WEB LINKS

- Airlines (Please visit your Team-Specific Page for your Flight Itinerary and Packing List).
- Time Zones
- Currency Conversion
- Weather
- Electrical Needs
- Center for Disease Control
- Country-Specific information (http://travel.state.gov/content/passports/english/country.html)

TRAVEL

1. Carry-Ons

   Carefully think through what you will need in your carry-on. This may be the only bag that reaches your destination. If your luggage is delayed or lost, which items would you need? Make sure you have one change of clothes in your carry-on along with necessary personal items, such as medication and personal care items. Please pack a complete set of prescription medications in your checked bag in addition to your carry-on bag. Also keep in mind the travel restrictions on carry-on baggage set by the Transportation Security Administration (TSA). These are outlined below.

   - Air travelers may carry liquids, gels and aerosols in their carry-on bag when going through security checkpoints. With certain exceptions for prescription and over-the-counter medicines, baby formula, breast milk, and juice, and other essential liquids, gels, and aerosols, the following rules apply to all liquids, gels, and aerosols you want to carry through a security checkpoint.
   - All liquids, gels and aerosols must be in three-ounce or smaller containers. Larger containers that are half-full or toothpaste tubes rolled up are not allowed. Each container must be three ounces or smaller.
   - All liquids, gels and aerosols must be placed in a single, quart-size, zip-top, clear plastic bag. Gallon size bags or bags that are not zip-top such as fold-over sandwich bags are not allowed. Each traveler can use only one, quart-size, zip-top, clear plastic bag.
   - Each traveler must remove their quart-sized plastic, zip-top bag from their carry-on and place it in a bin or on the conveyor belt for X-ray screening. X-raying separately will allow TSA security officers to more easily examine the declared items.
   - Please keep in mind that these rules were developed after extensive research and understanding of current threats. They are intended to help air travelers bring essential toiletries and other liquids, gels and aerosols for short trips. If you need larger amounts of liquids, gels and aerosols such as toothpaste or shampoo, please place them in your luggage and check them with your airline.

To ensure the health and welfare of certain air travelers, in the absence of suspicious activity or items, greater than three ounces of the following liquids, gels and aerosols are permitted through the security checkpoint in reasonable quantities for the duration of your itinerary (all exceptions must be presented to the security officer in front of the checkpoint):

- Baby formula, breast milk, and juice if a baby or small child is traveling
- All prescription and over-the-counter medications (liquids, gels, and aerosols) including KY jelly, eye drops, and saline solution for medical purposes
- Liquids including water, juice, or liquid nutrition or gels for passengers with a disability or medical condition
- Life-support and life-sustaining liquids such as bone marrow, blood products, and transplant organs
• Items used to augment the body for medical or cosmetic reasons such as mastectomy products, prosthetic breasts, bras or shells containing gels, saline solution, or other liquids
• Frozen gels/liquids are permitted if required to cool medical and infant/child exemptions. Frozen gels/liquids for any other purpose are not permitted.

You are allowed reasonable amounts over three ounces of the items above in your carry-on baggage, but you will need to perform the following:
• Separate these items from the liquids, gels, and aerosols in your quart-size and zip-top bag.
• Declare you have the items to one of the Security Officers at the security checkpoint.
• Present these items for additional inspection once reaching the x-ray. These items are subject to additional screening.

The TSA has also taken steps to ensure the security of boarding areas after you pass through the security checkpoints. Therefore, any liquid, gel, or aerosol purchased (such as coffee or soda) in the secure area after you process through a security checkpoint is allowed aboard your plane.

2. CPAP Machines
CPAP Machine regulations and guidelines change periodically. Please check the airline carrier website for the most current information.

Always Carry-on:
• Always carry your CPAP on board, and never check it as luggage. It can easily get lost for days or damaged beyond use. If no room overhead, give it to the attendant, explain it is a medical device and ask that it be put in the closet at the front of the aircraft.
• One of the few rights and U.S. privileges of CPAP is the Department of Transportation regulation that require the airlines to permit CPAP devices be carried on board and not count as part of your carry-on allowance. You may wish to print the regulation and carry it with your CPAP travel bag. In the event you are questioned about this carry-on privilege present the copy to the airline person. The regulation is the U.S. Department of Transportation 14 CFR Part 382 “Nondiscrimination on the Basis of Disability in Air Travel.” The carry-on rule is section382.41 (d), and it is available for printing at: http://airconsumer.ost.dot.gov/publications/disabled.htm
• If you are not allowed to carry-on your equipment, or feel you are not being treated fairly, ask for a Complaint Resolution Official (CRO). The airlines are required by law to have a CRO available at all times that operations are conducted, either in person or by telephone.
• When talking to airline personnel, you may want to refer to your machine as an “assistive breathing device.” It is a more professional medical description than CPAP.
• Often people with disabilities are allowed to board early to store their equipment and get situated. You may want to inquire at the gate prior to boarding if you feel you require this courtesy.

