Health, WASH, and Economic Development** outcomes. Since 2004 our organizations have mobilized over 90,000 student volunteers!



A proud program of 501c3 non-profit



OUR MISSION

Inspire, mobilize and collaborate with communities abroad to achieve their own health and economic goals.



The Empowered 100



The **Empowered 100** is our commitment to empower 100 rural communities around the world to **permanently rise out of global poverty** through our Holistic Model focused on **3 key core components of the UN SUSTAINABLE DEVELOPMENT GOALS: Healthcare (#3), WASH (#6), and Economic Development (#8).**

Our ultimate goal is to create a blueprint to end rural poverty in our lifetime.

SUSTAINABLE DEVELOPMENT GOALS



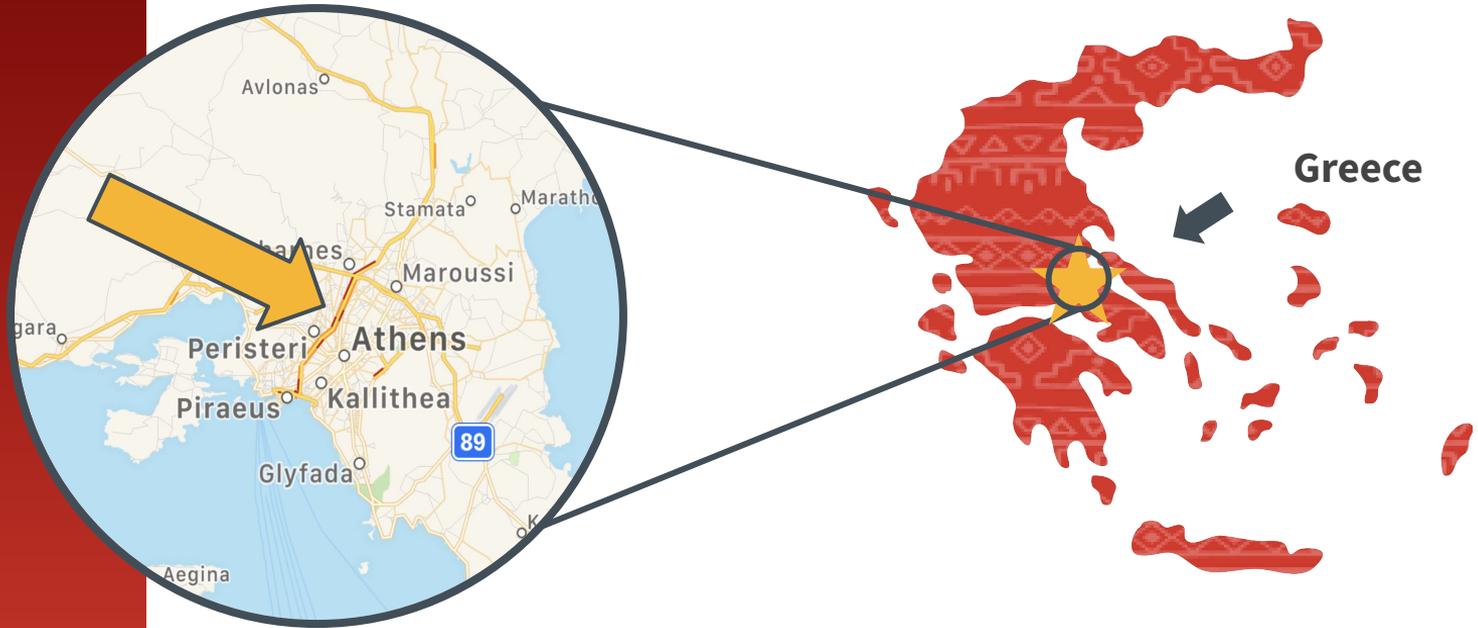
Local National
In-Country Medical &
Support Teams in
each Country!



WHERE WE WORK



PROGRAM LOCATION - GREECE



Our program is located in and around Athens, Greece.

OUR GREECE TEAM WELCOMES YOU!

The program is staffed by a team of our professionally trained in-country team including Coordinators, Paramedics, Translators, Drivers, and Homebase Manager who become your in-country support away from home!

Greece Global
Medical Squads



COUNTRY DIRECTOR
Tina Voulgari



IN-COUNTRY STAFF TEAM



SUPPORTING THE ATHENS URBAN MEDICAL CLINIC

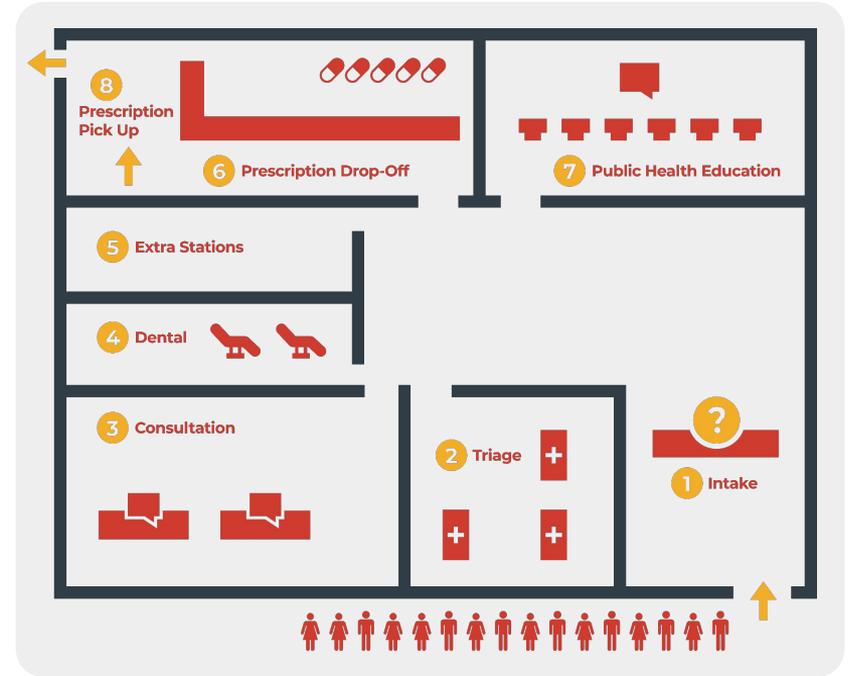
Medical Squads support 3-day clinics that provide primary health care services to the refugee community in Athens with limited to no access to medical care. Physicians provide patient consults and prescribe treatment for acute illnesses.

During the clinic, students will gain 30+ hours of documented medical service hours assisting with triage, shadowing the physicians, providing education workshops, helping to distribute medicine in the pharmacy, and help to build capacity of community health workers on chronic illness screening techniques.

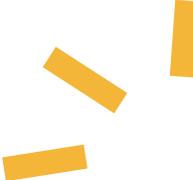
URBAN CLINIC

Support medical Professionals in Clinic Stations

- Intake
- Triage
- Primary Health Screening
- Dental Station
- Pharmacy
- Education Station



ATHENS URBAN CLINIC (SERVICING THE REFUGEE POPULATION)



GREECE LOGISTICS

HOTEL LONDON - GLYFADA, ATHENS

A NEW HOME AWAY FROM HOME!

Volunteers will feel safe and welcomed during the program to make the most impact possible.

Here are just some of the many amenities and safety features that are covered.

Greece Global
Medical Squads





LODGING



HOME-BASE FEATURES:

- Private, Safe & Comfortable
- 20+ Bedrooms — Gender Specific
- 2–4 Beds per room
- Bathrooms — Gender Specific
- Common Rooms & Dining Area
- Outdoor area with hammocks
- Secure entrance with night-watch person on-call 24/7
- Controlled living environment
- Free Wi-Fi and 24/7 Communication w/ Staff
- Swimming pool and open space!



FOOD, WATER, & TRANSPORTATION

- Fresh regional cuisine prepared by cooks trained in food safety.
- Ability to accommodate special dietary restrictions or allergies.
- Controlled food prep environment.
- 3 delicious traditional home-cooked meals per day.
- Always fresh fruit and snacks.
- Unlimited, safe drinking water.
- All in-country transportation provided
- Squads Abroad vehicles equipped with seat belts and first aid kits
- Vehicles are inspected daily





CULTURAL ACTIVITIES DAY (included)



ACTIVITIES INCLUDE:

- Arabic and Greek lessons
- Art and culture workshops with refugee children
- Cooking class
- Dance class
- Visiting greater Athens a
- A visit to the outdoor cinema
- Evening reflections and discussions about the refugee crisis
- And more!



OPTIONAL ENRICHMENT ACTIVITIES MENU

- **ATHENS TOUR-** Full-day guided tour includes famous Athens sites such as the Acropolis, Temple of Zeus, Panathenaic Stadium, Greek Parliament, and the famous Place for shopping and restaurants.
- **SARONIC ISLANDS BOAT TOUR-** Take a boat tour from Athens to experience nearby islands stopping to enjoy local beaches, restaurants, sites and local markets.



MEDICAL SQUAD 8-DAY SAMPLE ITINERARY

DAY 1

ARRIVAL DAY

Airport Pick-Up, Transport to Hotel in Panama City & Settle In

6:00 PM - DINNER

7:00 PM - 8:00 PM
Coordinator: Introductions, Homebase Rules & Security Debrief

DAY 2

7:00 AM BREAKFAST

8:00 AM
Transport

9:00 PM - 11:00 AM
Clinical Preparation Day: Healthcare System Presentation, Triage Questions & Medical Spanish Practice

12:00 NN - LUNCH

1:00 PM - 5:00 PM
Clinical Preparations: Dental/Hygiene Packs Preparation & Charla Preparation (Topic: TBD)

6:00 PM - DINNER

7:00 PM - 9:00 PM
Bingo Night

DAY 3

7:00 AM BREAKFAST

8:00 AM
Transport to Community

9:00 PM - 11:00 AM
Rural Clinic Day 1

12:00 NN - LUNCH

1:00 PM - 5:00 PM
Rural Clinic Day 1

6:00 PM - DINNER

7:00 PM - 9:00 PM
Bonfire, Storytelling & Smores Night

DAY 4

7:00 AM BREAKFAST

8:00 AM
Transport to Community

9:00 PM - 11:00 AM
Rural Clinic Day 2

12:00 NN - LUNCH

1:00 PM - 5:00 PM
Rural Clinic Day 2

6:00 PM - DINNER

7:00 PM - 9:00 PM
Karaoke Night

DAY 5

7:00 AM BREAKFAST

8:00 AM
Transport to Community

9:00 PM - 11:00 AM
Rural Clinic Day 3

12:00 NN - LUNCH

1:00 PM - 5:00 PM
Rural Clinic Day 3

6:00 PM - DINNER

7:00 PM - 9:00 PM
Review Epidemiological Cases with Medical Team

DAY 6

7:00 AM BREAKFAST

8:00 AM - 11:00 AM
Cultural Activities

12:00 NN - LUNCH

1:00 PM - 5:00 PM
Cultural Activities

6:00 PM - DINNER

7:00 PM - 9:00 PM
Downtime

DAY 7

7:00 AM BREAKFAST

8:00 AM - 11:00 AM
Transport to City

12:00 NN - LUNCH

1:00 PM - 5:00 PM
Enrichment Activity

6:00 PM - CELEBRATORY DINNER

7:00 PM - 9:00 PM
Final Reflections

DAY 8

DEPARTURE DAY

Lights out in all common areas. Quiet time starts at 10:00 pm. Lights out at 11:00 pm.

