

# 2017 Guide to U.S. Health Care for Students with Global Backgrounds



International Student Services  
Lawrence University

**Key Information Worksheet:**

My insurance company is: \_\_\_\_\_

I can find my insurance card: \_\_\_\_\_

My policy is available on-line (list website): \_\_\_\_\_

I can contact my insurance company at (list phone number): \_\_\_\_\_

**My Plan Details:**

My deductible is: \_\_\_\_\_

In network co-insurance is: \_\_\_\_\_

In network co-pay is: \_\_\_\_\_

Out of network coinsurance is: \_\_\_\_\_

Out of network co-pay is: \_\_\_\_\_

**See the section of this guide labeled Glossary of Key Insurance Terms, for helpful definitions.**



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## Medical Care in the U.S.

### About the U.S. Health System



The U.S. health system is privatized, meaning individuals can choose where they want to go to receive care, however; as a de-centralized health system it is the responsibility of the patient to inform their primary care doctor(s) about medication, treatment, and outcomes of visits with other medical offices or specialists.

Insurance is an essential part of the U.S. health system. Health care costs are generally quite high and most individuals cannot afford the high cost of

medical care without a health insurance plan to help defray the cost. It is required that all Lawrence student have sufficient health insurance. International students are automatically enrolled in the university insurance plan and must waive out if they wish to have alternative health insurance. It is imperative that you carry your insurance card and carefully read your insurance policy to understand the benefits and responsibilities of your plan. This topic is covered more deeply in the section of this guide titled U.S. Health Insurance.

### Confidentiality in Healthcare

Laws in the United States require that all medical care be kept confidential for individuals 18 and older including on and off campus. This means that doctors, counselors, the campus nurse, and other medical professionals will not share your private health information without your written consent. If you would like to give another person access to your health records, such as a parent, a trusted friend, partner, or advisor, you will need to request a waiver form from your medical professional's office.

### Annual Wellness Check-Ups

Most health insurance policies in the U.S. include full or partial benefits for routine and preventative annual wellness visits. To schedule an annual appointment, identify an **in-network** medical professional accepting new patients. It is recommended that you call your insurance company well ahead of your appointment to ensure your visit will be covered by your insurance policy.

### Gynecological Services (Sometimes Called "Women's Care")

Most health insurance policies in the U.S. include full or partial benefits for routine and preventative gynecological services such as pelvic exams and prescriptions for contraception (birth control). A prescription for birth control can be obtained after a routine pelvic exam with a gynecological specialist or primary care doctor. A number of off-campus gynecological providers are included in the Medical Resource Quick Reference List section of this guide. Lawrence students may work with the campus nurse to make an appointment on or off campus.

Depending on the insurance plan, both pregnancy and abortion services may be covered in the U.S. If you need these services, you may consult with the campus nurse, your primary care doctor, or one of the other clinics providing gynecological services mentioned in the Off-Campus Medical Resources section of this guide. Abortion is legal in the United States and is available in parts, but not all parts, of the country. For services not covered by insurance, individuals would pay for the services rendered.



### Emergency Room, Urgent Care, and Doctor Office Visits

For a life threatening sickness or injury, go to the hospital for treatment. For a sickness or injury that needs immediate attention, but is not life threatening, an Urgent Care Clinic is the best option. Finally, if you have an on-going health concern that is not urgent, but you would like to check with a primary care doctor or specialist off campus, make an appointment with the appropriate doctor. The Health Center staff may be able to help suggest some options, or make a referral, off campus. Remember, it is the patient's responsibility to check that your medical professionals are considered "in-network" prior to making the appointment. The Health Center or International Student Services can help with checking on your insurance coverage, however, it is best to call your insurance company and confirm coverage if it's a medical professional you have not seen before.

### Important Healthcare Reminders

- **The Health Center is your best and cheapest option for general sickness and minor injuries.**
- **CALL 911 IN CASE OF AN EMERGENCY (9-911 FROM A CAMPUS TELEPHONE).**
- You should contact your insurance company right away, ideally before your appointment, if you need treatment or medical tests from off campus. Your insurance company will let you know whether they will reimburse the cost of the visit to you or pay the hospital /clinic directly.
- Bring your insurance information with you to your appointment if you can. Typically, you will not need to pay when you receive treatment. They will send a bill to you or your insurance company first. After the insurance company reviews and pays their portion, the office will send you a bill with the balance you owe (if any).
- **Understand your health insurance policy before agreeing to any non-emergency services.** You should confirm the provider and test will be covered. To contact the insurance company, either call the customer service telephone number or check on-line.
- If you have a **deductible**, you must pay this before the insurance company will begin to pay you. However, you still need to mail in your bills and receipts so it will count toward meeting your deductible.
- Routine vision and dental care may not be covered under every plan. It is recommended that international students complete routine vision and dental checkups in their home country. Check your plan document to see what is included in your policy. For example, some policies will include vision and dental care for individuals under the age of 19 years old.

### Prescriptions through a Pharmacy

Medications not available from the Health Center will be ordered from the pharmacy. They can be delivered Monday-Friday at the Health Center (free of charge), and student will be notified when they

arrive. Alternatively, you may request a pharmacy of your choosing, if working with an off-campus doctor. In this case you will be responsible for picking up your own prescription.

For students that receive prescriptions or immunizations on campus, the charge will be applied to their student account.