Using CPAP in Flight:
• Very few airlines allow onboard use, but a few do for very long-range travel. Call your airline before departure to check on this possibility if you feel it is desirable. If they do allow onboard use, be certain to ask about the outlet type, the voltage and frequency to determine if it is compatible with your equipment.
• The aircraft cabin is not pressurized to ground level, so using your equipment on board will not be very effective unless your machine is self-adjusting for altitude.
• If your airline does not allow you to use your machine in flight, do not be overly concerned. You will be sitting nearly upright in a reclining position, so this usually reduces apnea episodes for most people and you will have to adjust to the time zone changes anyway. You may want to allow an extra day at your destination for rest and adjustment.

3. Travel Safety
If you are stopped by local authorities, do not become alarmed. Stay calm, polite, and respectful. This can happen for no other apparent reason than your being a foreigner. Many countries have official police checkpoints along highways. It is also common to be stopped by the local police or government officials. These are usually avenues for the local authorities to ensure proper documentation for both locals and foreigners. Many countries require foreigners to carry their passport and immigration papers at all times for the very reason that they do checks. Sometimes these inconveniences can last for hours and, at worst, messes up your time schedule. Your Team Leader and/or host will provide information and guidance during these times.

4. Jet Lag
Jet lag is a term used to describe the discomfort that is often associated with rapid travel through many time zones. Symptoms may include nausea, indigestion, fatigue, insomnia, irritability or other complaints.

   The symptoms of jet lag occur often as the result of the stresses of travel. They include the disruption of usual eating habits, as well as time changes that contribute to a disturbed pattern of the sleep and wakefulness cycle. The number of days required for the body to adjust to a time change depends on the direction of travel and the number of time zones crossed.

   Tips for dealing with jet lag:
   • Don’t overindulge in food and drink during travel.
   • Avoid alcohol and caffeine during travel.
   • Begin readjusting meals and sleeping patterns before travel.
   • Begin eating high-protein breakfast and lunch and high-carbohydrate suppers, four days before departure.
   • Alternate days of fasting and feasting.
   • During flight and upon arrival, sleep or rest during periods of darkness and stay up and active during daylight hours.
   • Get adequate rest before the trip.
   • Exercise regularly before and during the trip.
   • Recognize jet lag and realize it is only temporary.

5. Living Accommodations
• Housing: MOST Ministries will attempt to give you specific information regarding your housing, if and when possible. There are times when we are housed at a new location and we are not sure of the actual conditions. It could be primitive by Western standards, or it could be similar to a boarding house with beds and flush toilets. You will be notified if it is necessary to bring your own bedding.
• Sleeping Arrangements: Married couples may not have sleeping arrangements that provide privacy. It is possible that all men may sleep in one area, and all women in another; or the whole team may be sleeping together in one large room.
• Bathing: If no showers are available, you may have to do your bathing from a bucket of water or a sink. Wet ones or baby wipes can be very handy. Be sure you bring sandals to wear on your feet in the bathing areas.
• Toilets / Toilet Tissue: Expect flush toilets in most places, but also be prepared for other types, such as pits or squatty potties. Bring two rolls of toilet tissue, or an adequate supply for your personal use. Put in a ziploc bag and squeeze out all
the air for packing and for keeping it clean. Carry a few squares, or perhaps a packet of tissues, in a pocket or fanny pack; public toilets DO NOT normally supply toilet paper. Most countries do not have septic systems that can handle toilet paper and therefore provide a small waste container next to the toilet for used toilet paper.