AIRFARE ARRANGEMENTS

FLIGHTS

The group will fly into the main International Airport where our staff greet the group and provide transport to the Home-base.

We provide group flight quotes upon request for groups of 10 or more pax or groups are welcome to book flights on their own.

***GROUP FLIGHT INFORMATION AND PRICING TBD**





GREECE MEDICAL SQUAD- CUSTOM PROGRAM MODEL



Funding Goals & Dates

Individual Program Donation Goal:

- 7-day starts @ \$1750 per student
- +150 per additional day/night, optional +\$ add-on Enrichment Activities Menu
- Group Airfare upon request, estimated \$1400-1800 pp w/ free faculty flights included.

Due Dates:

- Application & \$200 deposit due asap to secure space typically 5-10 months in advance, airfare due 60 days prior & final program balance due 30 days prior. Payment plans available upon request.

WHAT'S INCLUDED:

- Pre-departure trainings
- Online fundraising platforms
- Medical clinic staff, coordination and medicine
- All in-country transportation
- 24/7 local coordinators and translators with the group at all times
- Cultural & learning activities
- Food and lodging at Homebase and clean drinking water
- Travel Medical Insurance
- Emergency Evacuation Insurance

Fundraising Packet Ideas to Discuss!

Squads Abroad is part of the 501c3 non-profit Global Brigades; all tuition supports year-round medical initiatives abroad.



HYGIENE ITEMS CONTRIBUTION

Groups are asked to bring donations of hygiene products to donate to the patients during the clinic days (150-200 pieces recommended):

- Kids toothbrushes
- Soap (travel size)
- Shampoo (travel size)
- Sunscreen (travel size)
- Moisturizing cream (travel size)
- Kids toothpaste (travel size)
- Floss

If your group is interested in having the Optometry station, the following items are needed as donations, they are given to the patients for free during the clinic days:

- Reading Glasses | Preferred prescriptions: +0.75, +1.00, +1.25, +1.50
- Distance Glasses | Preferred prescriptions: -0.50, -0.75, -1.00, -1.25, -1.50, -1.75
- Sunglasses



Your Program Associate can facilitate a letter of donations request with more details about your program to any potential donors!

Mobilize your Squad and Make an Impact Today!



Contact
Erik Werner, Squads
Abroad Director

with any questions about the opportunity:
erik@squads.org | (559) 761-0351



SCHOOL DISTRICT OF RIVER FALLS

APPLICATION FOR SANCTION OF SCHOOL-SPONSORED TRIPS

Have you: <input checked="" type="checkbox"/> Completed all necessary forms <input checked="" type="checkbox"/> Approval from Building Principal	
Trip/Group Name: <i>Squads Abroad Global Medical Academy</i>	
Location of Trip: <i>Athens, Greece</i>	
Date of Trip: <i>June 7-15, 2026</i>	Total Number of Days (from departure to return): <i>9 days</i>
Name of Tour Company (if applicable): <i>Squads Abroad</i>	
Name of Head Chaperone/Advisor: <i>Amber Merkatoris</i>	
Name of Other Chaperones (ratio: 1:15 maximum, 1:7 minimum): <i>undecided</i>	
Approximate Number of Students Involved and Grade Levels: <i>graduated 10-12th grade HOSA members, 12+</i>	
Estimated Cost of Trip per Student; What is Included/Not Included in Price? <i>\$1,900 in-country expenses \$1,400-1,800 flights</i>	
What was the impact of fundraising on the cost for students:	
Will student cost include a pro-rated amount for chaperone(s) cost? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, what is the additional amount per student, if applicable? <i>unsure, already applied</i>	
Deadline for forfeiture of deposit if a student decided not to participate:	
Brief explanation of instruction purposes of the trip and how it compliments the district curriculum objective: <i>Students gain 30+ hrs documented medical service hours, community service to help end rural poverty.</i>	
Trip Category: <input type="checkbox"/> Instructional <input type="checkbox"/> Supplementary <input type="checkbox"/> Extended <input checked="" type="checkbox"/> Abroad <input type="checkbox"/> Day Trip Overnight	
Date <i>10/21/24</i>	Chaperone/Advisor Signature <i>Amber M. Merkatoris</i>
Date <i>10/22/25</i>	Building Administrator Signature 

Core™ Travel Insurance Program for

Global Brigades

Frequently Asked Questions and Answers

November, 2022

Core™ Travel Administrator

For info re: coverage and upgrades:

www.coretravelinsurance.com

administrator@coretravelinsurance.com

Medical Assistance Provider

For 24-hour emergency medical assistance
call Zurich Travel Assist:

Tel: 1-800-263-0261 in the US or Canada

Tel: 1-416-977-0277 collect outside the USA

For claims questions, see question #29.

1. What is the purpose and limitation of this document?

This document addresses frequently asked questions about the Global Brigades travel medical and evacuation insurance program in which you are automatically enrolled. It allows you to quickly locate the information you need to know about the program and its benefits. Please note that we address coverage issues in a broad way, and this summary does not contain all of the policy details that govern the insurance. That information is available from administrator@coretravelinsurance.com upon request. In the event of a coverage dispute or discrepancy the wording of the policy on file will apply. These benefits are subject to change without notice.

2. Who is the insurance company?

The Insurance Company is Zurich American Insurance Company. The policy number is **GPT-0553718**. You will find an ID card customized for your Core™ Travel insurance coverage with Global Brigades on the www.coretravelinsurance.com website. Click on the button that says “Go to your Profile”. There you will find a button that says “Print Insurance Card”. Should you have any difficulty, don’t hesitate to contact the Core Travel Administrator at administrator@coretravelinsurance.com.

The front of the card will list your name, policy number and organization. The reverse will show contact information for emergency assistance and claims. The emergency assistance provider can inform a medical facility about your coverage and limits. The card is wallet-sized so that you can carry it with you during your trip. A good idea is to take a photo of the card and keep it in your smartphone.

3. What benefits does this plan offer and what are its limits?

“The Core Travel Insurance Silver™ Plan” is automatically provided to Global Brigades participants while they are on a Global Brigades program anywhere in the world, outside of the United States. It covers your travel medical risks, including Medical Expenses and Emergency Medical Evacuation, while you are traveling.

Travel medical insurance is not the same as the health insurance available to you at home and does not cover routine or wellness visits, or expenses that can safely wait until you get home. Expenses that arise from situations that are not clearly due to a covered travel medical risk may be payable by the participant. You can then submit the claim to the insurance company with a request for reimbursement.

This policy doesn’t provide any kind of liability insurance. Baggage and Personal Property insurance is not included in “The Silver™ Plan” but can be purchased as an upgrade (see question 24.)

The benefits and limits of “The Silver™ Plan” are:

Medical Expense	\$100,000
Emergency Medical Evacuation	100% of covered expenses
Continuation of Coverage Benefit	\$10,000
Emergency Dental	\$ 1,000 for injury \$ 250 for alleviation of pain
Accidental Death Benefit	\$15,000
Loss of Use from Accident up to	\$15,000
Return of Mortal Remains	100% of covered expenses
Trip Cancellation Benefit	\$ 1,000
Emergency Reunion/ Travel Expenses	\$ 2,500
Return Air Only Benefit	\$ 2,500
Security Evacuation Benefit	\$10,000

How Is Covid-19 covered under this insurance?

Covid-19 is covered like any other illness for medical expenses, including doctor visits and hospitalizations, as well as for emergency medical evacuations and repatriations. Coverage for medical expenses is limited to the covered medical expenses incurred when an Insured tests positive for the virus. Coverage for Covid-19 is also included in the Trip Cancellation, Emergency Reunion and Return Air Only benefits.

4. Can I get higher limits of coverage during my Global Brigades program?

Yes. You can choose to upgrade your limits of coverage from the “The Silver Plan” to “The Gold Plan”; or “The Diamond Plan”. These plans offer up to \$500,000 in Medical Expense, as well as increased limits on other benefits.

You can upgrade by going to www.Coretravelinsurance.com and clicking on “Go to your Profile”. and then “Purchase Options.” Fill out the online application and pay for the additional benefits with a credit card before your Global Brigades program starts. You will receive a confirmation of your order by email. Once you have begun your Global Brigades program, however, your limits of insurance coverage cannot change. Premium paid for upgrades is not refundable once you have left for the international journey. **If you do not wish to upgrade the coverage, you do not have to do anything. You will automatically receive coverage under the “The Silver™ Plan”.**

5. When does the coverage begin and end?

You are automatically covered for the scheduled period of the Global Brigades program. Coverage begins on the day that your Global Brigades program is scheduled to start, and stays in effect until the end of the day on which your program is scheduled to finish.

The insurance does not cover international travel time to and from your home country, or the ordinary travel to and from the airports or other points of disembarkation. However, if you return from your program by Emergency Medical Evacuation, coverage applies for transportation directly to the designated medical facility or to your home.

6. Is it possible to buy insurance that would cover me either before or after the Global Brigades program?

Yes, you can use the upgrade feature to buy travel insurance for your periods of international travel before or after your Global Brigades program, or both.

EXTENSION BEFORE. If you want coverage for the period before you arrive at the program site, you can purchase that using the upgrade feature before your departure from your home country. If you choose to cover your trip from your home country, coverage begins at the airport (or at the international disembarkation site) on the day you depart for your international journey.

Make sure to specify enough days to fully cover your transportation time, accounting for all stopovers and travel from the airport to the Global Brigades program site. For some Global Brigades programs this may require two or more days.

You may also cover other days you are overseas before your Global Brigades program begins. You can choose to start your coverage at any time before your Global Brigades program begins, as long as you are not in your home country or in the US during that time, and as long as your period of extension ends on the day your Global Brigades program begins.

Go to the application on the www.coretravelinsurance.com website and click first on the button that says “Go to my Profile” and then on “Purchase Options”. Because your program coverage operates at the Silver Level, you would need to purchase any extensions at the Silver Level as well. You will find pricing and instructions for purchasing extension coverage for the specific dates you want.