SAFETY

Please never go anywhere alone and talk with your team leader before going anywhere with a fellow team member while on your mission trip. This is not to curtail your movement but rather for your safety and so your Team Leader can respond accordingly and locate you in case of an emergency. You may be well traveled and at ease in the country of service but we still ask that you abide by the buddy system and keep your Team Leader informed of your whereabouts. If there was an emergency at the housing site and you were down the street without the Team Leader’s knowledge, that would create a difficult and potentially dangerous situation. Your safety is our number one priority.

If someone grabs a personal belonging (such as a piece of luggage, watch, necklace, or backpack) and runs, let them go! Do not chase, follow, argue, or fight back. Report the incident to your Team Leader as soon as possible.

If someone is accosted or threatened with a weapon of any kind, i.e. held up at gunpoint, do not resist! Let them take whatever they want – there is nothing that is irreplaceable except your life.

Here are some additional safety tips:

- Do not put your full address on your luggage tags. Use only the city, state and zip code or use a business address.
- Do not wear anything that projects affluence, including jewelry.
- Always keep your passport, money, and MOST Ministries emergency card in a money belt, neck- or leg-pouch inside your clothing.
- Handle cash discretely and keep only a small amount handy for purchases.
- Do not discuss travel plans, your room number or any other personal information in public within earshot of strangers.
- Keep hotel doors locked when you are in and out of the room.
- Ask who is there before opening your hotel door after a knock and ask for ID if it is someone you don’t know.
- Be as discrete and cautious as possible when in public and take extra care in crowded situations.

HEALTH

Every team member is responsible for his/her own general health. Individuals with chronic or current health concerns must seriously consider whether these conditions could be adversely affected or triggered during stressful travel or adverse working and housing conditions. For team members with health issues, special dietary needs please understand that you are fully responsible for any routine or emergency food or medication you may need. What is considered standard medical care here in the States is not usually available in foreign countries. If you have any concerns regarding your health, contact your personal physician as well as MOST Ministries.

1. Team Medic

Every team will have a nurse or medic assigned, and they will have a medical bag in their possession at all times. You will be notified of who this person is prior to departure. If you have any personal concerns, you are encouraged to call the nurse/
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medic to discuss this with them directly. While on the field, it is important that you keep the nurse/medic informed of your health issues early. Let the nurse/medic know right away if you are having diarrhea more than 4 times a day. Dehydration can occur very rapidly in tropical climates. Also inform them of any changes in your health. The earlier that symptoms are treated, the faster the recovery and the more pleasant and successful the mission.

The protocols were written by an MD with a Travel Medicine Specialty in tropical diseases for use by MOST Ministries’ team leaders and team medics for emergency use only. No prescription drugs are provided. These protocols are simply to assist in making determinations in the need for emergency care and how to provide care until medical care is available.

2. Supplemental Health Insurance
Supplemental health insurance is purchased for every team member. This includes access to 24-hour medical consultation. If needed, MOST Ministries has emergency contact information for the CDC, U.S. Embassies and Consulates for assistance as well as a 24-hour on-call physician available to MOST Ministries and MOST Ministries’ team leaders for consultation. Coverage details:

- **$1,000,000 Foreign Liability Insurance**
  This coverage protects your religious organization and its foreign travelers against liability-based lawsuits brought in another country.

- **$1,000,000 Foreign Contingent Auto Liability Coverage**
  This coverage protects your religious organization and its foreign travelers against a lawsuit arising from the negligent operation of an owned, rented, or borrowed vehicle operated in a foreign country. This insurance is excess over (pays after) any primary insurance.

- **$1,000,000 Employer’s Liability Coverage**
  This coverage protects your religious organization from employee lawsuits resulting from a foreign occupational injury or illness.

- **Foreign Voluntary Compensation Coverage**
  This coverage protects your organization’s employees for covered expenses resulting from occupational injuries or illnesses that occur while the employee is involved in occupational duties in a foreign country. Benefit schedules are determined based on the employee’s state of hire and typically include medical expenses, disability, rehabilitation, and death benefits.

- **Accidental Medical and Sickness Coverage**
  Per-Person Medical Limit Options: $10,000 / $25,000 / $50,000 / $100,000
  This coverage protects your organization’s volunteer members against medical expenses incurred within one year from the date of the accident or travel-related sickness during your foreign religious operations. It also covers employees if they are injured while not involved in occupational duties. This benefit is coordinated with, and pays after, any other primary medical coverage available to the participant.