EXTENSION AFTER. If you want coverage for the period after your Global Brigades program ends, you can buy it either before your departure from the home country or even while you are still on the Global Brigades program, as long as your period of group insurance with Global Brigades has not yet expired. Coverage for your trip back to your home country will end when you arrive at the airport or other international disembarkation site in your home country.

You can buy extension coverage for travel past your program dates at www.coretravelinsurance.com. Note that extension coverage will need to be purchased at the Silver Level, to retain consistency with your program coverage.

Click first on the button that says “Go to my Profile” and then on “Purchase Options”. Note that once the date on which your program is scheduled to end has passed, you will no longer be able to buy the extension. Should you have any difficulty, contact the Core Travel Administrator at administrator@coretravelinsurance.com.

If you need to stay overseas past the program end date, make sure that your insurance is extended in time to keep your coverage going. If you are not able to arrange for the extension yourself, ask Global Brigades to assist you.

Your insurance will end on the date your program ends unless you have arranged for an extension for additional travel days. If you are hospitalized on the date your program ends, coverage can continue until you are determined to be fit to fly home or for 31 days after the scheduled date of return, whichever comes first.

Call the Travel Assistance Provider If your return is delayed by hospitalization or by unavoidable circumstances beyond your control. Make sure that the Travel Assistance Provider is involved should such circumstances arise, in order to confirm that coverage can remain in effect. (See FAQ 15 for contact information.)

Coverage extension after the Global Brigades program has ended is the only benefit from Core™ Travel that can be purchased after the departure from your home country.

GENERAL INFORMATION ABOUT EXTENSIONS. Coverage limits for extension periods will be the same as the limits in effect during the Global Brigades program. For example, if you elect to upgrade to Gold Plan coverage for your Global Brigades program, you will also need to buy any extension coverage under the Gold Plan too. Coverage extension is available for up to a full year, including your time on the Global Brigades program. Coverage applies anywhere in the world except for travel in your Home Country or the US.

Extension coverage is not provided until your purchase is approved and confirmed. Make sure that your correct email address is on your profile so that you can receive immediate confirmation

by email of your extension coverage purchase. If you feel you have not received the confirmation, check your spam or junk files. Then send an email to administrator@coretravelinsurance.com to request duplicate confirmation. Keep this confirmation with you while you travel outside the dates of the Global Brigades program.

Premium paid for extended coverage is not refundable once you have left for the international journey.

7. Where does the insurance cover me?

Coverage is valid in the country of your Global Brigades program. Overseas travel to and from the Global Brigades program site is not covered, but you can buy extension coverage for these periods at www.coretravelinsurance.com.

Extension coverage applies anywhere in the world except for travel within the US or within your country of residence. The place where extension coverage can begin is at the airport or international disembarkation site for your international journey. Extension coverage ends once you have arrived at the airport or international disembarkation site in your country of residence.

8. Does coverage continue if I remain out of my Home Country?

Coverage ends when your Global Brigades program is over, even if you choose to remain overseas, stay at the program location, or don't return directly home. Your travel medical coverage is only effective for the official period of your Global Brigades trip.

If you plan to continue traveling or remain outside the US or outside your home country after your Global Brigades program ends, you may want to extend coverage to remain protected. You need to do that, however, **before your group coverage ends**. It is not possible to purchase an extension of coverage once your Global Brigades expedition is over.

You can upgrade at www.coretravelinsurance.com by clicking on "purchase options", making your selection, paying by credit card and receiving an email confirmation. If you have any difficulty, contact the Core Travel Administrator at administrator@coretravelinsurance.com.

Your Home Country is the country from which you hold a passport. If you hold a passport from more than one country, it's the passport you used to enter the host country.

9. Is there any deductible or co-payment?

Yes, there is a deductible of \$200. There is no co-payment required. Once the deductible has been payable one time, you're fully covered up to the policy limits for eligible medical expenses, except for any exclusions or limited provisions under the coverage. (There is also a deductible for baggage and personal effects coverage, which is available as an upgrade.) It's important to note that the insurance does contain exclusions. If one is found to apply to you after coverage has been provided, for example for a pre-existing condition, your insurance claim could be denied and you could

be held financially responsible for the expense, as is the case with any travel medical insurance policy.

10. I think I am already insured for my medical expenses while on the program. What happens then?

The Global Brigades insurance program is mandatory for all participants, regardless of existing coverage. Many domestic insurance policies don't cover expenses incurred outside your Home Country or even in different states or provinces in your Home Country. In particular, many don't cover Emergency Medical Evacuation or Assistance, especially from remote areas. We have this policy to make sure that you don't encounter gaps in coverage that might impede your medical care while on the program and that could result in costly medical expenses for you.

While this is primary coverage, if the insurance company pays benefits that are available to you under another health care plan, they may seek to recover those expenses.

There are also special travel risks that can occur on an international travel program that this policy is designed to address that other medical policies may not cover. In many cases, such as automobile accidents, the insurer is obliged to investigate coverage related to the vehicles involved. We will ask for your help in making such investigations, as they assist greatly in helping to keep Global Brigades insurance affordable.

11. What is covered under the Medical Expense benefit?

The medical limit of "The Core™ Plan" coverage is \$100,000. "Medical expense" means the cost of medical care received overseas. It applies to Medical Expenses that arise from a covered illness or injury. This policy is meant to cover expenses that can't wait until you return home, and those not covered under any other source of insurance. The first covered expenses have to be incurred within 30 days from the date of covered accident or illness.

The same medical expense benefits are covered on all the upgrade plans offered. The maximum limit covered are different from plan to plan.

If an Injury or Illness occurs during the period of coverage and you require medical or surgical treatment, this plan will pay no more than **Reasonable and Customary (R&C)** charges for Covered Expenses, up to the policy maximum. Reasonable and customary represents the range of usual fees for comparable services charged by medical professionals in the geographic area where medical services are rendered, as determined by the insurance company.

Covered Medical Expenses include:

- **Hospital Room and Board**—including Intensive Care
- **Medical emergency care**—including Emergency Room
- **Hospital expenses**—including operating room, laboratory tests, anesthesia and medicines

- **Outpatient Surgical Room**—including diagnostic X-rays, diagnostic imaging, laboratory procedures and tests
- **Physician Expenses**, including surgical expenses—including services of Assistant Physicians, Anesthesiologists and Registered Nurses
- **Physiotherapy**— including rehabilitative devices and equipment prescribed by a Physician
- **Ambulance Expenses**
- **Prescription Drugs**
- **Emergency Dental--if Caused by an Accident or for Alleviation of Pain** - for repair and replacement of sound, natural teeth damaged as a result of an accident or for the relief of pain are covered at \$100 per tooth up to the maximum. Routine dental examinations, routine x-rays, and other dental procedure that are not the result of an accident are not covered.
- **Mental Health Visits** –Charges for visits to a mental health professional, including costs for an interpreter if needed, up to a maximum of \$500. This maximum limit applies for the entire duration of the participant’s international journey, including any extensions taken.

Medical Expenses Not Covered:

- **Pre-existing Conditions** – which means that expenses arising from a sickness, disease or other condition during the 30 day period immediately prior to date plan payment was received are not covered. This does not apply when the Insured Person is taking prescription medications for a condition which is and remains under control without any change in the required prescription for this time period.

However, when it does apply, there is an emergency medical benefit of up to \$2,500 for medical expenses arising from pre-existing conditions.

- **Routine Physical Examinations, Vaccinations** - *Not covered*
- **Routine Eye Examinations, Eyeglasses and Contact Lenses** – *Not covered*
- **Preventive Medical Services and Wellness Benefits** - *Not covered*
- **Mental and Nervous Disorders--** *Not covered.*
- **Maternity**—*Not covered.* There is an emergency medical services benefit of up to \$2,000 for medical expenses arising from treatment of complications of pregnancy, as well as a Newborn Nursery Care benefit of \$2,000

12. What kind of dental coverage is provided?

The plan provides coverage for expenses due to injury to sound, natural teeth or to relieve pain. It does not cover fillings or routine dental exams. There is no upgrade available for dental coverage.

13. What is the Continuation of Coverage benefit?

This benefit keeps you covered in certain cases after your return to your Home Country. It covers medical expenses from a covered Injury or Illness that occurred and was diagnosed and treated while you were on a Global Brigades program. It’s particularly useful should you be medically

evacuated and face continuing medical bills from a covered Injury or Illness. This coverage does not apply to a new Injury or Illness you experience once you have returned to your Home Country.

The maximum is \$10,000, which you must use in the forty-five days immediately following the date of your return to your Home Country. Coverage ends forty-five days from the date you return to your Home Country even if the full limit has not been used up. Coverage includes Physician visits, surgery, medicine, hospital stay and ambulance, but not air evacuation that may be desired once you are back home. If you have other insurance, like domestic medical insurance, available on your return, this feature is secondary. This benefit is in excess of any other valid and collectible insurance. There is no upgrade available for the Continuation of Coverage benefit.

14. How much coverage is available for Emergency Medical Evacuation and how does it work?

The policy pays a limit of 100% of covered expenses for covered emergency medical evacuation expenses. Note that this is separate from the limited benefit for Medical Expense, which addresses the cost of medical care you receive overseas. Emergency Medical Evacuation is used when you become injured or ill and the Physician assisting you recommends that your Illness or Injury requires an Emergency Medical Evacuation to the nearest medical facility where appropriate medical treatment can be obtained or to your Home Country. This can include the costs of a nurse or physician to accompany you, either on a commercial airliner, on a special chartered plane, or other means of transportation.

It is important to note that Emergency Medical Evacuation is subject to the terms and conditions of the policy, which means that coverage exclusions apply. If you are medically evacuated for a reason that is found to be excluded under the policy the Medical Evacuation expenses become your responsibility. If it is possible that you could be medically evacuated for a reason excluded under this policy, it is advisable to make special provisions for additional coverage.

Note that Emergency Medical Evacuation is done only in serious cases, where your life is threatened or where you face a risk of permanent disability, and used when your health would be threatened by using regular forms of transport.

The decision to medically evacuate, and the determination of whether the evacuation is made to the home country or to a different medical facility, is made based on information from medical professionals working on the case and is implemented by Zurich Travel Assist.

The process has to be coordinated by Zurich Travel Assist in order to be covered, including medical care, transportation arrangements and travel plans. Do not arrange a Medical Evacuation on your own. Make sure that both Zurich Travel Assist and Global Brigades are involved in helping with any medical evacuation plans.

15. Who is Zurich Travel Assist and how do I reach them?

Zurich Travel Assist is a travel assistance company that operates around the world in conjunction with your insurer. Zurich Travel Assist services are administered by World Travel Protection Canada Inc., a member company of Zurich Insurance Group. World Travel Protection operates as a third party travel insurance administrator for insurance companies.

The Zurich Travel Assist emergency hotline is available 24 hours a day, 7 days a week. You can call them from **inside the US or Canada at 1-800-263-0261** or collect from **outside the US at 1-416-977-0277**. When calling, please identify yourself as an insured of Zurich in North America. Your policy number with Global Brigades is **GPT-0553718**.

Zurich Travel Assist can also be reached by email at info@wtp.ca and by fax at 1-416-205-4622.

If a medical evacuation is required, Zurich Travel Assist will arrange for it. They provide the following services:

Medical Assistance - Worldwide medical information, worldwide hospital and physician referral, medical monitoring, mental health counseling, dispatch of physician or specialist, emergency prescription replacement, evacuation or return of remains, and payment guarantee of medical expense.

Please note that payment guarantees apply to emergency medical situations only and must be approved by the assistance provider. Medical expense for emergency admission will be guaranteed up to \$5,000. Up-front payment by Zurich Travel Assistance for non-emergencies is not guaranteed. You should be prepared to pay these expenses and submit a claim to the insurance company for them later if necessary.

The assistance provider will provide the service and guarantee payment unless there is clear indication that the situation is not an emergency. The definition of an emergency is “ a condition caused by accident or illness that manifests itself by symptoms of sufficient severity that a prudent layperson possessing an average knowledge of health and medicine would reasonably expect that failure to receive adequate medical attention would place the health of the person in serious jeopardy”.

Travel Assistance Services- 24-hour emergency travel arrangements, emergency translation service (for a fee), embassy and consular assistance, lost document assistance, worldwide legal referrals, bail bonds assistance, credit card replacement, lost baggage assistance. For more information about these services, please contact Zurich Travel Assistance.

Travel Information—For general worldwide travel information on safety and health risks, visit zurichtravelassist.com. Click on “travel risk and security” and register using the insurance policy number found in FAQ question #2. This will provide access to the following benefits: 1) travel security information on 230 destinations worldwide 2) access to the TravelKit app, including geolocation services 3) Option for email travel alerts and daily intelligence briefings 4) World risk matrix chart 5) Dashboard for country, state and local information related to Covid-19 infection around the world.

16. Who handles my insurance questions and administration?

For information about the Core™ Travel program for Global Brigades participants, including detailed explanation of upgrade options, go to www.coretravelinsurance.com. There you can select and purchase upgrade options. Payment may be made by Visa, MasterCard or Discover; payment by check or money order is not accepted. You will be contacted by the administrator if there are any questions about your application or adjustments that need to be made, and you will receive a confirmation of upgrade purchase by email. Premium paid for upgrades, including coverage extension, is not refundable once you have left for the international journey.

For questions about Core™ Travel coverage and upgrade options, you can send an email to administrator@coretravelinsurance.com or telephone at 518-708-4192.

All questions about claims should be directed to the insurance company at the contact information listed in question #29.

17. What is the Return of Mortal Remains benefit?

Return of Mortal Remains means the transport of bodily remains or ashes to your Home Country. Coverage for this is included in the limit provided for Emergency Medical Evacuation. The process has to be coordinated by Zurich Travel Assistance in order to be covered.

18. How does the Accidental Death Benefit work?

This Accidental Death benefit is paid to a beneficiary if you die as the result of a covered Injury that occurred while traveling on an expedition. The death has to arise solely as a result of the covered Injury, and within twelve months of the date it occurred. Disappearance of the insured person is covered. The insurer will need a certificate of death to process a claim.

Participants have the option to increase the Accidental Death benefit limit by using the Gold or Diamond upgrade plans.

19. How does the Accidental Loss of Use benefit work?

This benefit extends coverage to loss of use of limbs, speech and hearing due to an accident, and also to loss of covered use due to an accident. This means total paralysis of a limb or limbs that has continued for twelve consecutive months and is determined to be permanent and irreversible.

In the event that both this benefit and the death benefit could be utilized, the largest benefit will be paid. Illness is not covered under the Accidental Loss of Use benefit.

Participants have the option to increase the Accidental Loss of Use benefit limit by using the Gold or Diamond upgrade plans.

20. What are the Emergency Reunion Transportation Expenses?

If you suffer an injury or sickness while overseas and must be confined to a hospital for at least seven days, the insurer will reimburse the expenses for a Family Member to visit you during your stay in the hospital. This includes the cost of one round-trip economy class air fare subject to a maximum of \$2,500 to the place of hospitalization. The benefit also includes lodging and meals not to exceed \$200 per day for five days. .

Benefits need to be approved in advance by the Insurance Company, and travel arrangements made by Zurich Travel Assist

21. What is the Return Air Only Benefit?

This benefit accommodates extra travel expenses that arise when you have to go home because of a medical emergency that happens while you are traveling outside your home country. The medical emergency can happen either to you or to a member of your family.

1) Your return to your home country for your health reasons. If you are advised by a physician in writing that you should return to your Home Country before the scheduled completion of your trip for health reasons, but the situation does not require an Emergency Medical Evacuation, this benefit can address your extra traveling expenses. It's important to get the physician's note before you leave the country, as it may not be easy to obtain later. Coverage can apply if you incur an injury or illness that prevents you from continuing with your trip.

This benefit can reimburse the costs of a one-way economy air and/or ground transportation ticket, up to the limit of coverage provided. This benefit can also pay for your economy transportation costs home should you be medically evacuated to a location other than your home country. The benefit does not cover the expenses of returning to the location of your trip after your recovery.

2) Your return to your home country for family health reasons. If a Family Member has died, or experienced an unforeseen illness or injury, to a degree that is so disabling that it could reasonably cause your trip to be interrupted, this benefit will reimburse the cost of your one-way economy air and/or ground transportation ticket to return home. The health situation of the Family member should be confirmed in writing by a physician who is not related to you or to the Family Member involved, and by a death certificate. This benefit does not cover the expenses of returning to the location of your trip.

“Family Member” means your spouse, child, spouse's child, son/daughter-in-law, parent(s), sibling(s), brother/sister, grandparent(s), grandchild, step-brother/sister, step-parent(s), parent(s)-in-law, brother/sister-in-law, uncle, aunt, niece, nephew, guardian, Domestic Partner, foster child, or ward.

An unforeseen injury is one that happens after the participant has left for the trip overseas. An unforeseen illness is one for which the sick person had not seen a doctor, experienced symptoms or received diagnosis or treatment in the thirty days before coverage became effective under the policy.

See questions 22 and 23 for information on upgrading these travel expense benefits. Note that while Emergency Reunion Transportation Benefit and Return Air Only Benefits have separate limits, the benefit limits combine when upgrading to gold and diamond levels. Benefits are subject to the conditions specified by the policy.

Note that when a trip is interrupted due to a covered reason, the Return Air Only benefit pays just for transportation expenses. In some cases the trip cancellation benefit could also be payable, up to the Core™ Travel limit provided, or to the upgrade limit purchased. For example, if a participant must return home early because of the illness of a Family Member, the Return Air Only expense could reimburse travel expenses up to \$2,500. The Post-departure trip cancellation benefit could pay up to \$1,000 towards the costs of non-refundable trip payments, or more if you have purchased a voluntary upgrade.

The Trip Cancellation benefit is also triggered when a trip has been purchased but can't be undertaken for covered reasons. See question 27 for more information on the trip cancellation benefit and upgrades.

22. Can I get higher limits of coverage?

You can upgrade to any of the following plans. Any extension of coverage you take before or after your Global Brigades program will also be put into effect at the upgraded level. Rates are based on the length of your program.

Terms and conditions offered under these plans are the same as provided under “The Silver™ Plan”, but the limits are higher. See the application online for applicable premiums at www.coretravelinsurance.com.

The limits of coverage for “The Silver Plan” are:

Medical Expense	\$100,000
Emergency Medical Evacuation	100% of covered expenses
Continuation of Coverage Benefit	\$10,000
Emergency Dental due to	Injury \$1,000
	or Pain \$250
Accidental Death Benefit	\$15,000
/Los of Use from Accident up to	\$15,000
Return of Mortal Remains	100% of covered expenses
Trip Cancellation	\$1,000
Emergency Reunion	\$2,500

Return Air Only	\$2,500
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The limits of coverage for “The Gold Plan” are:

Medical Expense	\$200,000
Emergency Medical Evacuation	100% of covered expenses
Continuation of Coverage Benefit	\$10,000
Emergency Dental due to	Injury \$1,000 or Pain \$250
Accidental Death Benefit	\$25,000
Loss of Use from Accident up to	\$25,000
Return of Mortal Remains	100% of covered expenses
Trip Cancellation	\$1,000
Emergency Reunion	\$5,000
Return Air Only	\$5,000

The limits of coverage for “The Diamond Plan” are:

Medical Expense	\$500,000
Emergency Medical Evacuation	100% of covered expenses
Continuation of Coverage Benefit	\$10,000
Emergency Dental due to	Injury \$1,000 or Pain \$250
Accidental Death Benefit	\$25,000
Loss of Use from Accident up to	\$25,000
Return of Mortal Remains or Cremation	100% of covered expenses
Trip Cancellation	\$1,000
Emergency Reunion	\$5,000
Return Air Only	\$5,000

23. Is it possible just to buy higher levels of the Emergency Reunion Transportation Benefit and the Return Air Only Benefit?

Higher levels for these two benefits are available in the Gold and Diamond plans. To increase this coverage, participants need to buy one of these plans. To determine the level of benefit that is right for you, consider the typical cost of purchasing last-minute travel, either for you to fly home suddenly from your program overseas, or for a family member to come to your overseas location at short notice.

24. Can I obtain coverage for lost baggage and personal property and for baggage delay?

Baggage and personal property coverage is not provided under “The Silver™ Plan” but you may purchase it as an upgrade at www.coretravelinsurance.com. **Baggage insurance**, including coverage for baggage delay, may be purchased before the departure for overseas travel, but not once the trip has begun.

You can get \$2,500 limits for loss, with a \$50 deductible. There is a \$500 limit per item. Coverage is not just for luggage in transit (whether checked or not) but also applies to personal possessions and travel documents that are lost, stolen, damaged or destroyed during the course of your stay overseas.

Note that there is a \$600 sublimit for electronic and professional equipment, such as cell phones, iPads or laptops. These items are also subject to a deductible of \$250 first.

Coverage includes reimbursement of the cost to reissue passports or visas, as well as loss due to unauthorized use of credit cards that is not otherwise waived by credit card companies. If the covered items are in the custody of a common carrier and delivery is delayed, this coverage will continue until the property is delivered.