- **Accidental Death and Dismemberment Coverage**
  Per-Person Limit Options: $10,000 / $25,000 / $50,000 / $100,000
  This coverage protects your organization’s employees and volunteers against the accidental loss of life, loss of a hand or foot, or the loss of sight in one or both eyes. There is a $2,000,000 annual aggregate limit regardless of the number of accidents or the number of persons who are injured and suffer loss.

- **$500,000 (per policy year) Medical Assistance Protection**
  This coverage protects your organization and its travelers for expenses associated with any of the following:
  - Dispatch of a doctor or specialist
  - Medically necessary repatriation
  - Emergency medical evacuation
  - Repatriation of mortal remains
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- Medical Assistance Services
  - Hospital Admission Deposit Advance
  - Medical Monitoring • Dispatch of a Doctor or Specialist
  - Emergency Medical Evacuation
  - Medically Necessary Repatriation
  - Emergency Family Travel (Bedside Visit) Coverage
  - Repatriation of Mortal Remains

- Personal Assistance Services
  - Pre-trip Medical Referral Information
  - Emergency Medication • Embassy and Consular Information
  - Lost Document Replacement Service.
  - Emergency Message Transmission
  - Emergency Cash Advance
  - Foreign Legal Access
  - Translation and Interpreters
  - Benefits Verification and Claims Assistance

- Travel Assistance Services
  - Emergency Family Travel Arrangement Assistance
  - Return of Traveling Companion
  - Return of Rental Vehicle.

- Security Assistance Services
  - Travel Security Information
  - Security Crisis Center
  - Political Evacuation
  - Contingency Political Evacuation Planning

3. Optional Insurance
   
   You may purchase this coverage at an additional cost

   The Group Advantage Standard Plan provides medical coverage as well as coverage for expenses associated with a cancellation, interruption, or delay of your travel plans before or during your trip.

- What is Covered:
  - Cancellation or interruption due to:
    - Sickness, injury, or death
    - Cessation of services of a common carrier due to bad weather, an unannounced strike, or mechanical breakdown
    - Residence, destination, or workplace made uninhabitable by fire, flood, or natural disaster
    - Permanent transfer of employment, requirement to work, merger or acquisition of traveler’s employer
    - Involuntary termination of employment
    - Being hijacked, quarantined, or called to jury duty
    - A Terrorist incident
    - Bankruptcy or default of a travel supplier
    - A documented theft of passports or visas
    - Revocation of previously granted military leave due to war
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- Medical Evacuation to hospital of choice
- Airfare for one visitor from home if traveler is hospitalized during the trip

• What is Not Covered:
(A complete list of program exclusions will be included in the Certificate of Insurance.)
- Benefits are not paid for any loss due to, arising or resulting from:
  - intentionally self-inflicted harm, suicide, or attempted suicide
  - an act of declared or undeclared war
  - participating in maneuvers or training exercises of an armed service
  - riding, driving or participating in races, or speed or endurance contests
  - mountaineering (engaging in the sport of scaling mountains)
  - participating as a member of a team in an organized sporting competition
  - participating in skydiving, hang gliding, bungee cord jumping, or scuba diving if the depth exceeds 130 feet or you are not certified to dive and a dive master is not present during the dive.
  - piloting or learning to pilot or acting as a member of the crew of any aircraft
  - being intoxicated or under the influence of any controlled substance unless administered by a Legally Qualified Physician
  - the commission of or attempt to commit a felony or being engaged in illegal occupation
  - normal childbirth, normal pregnancy (except complications of pregnancy) or voluntarily induced abortion.
  - dental treatment (except as specified in the coverage)
  - amounts which exceed the Maximum Benefit Amount for each coverage as shown in the Schedule of Benefits
  - due to a Pre-existing Condition as defined in the policy
  - a mental or nervous condition unless hospitalized

Standard Group Premium Amounts are calculated based upon three factors: the cost of the trip, the length of stay, and the age of the participant.

• Pre-Existing Condition Exclusion Waiver:
The Pre-Existing Condition Exclusion will be waived if the plan is purchased at or before the final payment due date on your trip, and only for travelers aged 79 years or younger. A Pre-existing condition is defined as an injury, sickness, or condition of you, your traveling companion, or your or your traveling companion’s family member traveling with you, which requires medical treatment within 60 days prior to the effective date of the purchase of the policy.

• Individual policies are available online by following this link: [http://educ5725fl.portals.mhross.com](http://educ5725fl.portals.mhross.com)