The policy will not pay for some items, including: 1) animals 2) items used for business or trade 3) musical instruments 4) brittle or fragile articles 5) jewelry 6) sporting equipment 7) boats, motorcycles, motor vehicles and other conveyances 8) dental bridges, retainers or dentures 9) hearing aids 10) sunglasses, eyeglasses or contact lenses 11) prosthetic devices 12) documents or tickets except for fees required to reissue tickets up to \$250 per ticket 13) money, checks, securities, credit cards 14) property shipped prior to the scheduled date of departure 15) contraband

There is no coverage for losses coming from 1) defective materials 2) wear & tear 3) insects & animals 4) electric current or electric arcing 5) mysterious disappearance or 6) confiscation by airport or border personnel.

Payment is made less any other valid or collectible insurance. It is based on the actual cash value or replacement cost of the items, whichever is less. In order for coverage to take effect, you must report the incident to local authorities, which can be the representative from Global Brigades, and obtain their written report of the loss. You must also take reasonable steps to protect your baggage from further damage and make necessary repairs.

Coverage for extra expenses caused by **Baggage Delay** can kick in after a delay of at least 12 hours after travel by common carrier, such as plane or train. The limit of coverage specifically for baggage delay is \$100 a day for a maximum of 7 days, or \$700.

Baggage Delay coverage is meant for replacement of emergency items, such as clothing and personal articles, as well as expenses incurred to get the baggage returned. You must present itemized receipts to make a claim. Baggage Delay coverage applies to destinations other than your primary residence. This benefit is secondary over any other insurance coverage that is available, such as homeowner's insurance.

The general policy exclusions in question 25 apply both to loss of baggage & personal property, and also to Baggage Delay.

25. What are the general exclusions to this insurance policy?

Coverage won't be provided for any benefit provided under this insurance policy that is caused by or results from:

- Pre-existing conditions. This means that expenses arising from a sickness, disease or other condition during the 30 day period immediately prior to date plan payment was received are not covered.
- Intentionally self-inflicted Injury; suicide or attempted suicide while sane or insane.
- Non-emergency or elective treatment or surgery
- Mental or nervous disorders. There is a limited benefit offered in the policy for mental health visits. (This exclusion does not apply to the Pre-departure trip cancellation benefit.)
- Pregnancy, childbirth. There is a limited emergency benefit for expenses due to pregnancy and for nursery care.
- Being under the influence of drugs or intoxicants unless prescribed by a physician; expenses resulting from alcoholism or drug addiction
- Routine physicals
- Routine dental care and treatment
- Routine nursery care
- Cosmetic surgery, except for reconstructive surgery needed as the result of an injury
- Repetitive motion injuries
- Treatment for Osteochondritis, including Osgood-Schlatter Disease
- Expenses relating to repair or replacement of artificial devices or medical equipment
- Treatment by any immediate family member or member of the Covered Person's household
- Expenses that are payable by any other form of insurance, including expenses covered by an employer or government sponsored plan, such as workers' compensation
- Participation in professional athletics. as well as organized/interscholastic/collegiate sports
- Riding or driving in any motor competition, as well as off-road driving
- Scuba diving, if the depth of the water exceeds 75 feet
- Air travel other than as a fare-paying passenger of a scheduled commercial or scheduled charter flight, including piloting or serving as a crew member.
- Active participation in riot, or insurrection or commission of, or attempt to commit a felony, an assault, or any other criminal activity.
- Fighting or brawling, except in self-defense
- Civil disorder

- Expenses arising from Injuries or Illnesses that occur after the return to your Home Country
- Losses occurring at a time when the policy is not in effect
- Medical expenses incurred more than 12 months from the date of covered injury or onset of sickness
- Expenses incurred within 6 months of injury of the same body part, unless cleared by a physician to practice or play
- Expenses that are more than usual and customary payment
- Medical expenses the insured is not legally obligated to pay
- Services, supplies or treatment including any period of hospital confinement which were not recommended, approved and certified as necessary and reasonable by a doctor, or expenses which are non-medical in nature
- Diagnosed sickness that carries a prognosis of death within 12 months; hospice care
- Travel against the advice of a physician
- Travel for the purpose of obtaining medical treatment
- Expenses incurred while temporarily visiting the home country
- Expenses for personal or convenience items, such as telephone, television or guest meals
- Military service
- Nuclear reaction, radiation or radioactive contamination
- Under the Accidental Death & Dismemberment benefit, which responds to accidental injury only, there is an exclusion for sickness, disease or infection of any kind

26. Which sports does this policy cover?

Most sports are covered under this policy. There are exclusions for professional and organized team sports, racing, off-road driving, and scuba deeper than 75 feet. Flying in an aircraft other than as a regular passenger is excluded.

27. How does the Trip Cancellation Benefit work?

The cancellation benefit can reimburse you for the amount you paid for your trip up to the \$1,000 limit that is automatically provided under the Silver™ Plan. The benefit responds if you are prevented from taking your trip or if the trip is interrupted as the result of 1) sickness 2) injury or 3) death that happens to you or to a Family Member.

“Family Member” means your spouse, child, spouse’s child, son/daughter-in-law, parent(s), sibling(s), brother/sister, grandparent(s), grandchild, step-brother/sister, step-parent(s), parent(s)-in-law, brother/sister-in-law, uncle, aunt, niece, nephew, guardian, Domestic Partner, foster child, or ward.

A licensed physician who is not a Family Member of the person who is the cause of the cancellation must do an examination. The medical condition must be so disabling that it prevents you from traveling. If the matter involves a family member, it must be life-threatening, or so severe as to require your care. The physician must advise the cancellation of the trip in writing.

Coverage addresses the payments and deposits made for your trip that could not be used, limited to published cancellation penalties. It will apply excess of any refund available. If your travel has not yet begun, you must notify Global Brigades within 72 hours of becoming aware of your need to cancel, or as soon as medically possible.

The maximum benefit payable under the Silver™ Plan is \$1,000, so in order to fully protect the cost of your trip you must purchase additional insurance, such as with the voluntary upgrade. You must purchase the cancellation upgrade no later than two weeks after you make your last payment for the Global Brigades trip.

If you would like higher limits of coverage, upgrades are available for limits up to \$8,000.. Click on the “Go to Your Profile” button and then on “Purchase Options” www.coretravelinsurance.com for premiums. Coverage cannot be purchased after you have begun any part of your international journey.

Note that this cancellation benefit is not as broad as many of those found on some travel insurance policies. It responds to medical reasons for cancellation (please note that there is an exclusion for pre-existing medical conditions). Coverage, for example, does not apply if your travel provider goes bankrupt or if the airline goes on strike. You will need to obtain a different insurance policy to address these kinds of cancellation losses. For more information about the trip cancellation benefit, go to www.coretravelinsurance.com

28. How does this coverage address War Risks?

There is no exclusion for war risks in the policy, and no countries are specifically excluded from coverage. However, the policy operates in compliance with the US State Department Office of Foreign Assets Control (OFAC). Coverage is not provided to entities sanctioned under OFAC.

29. How do I make a claim under this policy?

You need to send a completed claim form and original medical bills within 90 days to ACI, who provide claims services for the insurance company. Find the claim form by contacting ACI, or at www.coretravelinsurance.com in the Claims section. At your request, and of course subject to coverage, ACI will either compensate the medical provider directly, or reimburse you if you have already paid the bill.

For fastest service, send claims by fax or email, including backup information, to :

Email: aciclaims@acitpa.com

The toll-free telephone number to call about claims is 1-888-293-9229.
Press option 2 for claims assistance.

Claims can also be mailed to:

Administrative Concepts, Inc. (ACI)
PO Box 400
Collegeville, PA 19426
www.acitpa.com

Fax: 610-293-9299

The ACI website address is www.acitpa.com.

Zurich customers have access to the ACI's Online Claims Portal. Please consult with ACI on the specifics of using that service.

Your policy number can be found in FAQ question #2.

30. What if I need to leave the host country because of a natural disaster or political instability?

The insurance company and/or the travel assistance company will assess the situation and advise the best course of action. If the recommendation is to evacuate, the insurance company and/or the travel assistance provider will arrange for your evacuation out because of these risks, even if you have not experienced an injury or an illness but just need to get to safety. The limit of coverage is \$10,000.

An evacuation means extricating you from the country because of an imminent physical danger arising from natural disaster or political instability involving the program location that could cause grave physical harm or death. All arrangements must be made by Zurich Travel Assist and/or by their designated security consulting firm in order to be covered.

Evacuation will be to the nearest place of safety, which means a place where you can be safe, get transportation and find lodging. Then, within 14 days, the policy will pay for your transportation back to your home country, to the country where your program is located, or back to the host country if return is safe and permitted. It will cover your expenses for food and lodging (up to \$200 per day for ten days) and physical protection, as well as for transportation via the most efficient and available means. Benefits are payable only once for any one occurrence of natural disaster or political instability.

A natural disaster means a storm, earthquake, flood, volcanic eruption, wildfire or similar event that is due to natural causes. It must cause so much damage that the local government determines the location to be a disaster area and the area itself is deemed dangerous or uninhabitable. The evacuation can take place up to seven days after the natural disaster has occurred.

Political instability means political, social or military events happening in the country of travel that indicate that you should leave the country. These can be an advisory from the appropriate authorities in your home government or the host government that says that their citizens should leave, or a documented threat of physical harm. The insurer will seek to recover their costs if the volunteer or participant is found to have been an active participant in the event.

If the volunteer or participant is reported missing to, or considered kidnapped by, local and international authorities, the coverage can respond with services from the security consultant designated by the insurer to get information. Coverage does not include payment of ransom.

Coverage does not respond to epidemic or pandemic disease. Zurich Travel Assistance is not responsible for the availability of transport services. Where an evacuation becomes impractical because of hostile or dangerous conditions, the security consultant will work to keep contact with the volunteer or participant until the evacuation occurs. The insurance company does not accept liability arising from the security evacuation situation. This coverage can change with limited notice. There are other very specific exclusions, terms and conditions that govern this benefit that can be found in the insurance policy.

This is a summary of benefits provided. It is not an insurance policy. Any coverage description shown may be an abbreviated title and does not indicate in-force coverage. Only the policy itself provides coverage. This summary is not a part of and is not incorporated into the insurance policy. If there is any conflict between the coverage descriptions shown in this summary and the actual insurance policy, the insurance policy prevails. The insurance policy supersedes this summary.



Greece

Crisis Management Protocol

(Updated October 2023)

Introduction

This Crisis Management Protocol will respond to situations where Global Brigades staff or program volunteer participants become ill, suffer accidents, are the victims of security incidents, or are involved in political situations or natural disasters. While it may not be possible to plan for all contingencies, this Protocol, provides procedures that will allow Global Brigades' staff and leadership to act swiftly and responsibly when emergencies arise.

Crisis and Emergency Defined:

One of the most important components of any crisis planning process is an emphasis on crisis avoidance and prevention. Avoidance and prevention of crises are best accomplished through a proactive approach by establishing effective crisis management protocols.

Emergencies include natural disasters, outbreaks of civil or political unrest, accidents or injuries, and similar events that pose an immediate threat to staff members or volunteers. Examples of emergencies include the following:

- Sudden evacuation of a volunteer/staff member in response to an emergency situation in country;
- U.S. State Department's travel warning in situations that causes serious concern, i.e., a political uprising (violent civil disorder or military action), a natural disaster, an act of war, terrorist threats and/or actions, or other event causing or threatening harm to a faculty/staff member;
- Health epidemics (e.g., Coronavirus), that require emergency response as directed by Centers for Disease Control and Prevention;
- Serious injury or illness that requires hospitalization or makes it impossible for the staff/volunteer to continue his/her travel;
- Being a victim of a serious crime (e.g., assault or robbery);
- Being accused of committing a crime;
- Death of a staff/volunteer.

GB Greece in consultation with the US Leadership Team Members will conduct programmatic risk assessment on an ongoing basis and work to identify any potential risks to volunteers and staff.

Principles / Precautions Underlying Crisis Management Protocol

Global Brigades implements the following practices as a part of its Crisis Management Protocol:

- Monitor safety alerts, warnings and watches issued by the US Embassy in Greece, Ministry of Health in Greece.
- Engage the US Embassy in Greece to provide support in emergency situations; contact emergency medical assistance and US Embassy +30 210 721 2951.
- Provide “Safe Arrival” messages to US team members and volunteer participant emergency contacts, including name and email of local contact.
- Provide information and orientation to volunteers and staff around safety and emergency protocols to make informed decisions on how to deal with health and safety issues and on the potential risks while in Greece.
- Assign a Licensed Doctor 24/7 to compounds to maintain the general well being of all volunteers and act properly when emergency situations arise.
- Conduct community assessments prior to sending volunteers to a program site to make sure that there are no safety issues for the program execution.
- Enrolling all volunteer participants in a travel insurance policy which covers emergency medical expenses.
- Frequently inspect all vehicles to make sure they are suitable conditions to transport our volunteers and staff.
- Make sure that all the vehicles that transport our volunteers and staff are appropriately insured.
- Maintain agreements with local hospitals and clinics to make sure we have access to quality health care services for our volunteers and staff at all times.
- Conduct CPR and First-Aid training for our staff.
- Ensure all staff undergo crisis training provided by a 3rd Party Consultant.
- Maintains good communication with all stakeholders who need to be informed in cases of serious health problems, injury or other significant health and safety incidents.

Role of US Team in Crisis Management

The responsibilities of the US Leadership Team include the following:

- Addressing immediate action necessary to maintain the safety and health of staff and volunteers;
- Identifying additional appropriate steps to be taken abroad;
- Developing and helping with an evacuation plan should one become necessary;
- Provide regular communication with emergency contacts and school personnel;
- Preparing a list of persons to be alerted;
- Developing a communication document to be utilized by all personnel involved;
- Developing a daily communication plan; and
- After the crisis, assessing the effectiveness of the crisis preparedness procedures and revising as appropriate.

In the event of an emergency, the GB Greece crisis response team consists of the following team members:

Global Brigades Greece Crisis Response Team Members

Name	Position	Phone	Email
Alejandra Silva	PA Manager	+30-6986891491	alejandra.silva@globalbrigades.org
Kyriakos Chalaris	Country Director	+306947388847	kyriakos.halaris@globalbrigades.org
Kyriaki Petsiti	Operations and Logistics Manager	+306982775600	kyriaki.petsiti@globalbrigades.org

Outline of Roles and Responsibilities of GB Greece Crisis Team in the Event of an Emergency

1) Emergency Facilitation / Management

- Communicate with the GB USA leadership team to inform of the situation.
- If necessary, contact the local Fire Department, Police Department. If necessary, contact the local clinics and/or hospitals to arrange their services.
- If necessary, contact the local U.S. Embassy emergency line and/or consular point of contact to report incidents and provide relevant local contact information.

Embassy Contact Information

Name	Country	Contact and Contact Information
US Embassy	(+30) 210-721-2951 (during business hours)	athensamericancitizenservices@state.gov
US Embassy	(+30)210-721-2951 (for emergency)	

Local Emergency Contact Information

Name	Country
Fire Department Athens	21 0740 7800
Police Department Athens	21 0520 2297
Euroclinic Hospital	21 0641 6600
Evangelismos Public Hospital	21 3204 1000

- If emergency evacuation is warranted, members of the in country entity and US Leadership crisis response teams will determine the appropriate parties to facilitate. Based on urgency, this may include the Global Brigades Travel Team, the engagement of the US Embassy, and/or Core Travel Team/Zurich.

Core Travel Insurance Information and Contacts

Core Insurance Policy Numbers	Global Brigades : GPT 0553718 Global Medical Brigades : GPT 0553113
Zurich Travel Assist (24 hours)	Tel: 1-800-263-0261 in the US or Canada Tel: 1-416-977-0277 collect outside USA
Core Travel Contacts	Raul Casas: raulcasas@coretravelinsurance.com Fiona Lally: flally@rasenna.us

- Assess the situation to determine who will notify emergency contacts of the incident, what information will be communicated, and what channel it will be communicated through.
- In addition to sharing emergency contact rosters, the in-country entity will create and share all crisis response team members on a Google Spreadsheet to ensure virtual communication is clear and updates are provided in real time.
- Update Travel Team, and coordinate rerouting/rebooking of volunteer flights, if necessary. Travel Team Contact: Carlos Romero, Travel Team Director, carlos.romero@globalbrigades.org; +505 8852 1656 or +505-8883-3322

2) Post-Crisis Support

- Establish who will follow-up with those affected by the incident.
- Coordinate benefit claims with insurance companies, as needed.
- Arrange for trauma support for volunteers and/or staff, as needed.

Contact information of US Leadership:

Name	Position	Phone	Email
Erik Werner	Squads Abroad President	720-234-1132	erik@squads.org
Pallav Vora	General Counsel	708-303-8388	pallav@globalbrigades.org
Steven Atamian	Chief Strategy Officer	213-434-0410	steve@globalbrigades.org
Dr. Shital Chauhan	Chief Executive Officer	847-507-5978	shital@globalbrigades.org



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

8/31/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Marsh & McLennan Agency LLC Marsh & McLennan Ins. Agency LLC PO Box 85638 San Diego CA 92186	CONTACT NAME: PHONE (A/C. No. Ext): 800-321-4696	FAX (A/C. No):
	E-MAIL ADDRESS:	
License#: 0H18131		INSURER(S) AFFORDING COVERAGE
INSURED Squads Abroad 7339 Madison Street Forest Park, IL 60130		INSURER A: Evanston Insurance Company
GLOBABRIGA		INSURER B:
		INSURER C:
		INSURER D:
		INSURER E:
		INSURER F:
		NAIC # 35378

COVERAGES

CERTIFICATE NUMBER: 213847704

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> 1,000 GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			2AA387005	7/19/2023	7/19/2024	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			EZXS3122037	7/19/2023	7/19/2024	EACH OCCURRENCE \$ 3,000,000 AGGREGATE \$ 3,000,000 \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Proof of Insurance

CERTIFICATE HOLDER**CANCELLATION**

Proof of Insurance

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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“Travel is fatal to prejudice, bigotry, and narrow-mindedness.”

Mark Twain

“So much of who we are is where we have been.”

William Langewiesche

Amber Merkatoris 2007 Fiji





POLICY 453.4 RULE(3) PROCEDURES FOR ADMINISTERING MEDICATION TO STUDENTS ON FIELD TRIPS

The purpose of this procedure is to set forth the provisions that must be followed when administering medication to students who are participating in school-sponsored field trips. The District acknowledges that some students may require prescribed drugs or medication while participating in school-sponsored field trips. The District Nurse and/or trained health staff generally do not go on field trips. These guidelines are designed to ensure that medications are administered by the appropriate District personnel or volunteers in the absence of health staff.

The administration of prescriptions or over-the-counter medication on a curricular field trip will follow the requirements of Policy 453.4, Administering Medications to Students. In all cases, medications must be provided to the District by the student's parent(s) or legal guardian(s) in advance of the field trip. Individuals designated by the District to administer medications shall be exempt from civil liability in the course of administering medications, unless they exhibit gross negligence. This exemption does not apply to health care professionals as defined under Wis. Stat. § 118.29(1)(c).

Steps to Implement for Both Day and Overnight Field Trips:

1. The District Nurse may designate the administration of medications to personnel or volunteers without a health care license in the school setting, so long as those individuals have received appropriate training, supervision, and evaluation by the District Nurse. Nurse delegation rules must be followed before medical tasks can be performed by any non-licensed personnel. A parent or legal guardian may administer medication to their own child.
2. If medications are inhaled, injected, or administered rectally, or into a nasogastric, gastrostomy, or jejunostomy tube, school employees or volunteers must first meet with the District Nurse to determine if the tasks can be delegated safely and that delegation rules have been met.
3. The volunteer must be appropriately trained by the District Nurse. Documentation of this training must be maintained.
4. Non-licensed individuals are not required to administer medications to students by any means other than ingestion.
5. Written permission must be obtained from the parent(s) or legal guardian(s) to release confidential medical information about their student to an employee or volunteer, who will be advised that this information may not be discussed or released to others without the written permission from the parent(s) or legal guardian(s) (453-Exhibit).

6. The administration of medications to students on field trips must follow District medication protocols. Any medication errors must be reported to the official in charge, with consultation with the District Nurse. A medication error form must be completed, the error should be reviewed by the District Nurse, and the parent(s) or legal guardian(s) should be informed.
7. All medications must be kept by a trained employee or volunteer designated by the District Nurse. If there are several medications, a locked box may be used. Medications considered to be self-carry/self administer, as determined by the District Nurse, will be kept by the student.
8. It is recommended that one employee or volunteer designated by Health Office staff be in charge of picking up medications from the Health Office the morning of any field trip, receiving further instructions from Health Office staff, and administering medications to students during the field trip.
9. When administering any medication, an employee or volunteer designated by the District Nurse needs to verify the following: right student, right drug, right dosage, right time, and right route.
10. Any remaining medications should be returned to the Health Office immediately following the field trip.
11. If, for some reason, the medication is taken on the field trip but not given, it is the responsibility of the employee or volunteer designated by the District Nurse to record the error on the medication administration form or envelope, call the parent(s) or legal guardian(s), and notify the District Nurse upon return to school so that there is a written account of the missed medication.

Steps to Implement for Day Field Trips Only:

1. The Health Office must be notified at least ten (10) school days in advance of a day field trip to make the appropriate arrangements for administration of medication.
2. The District Nurse must know at least five (5) school days in advance when a student with medical or special needs is leaving the building for a field trip, whether walking or busing, to allow adequate time to make appropriate plans/accommodations.
3. An employee or volunteer designated by the District Nurse to administer medication is required to meet with the District Nurse at least five (5) school days in advance of a day field trip to receive appropriate training.: Emergency and non-oral medications require additional skills check-off training with the District Nurse. The District Nurse determines if any nursing delegation rules would apply.
4. Oral medications for day field trips will be prepared in a medication envelope that indicates the student's name, name/dose of medication, any special instructions, and the date/time to be administered. When the medication is given, it should be immediately recorded on

the medication envelope by the employee or volunteer designated by the District Nurse and include: the date/time of administration, student's name, name/dose of medication, and signature of the person administering. The signed medication administration envelope and any remaining medications must be returned to the Health Office and kept with the student health record.

Steps to Implement for Overnight Field Trips Only:

1. All students participating in overnight field trips must complete a medical profile form from the travel company or District, and submit the form to the supervising teacher at least twenty (20) days in advance of the field trip (453-Exhibit).
2. The District Nurse must be notified at least fifteen (15) days in advance when a student with medical or special needs is leaving the building for an overnight field trip to allow adequate time to make appropriate plans/accommodations.
3. The Health Office must be notified at least fifteen (15) school days in advance of an overnight field trip to make the appropriate arrangements for administration of medications.
4. An employee or volunteer who is designated by the District Nurse to be administering any medication is required to consult with the District Nurse at least ten (10) days in advance of an overnight field trip to receive appropriate training. Emergency and non-oral medications require additional training with the District Nurse. The District Nurse determines if any nursing delegation rules would apply.
5. When the medication is given, it should be immediately recorded on the District medication recording sheet for overnight field trips and include: the date/time of administration, student's name, name/dose of medication, and signature of person administering. The signed medication administration form and any remaining medications must be returned to the Health Office and kept with the student health record.

CROSS REFERENCE: 453.4 Administering Medication to Students, 453-Exhibit: Prescription Medication Authorization Form

DATE OF ADOPTION: **XXXXXX XX, 202X**



852 E Division Street, River Falls, WI 54022 | Telephone: (715) 425-1800 x.1108 | Fax: (715) 200-5771
Karin Brandvold, RN, District Nurse | Email: karin.brandvold@rfsd.k12.wi.us

Prescription Medication Authorization Form

Physician Order for Administration of Prescription Medication:

Name of Student: _____

DOB: _____ Grade: _____ Teacher: _____

Allergies: _____

Prescription Information and Physician Signature:

Medication: _____ Dose: _____

Frequency: _____

Time: _____ Route: _____

Diagnosis: _____

Authorized Practitioner Signature: _____ Date: _____

Authorized Name (Please Print): _____ Phone: _____

Parent Signature and Information:

1. I request this medication be given as prescribed by the physician. I understand I must provide this medication in the original container (bottle, injection or inhaler) labeled by the pharmacy.
2. I understand that written instructions must be provided by the physician if there is a change in medication, including but not limited to medication type, dosage, or timing.
3. I will provide documentation from the provider if medication is discontinued.
4. I will pick up the medication at the end of the school year. If my child is attending summer school, I will pick up the medication by the last day of summer school.
5. I understand that medication orders must be renewed when specified.
6. I hereby give permission to designated school personnel to notify other appropriate school personnel and classroom teachers of medication administration and possible adverse effects of the medication. I give permission to contact the prescribing physician.
7. I understand that when the student is on a field trip the above medication will be given to the appropriate teacher to supervise and administer.

Parent/Guardian Signature: _____ Date: _____

Print Name: _____ Phone: _____



POLICY 342.7 PROGRAMS FOR ENGLISH LEARNERS

The School Board recognizes that within the River Falls School District there are students from diverse language backgrounds who are learning academic content while developing their English language skills and whose primary language is not English. The School Board ~~shall~~ **will** provide appropriate identification and transition services for students **and parents/families** who possess limited English language proficiency. The purpose of these services is to develop English language skills that will enable the students to function successfully in ~~an~~ all English classrooms **s** and complete the District's required curriculum.

These services ~~shall~~ **will** include the identification of students who are English Learners (EL), the implementation of curricular and instructional modifications, and the assessment of the EL student's academic progress, identification of EL students that achieve English Language Proficiency (ELP), and continued monitoring of ELP students. The degree of modification, the duration and the type of services ~~shall~~ **will** be determined individually and ~~shall~~ **will** be based on the needs of each student.

If a sufficient number of students identified with limited English proficiency are of the same language group to meet statutory requirements; the Board ~~shall~~ **will** establish and implement a bilingual-bicultural education program as required by the law.

The School District ~~shall~~ **will** assess the academic progress of EL students in accordance with legal requirements and established District procedures. Decisions regarding the administration of state-required tests to EL students ~~shall~~ **will** be **based on DPI recommendations**, ~~made on a case-by-case basis~~. Accommodations for all assessments may be made based on student needs, provided the validity of the test is maintained. The School District ~~shall~~ **will** administer State-required assessments to an EL student unless a determination has been made that the results of the test, with allowable accommodations made for the student as needed, will not be a valid and reliable indicator of the student's academic knowledge and skills. Any EL student exempt from taking a State-required assessment ~~shall~~ **will** be administered an alternative assessment approved by the Department of Public Instruction.

The results of both state-required assessments and local assessments ~~shall~~ **will** be used consistent with School District policies in making instructional, promotion and graduation decisions. Assessment results may not be used as the sole criterion in re-classifying an EL student from a bilingual- bicultural education program or in determining grade promotion, eligibility for courses or programs, eligibility for graduation or eligibility for participation in post-secondary education opportunities. Exemption of an EL student from taking a state-required assessment may also not be used as the sole criterion for making such determinations.

The parent(s)/guardian(s) of EL students ~~shall~~ **will** be notified of student assessment arrangements and of educational programs and services available to help their children improve their English language skills and academic achievement. The notifications ~~shall~~ **will** be consistent with legal requirements and presented in such manner as to ensure that the student's parent(s) understands them. Information provided to parents will include, but is not

limited to: reason(s) for identifying the student for the English-language learner (ELL) program; their student's level of English proficiency and how it was assessed; information regarding instructional methods used in the program in which the student is participating; how the program will meet the student's educational strengths and needs; how the program will help the student learn the English language; and exit requirements for the program. **Parents have the right to request more information about the programming, choose another program or method of instruction, if available; or refuse all services.**

LEGAL REFERENCE: Wisconsin Statutes Sections 115.96, 115.97, 118.13, 118.30, **121.02(1)(r)**; Wisconsin Administrative Code PI 13, **PI 8.01(2)(r)**; ~~No Child Left Behind Act of 2001~~

CROSS REFERENCE: 342 AP Alternative Programs and Curriculum Modifications, 342AP-Exhibit Request for Modification of Student Program, 342AP-Rule Guidelines for Approving Alternatives to Regular School Program, 342.7AP ELL Student Selection Procedures, 342.71 ELL Program Exit and Reclassification, 345.6 Graduation Requirements, 346 Student Assessment; 411 Equal Educational Opportunities

DATE OF ADOPTION: December 20, 1993

REVISED: April 20, 2005, May 17, 2010, January 20, 2020, **November 4, 2024**



POLICY 342.7-RULE ENGLISH LEARNER IDENTIFICATION AND ASSESSMENT

Identification of English Learners

1. All new students enrolling in the District will be asked to complete a Department of Public Instruction (DPI)-approved home language survey. The survey will be used to identify the following students for further evaluation and possible eligibility for the District's services or programs for English Learners (ELs):
 - a. Students who communicate in a language other than English; or
 - b. Students whose families use a primary language other than English in the home; or
 - c. Students who ~~use~~ **are exposed to** a language other than English in daily non-school surroundings.
2. After any initial identification as provided above, ~~or after some other initial referral indicating that language may be a barrier to the student's learning~~ **a previous English language proficiency screener report, or English language proficiency annual assessment report**, the District will review the student's available academic history, consider any input provided by the parent or guardian, and any input based on the student's performance in school.
3. Students will receive a formal screening for potential placement via testing if: ~~(a) the review of the student's academic history indicates a possible language barrier, (b) a lack of sufficient information on which to judge academic performance and/or the extent to which limited English proficiency may be a barrier to learning, or (c) the student is newly arrived in the United States.~~ **the DPI approved home language survey indicates it.**

Parents and guardians will be notified of identification, assessed proficiency, placement and other information as required by law. Parent or guardian consent for placement in a formal bilingual-bicultural program ~~shall~~ **will** be obtained as required by law. Parents and guardians may also withdraw their child from offered supports and services at any time.

Assessing English Proficiency

1. ~~On or before March 1 each year~~ **Before the DPI - approved English proficiency assessment test window closes for the state of Wisconsin**, District staff ~~shall~~ **will** conduct a count of all English Learners (ELs) enrolled in District schools, assess the language proficiency of such students and classify such students by language group, grade level, age and English language proficiency.
2. EL students ~~shall~~ **will** be assessed to determine their English language proficiency using the DPI-approved English proficiency assessment instrument – ACCESS for ELLs® (or Alternative ACCESS for ELLS for qualifying students with significant cognitive disabilities). The assessment ~~shall~~ **will** be administered by the Title III/EL Program Assistant or EL Teacher **or Bilingual Paraprofessional**. The District may also use information such as the

following when assessing a student's English proficiency: prior academic records from within or outside the United States, information on everyday classroom performance, and course grades which, in relation to the student's grade level, indicate that lack of progress is due to limited English language skills.

3. EL students assessed shall **will** be classified and reclassified as appropriate, according to their English proficiency level as outlined in state rules (Level 1 – Beginning Preproduction through Level 6 – Formerly Limited-English Proficient Now Fully-English Proficient).
4. Student English proficiency assessment records shall **will** be maintained by the District in accordance with state and federal laws and District student records policies and procedures. Reports regarding EL students shall **will** be made to the DPI as legally required.

Assessing Academic Performance

Decisions regarding academic performance and assessment shall **will** be made on an individual basis for each EL student, and information on both academic and English proficiency data shall **will** be documented and considered. ~~Decisions regarding the appropriate approach to assessment, including the planned approach for the student's state-wide academic tests, shall **will** normally be made by the Title III/EL Program Assistant, in consultation with the classroom teachers and/or English as a second language teacher.~~ **ELs will receive grades based on accommodations or alternative assignments appropriate to the student's language proficiency level, and will receive the same report card that is used for students in general education. Grading for EL students will reflect daily instructional and testing accommodations, and will not penalize the student for not being English proficient. Any student rostered in an ELD course will receive a Pass/Fail grade.** Such decisions shall **will** be communicated to the student's parent(s) or guardian. The District's approach to the administration of state-wide academic tests is further identified in the next section of this rule.

Newly arrived students at the lowest ELP level may receive a grade of N/A for one grading period if the student is unable to demonstrate knowledge in the language of instruction or assessment and if their LIEP is focused on language development.

EL Students and State-wide Academic Tests

1. As used in this section, state-wide academic tests are all state-mandated tests that are expressly covered by Chapter PI 13 of the Wisconsin Administrative Code and all of the annual state-wide tests required under the federal Elementary and Secondary Education Act to which the District may lawfully apply the Chapter PI 13 standards regarding testing accommodations and testing exemptions.
2. Decisions relating to the administration of state-wide academic tests to an EL student shall **will** be made on an individualized basis. Information and data on the student's academic progress and English proficiency shall **will** be documented and considered.
3. The District shall will administer a state-wide academic test to an EL student unless an individualized determination has been made that the results of the test, with allowable accommodations made for the student as needed, or as otherwise provided by statute, will not be a valid and reliable indicator of the student's academic knowledge and skills. For

example, any student with a qualifying significant cognitive disability and who, as a result is unable to meaningfully participate in state-wide academic tests ~~shall~~ **will** be administered a DPI-approved alternative test (Dynamic Learning Maps – DLM). In no case may the District exempt an EL student from any state-wide academic test based solely on the student’s EL status

- a. Before making decisions regarding state-wide academic tests for any EL student, the District will first determine if the student has recently arrived in the United States. “~~Recently arrived~~ **Newcomer**” refers to a student that has attended a U.S school for less than 12 months.
 - i. a ~~recently arrived~~ **newcomer** EL student with limited English language proficiency (classified as ACCESS level 1 or 2) may be exempted from one required administration of the state’s English/Language Arts test. EL students for whom this exemption is claimed must take the ACCESS for ELLs during the school year of the exemption, which counts for participation on the English/Language Arts section(s) exempted. EL students arriving in the small window between the end of ACCESS testing and the end of academic content testing are exempted from this requirement.
 - ii. Unless lawfully exempted for reasons other than solely their EL or ~~recently arrived~~ **newcomer** status, ~~recently arrived~~ **newcomer** students must participate in all other content areas of the applicable state-wide tests (with or without accommodations).
- b. The District ~~shall~~ **will** provide testing accommodations for an EL student if they are needed. As required by DPI regulations, any approved accommodation must maintain the validity of the test. Testing accommodations may include, but are not limited to, one or more of the following:
 - i. for tests that do not assess English language competency, providing translations in a student’s native language or the assistance of a qualified translator to translate instruction or read test items;
 - ii. providing small group or individual testing opportunities;
 - iii. providing more practice tests or examples before the actual test is administered;
 - iv. allowing EL students to use dictionaries or other educational aids while taking the test unless this use would invalidate the test;
 - v. allowing EL students ~~as much time as necessary~~ **and a half** to complete the test; and
 - vi. any other accommodation approved by the DPI.
- c. The District ~~shall~~ **will** document the accommodations that are approved for any EL student in connection with the administration of state-wide academic tests. To the extent applicable for EL students with disabilities, such supports and accommodations ~~shall~~ **will** be coordinated with decisions that are made by the student’s individualized education program (IEP) or Section 504 team.

4. Separate from any lawful testing exemptions that are based on a student's ~~recently arrived~~ **newcomer** status or the validity and reliability of the test results, if the parent or guardian of an EL student decides to opt their student out of taking a state-wide test, the District will accept such decisions to the same extent that state law or School Board policy allows parent-initiated opt-out decisions for students who are not English Learners.
5. School personnel ~~shall~~ **will** make reasonable efforts to consult with a student's parent or guardian regarding the planned approach to the student's state-wide academic tests.
6. The results of state-wide academic tests that are given to an EL student ~~shall~~ **will** be used in a manner that is consistent with District policies in making instructional, promotion and graduation decisions. In addition, the results of such tests may not be used as the sole criterion in re-classifying an EL student from a bilingual-bicultural education program or in determining grade promotion, eligibility for courses or programs, eligibility for graduation or eligibility for participation in post-secondary education opportunities. Similarly, if a student has been exempted from taking any state-wide academic test, the exemption may not be used as the sole criterion for making such determinations.
7. Student test results ~~shall~~ **will** be communicated to the student's parent or guardian and to the DPI as required by law.

Educational Program Assistance

1. An EL student will be provided educational program assistance and/or services as appropriate and necessary to help the student improve his/her English language skills and academic performance. The degree of curricular and instructional modification, type of support or other program services and their duration ~~shall~~ **will** be determined individually, based on student need.
2. Bilingual-Bicultural Programs
 - a. Parent or guardian consent for placement in a formal bilingual-bicultural program ~~shall~~ **will** be obtained as required by law.
 - b. The District will provide each EL student who is participating in a District bilingual-bicultural program with an effective instructional program and supportive services appropriate to meet the needs of the student.
 - c. The District ~~shall~~ **will** provide each EL student with full access to supportive services, such as language development and speech therapy, as are available to other students in the District and as are appropriate to the individual needs of the student.
 - d. The District ~~shall~~ **will** provide programs and services that reflect the cultural background of the EL students. In appropriate instances, some instruction may be provided that is intended to improve the skills of an EL student in the use of his/her primary language for the purpose of enabling the student to become proficient or advanced in all subject areas.

Students Exiting the EL Program Based on Proficiency

1. Whenever an EL student is considered or evaluated for exiting the EL program (i.e., possible reclassification as a former EL student), the relevant data and other information used in the

process, along with resulting determination, shall **will** be maintained as part of the student's academic record.

2. An EL student must be exited from the EL program or services when the student achieves an overall composite score of 5.0 or greater on the ACCESS for ELLs®.
3. An EL student may also be eligible for exiting from the EL program or services if all of the following conditions are met:
 - a. The student has attained an overall composite score of 4.5 or above on the ACCESS for ELLs®.
 - b. Additional pieces of evidence, as gathered using a Multiple Indicator Protocol (MIP), demonstrate that the student has become fully English language proficient. Evidence should include demonstrations of the student's reading, writing, speaking and listening skills in English through observation of student language use in classroom activities or through a portfolio of student work (examples of language use over time – e.g., writing assignments, book reports, audio or video projects, etc.). District staff may also utilize the Classroom Observation MIP or Language Artifact Portfolio MIP, and related forms, found in DPI's English Learner Policy Handbook when gathering this evidence and demonstrating a student's English language proficiency.

The District shall **will** notify the student's parent(s) or guardian(s) of the MIP process used to make discretionary decisions regarding exiting the program and of the resulting determination. In addition, the District may provide parents and guardians with an opportunity to provide input into the discretionary reclassification process.

4. Once a decision is made to exit an EL student from the EL program based on current-year ACCESS test results and any current-year MIP results:
 - a. The District will notify the student's parent or guardian of the reclassification decision and communicate information about any changes in programming or supports **in their preferred language**.
 - b. The student will maintain EL status through the remainder of the current school year and begin the next school year as a former EL student.
5. Once students have been exited from the EL program:
 - a. They shall **will** no longer be tested on their English proficiency or receive accommodations for EL students when taking state-wide academic tests.
 - b. The District will continue to monitor the exiting student for two additional years. **Data collected in this period will include district and state academic content assessment scores (minimum of two standardized measures demonstrating access to grade - level content without the use of adapted or modified EL - related accommodations).** ~~through teacher observation and by documenting adequate progress/classroom performance.~~ If it is determined that the student was exited from the EL program prematurely, **the district must administer the MIP, and assess the results of that tool. The WIDA screener will be used to make an EL classification determination. Based on screening results** he/she will be placed back in the EL program and provided appropriate services.
 - c. The District will continue to report the academic progress of students that have exited EL status to the DPI for four years after the reclassification occurs, as required by the DPI.

Notices and Other Communications with Parents and Guardians

District personnel are expected to make reasonable efforts to present formal notices and other information to parents and guardians in an understandable format and in a language parents and guardians can understand. Notices and communications may be provided in the parent's or guardian's primary language (preferred when practical, and required by law in some instances), in English with additional explanation, or via other means that sufficiently convey the required information (e.g., using direct translation assistance if available and if necessary).

DATE OF ADOPTION: **November 4, 2024**



POLICY 342.72 ENGLISH LEARNERS PARENT NOTIFICATION

The School District of River Falls will ensure that parents of English Learners (EL) being served by District programs will have an opportunity to participate in the design and implementation of the program.

Parents ~~shall~~ **will** be notified in writing, no later than 30 days after school begins each fall, of the following:

1. Reasons for identifying the student for the EL program;
2. The student's level of English proficiency and how it was assessed, and the student's general academic proficiency;
3. The instructional methods used in the program in which the student is, or will be, enrolled;
4. How the program will meet the student's educational strengths and needs;
5. How the program will specifically help the student learn English and meet **grade level** academic **achievement** standards for promotion and graduation;
6. The exit requirements for the program, the rate of transition from the program into non-EL classrooms, and the program plan to successfully achieve a diploma;
- 7. The requirement to annually assess the student's English language proficiency until the student reaches proficiency, independent of whether or not the parents accept or deny EL services;**
8. For disabled students, how the program will meet the objectives of the student's individualized education program, and;
9. Information pertaining to parental rights that includes written guidance: (a) detailing the right that parents have to have their child immediately removed from the program upon their request; (b) detailing the options that parents have to decline to enroll their child in the program or to choose another program or method of instruction, if available; and (c) assisting parents in selecting among various programs and methods of instruction, if more than one program or method is offered by the district.

For those families that enroll during the school year, a notification will take place within a 2-week time frame **after enrollment**.

Parents will be notified in writing, within 30 days, if the program fails to meet the State goals set for ELL programs.

All notices will be presented in an understandable and uniform format in the language of the parents, to the extent practicable.

LEGAL REFERENCE: Wisconsin Statutes Sections 115.96, 115.97, 118.13, 118.30; Wisconsin Administrative Code PI 13

CROSS REFERENCE: 342.7 Programs for English Learners

DATE OF ADOPTION: August 16, 2010

REVISED: January 20, 2020, **November 4, 2024**