### Prescription Reminders

- Students need to check if they have prescription insurance and what the process for reimbursement is with their insurance provider.
- Students that have Lawrence's student insurance will be required to pay the full amount for the prescription at the time of service. This cost will be charged to the student account. Students will receive a receipt when they pick up their medication from the Health Center. A copy of this receipt and a **prescription claim form** must then be submitted to the insurance company to receive a reimbursement check.
- Most insurance companies will require the student to pay coinsurance (typically, Lawrence's insurance charges \$20-\$40 per medication). After the coinsurance, the insurance company will typically pay for a percentage of the medication cost (typically, Lawrence's insurance pays 80% of the remaining cost).
- Generic prescriptions are typically less expensive than brand name options, therefore, if cost is a concern, check with your doctor if the generic prescription will work for you.
- If the medication is less than the required coinsurance payment, then the insurance company will not pay anything toward the cost.

### Mental Health & Counseling

**In a mental health emergency, if you need support immediately, contact 911 or the University Crisis Line 920-419-8167.**

Students interested in non-urgent counseling appointments should email [counseling@lawrence.edu](mailto:counseling@lawrence.edu) or call 920-832-6574 to schedule an appointment. Monday-Friday Walk-In hours are available for urgent for crisis situations. Check the Counseling website for Walk-In hours:

[www.lawrence.edu/students/wellness/counseling](http://www.lawrence.edu/students/wellness/counseling). In the event that you and your counselor decide you need an off-campus provider, you will need to check with your insurance company prior to attending any appointments to be sure the provider is covered. Any costs incurred would need to be paid out of pocket.

### Medical Care on Campus

#### Lawrence University's Landis Health Center

**Location:** 2<sup>nd</sup> level in Wellness Center – Buchanan Kiewit Building

**Hours:** 7:30am-11:00am and 1:00-4:00pm

**Cost:** All fees incurred at the Health Center will be applied to student's accounts, no money is needed at the Health Center. Most services and in-stock medications are free or minimal charge.

#### List of Frequently Used On-Campus Services:

- Examination and treatment for illness and minor injury
- Allergy shots and other injections (Depo, hormone)
- Immunizations, travel information
- Smoking cessation help
- Free condoms, emergency contraception (condoms can also be found in residence halls)

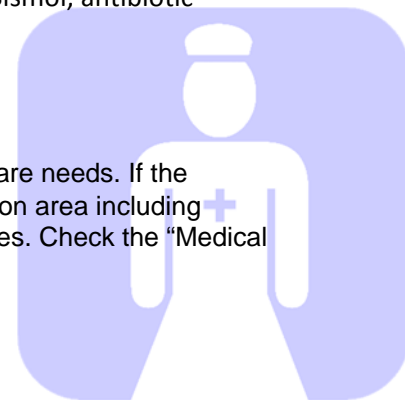
- Containers at the front glass office containing Tylenol, Ibuprofen, Pepto-Bismol, antibiotic ointment, Band-Aids, Kleenex, sanitizer
- Flu shots at flu clinics and Health Center

### Campus Nurse

No appointment needed. Try to use the campus nurse to assist with your health care needs. If the campus nurse is not available, there are additional services available in the Appleton area including emergency services, area hospitals, urgent care centers, and 24-hour nurse hotlines. Check the “Medical Resource Quick Reference” section for specific options.

**Hours:** 7:30am-11:00am and 1:00-4:00pm

**Cost:** Free



### Visiting Campus Doctor

**Hours:** 8-9am,

Students must check in by 8:30am, no appointment is needed, walk-in appointments are available on a first come, first served basis. There is a different doctor available each day.

**Cost:** \$8 charge to student account

### Counseling Services

**Location:** 2<sup>nd</sup> level in Buchanan Kiewit Wellness Center

**Office Hours:** Monday-Friday, 8 a.m.- noon and 1-5 p.m.

**Walk-in Hours:** Monday – Friday from 1-3. Please check in by 2:30 p.m. if possible.

**Cost:** Free

Lawrence University counseling is a safe, confidential space for all students. Students may schedule an appointment in advance or meet with a counselor during published walk-in hours. Currently 25% of students come to counseling services to discuss issues such as academic stress, relationship stress, anxiety, depression, sleep difficulties, concerns for their family, or merely want a safe, confidential space to explore personal and interpersonal concerns.

If needed, students should work with Counseling Services to identify a counselor or mental health professional off campus. Counseling Services can also provide an on campus appointment with a local psychiatrist.

**In a mental health emergency, if you need support immediately, contact 911 or the University Crisis Line 920-419-8167.**

### Pharmacy Services on Campus

Free delivery of medication to campus Monday-Friday, charges for the medication will be assigned to the student's account.

**Cost:** Varies depending on insurance plan.

Lawrence's student insurance will require students to pay the full amount, and then send the claim form to the insurance company for reimbursement. Off-campus pharmacies will also require payment up



front and the same claim process should be followed. See the section titled *Insurance Claim Procedure (for Lawrence Insurance Policy Holders)* for more information.

### Laboratory Services on Campus

STI (Sexually Transmitted Infections) or other testing can usually be conducted through the Health Center. Ask the doctor or nurse about costs, insurance coverage, and student responsibilities. The cost of labs will be billed through doctor's office, and deductibles apply. Pregnancy, urine, and strep tests are done at the Health Center with a charge to student's account. See below for more information on billing.

### Laboratory Services - Insurance Considerations

- The Health Center is able to perform pregnancy, urine, and strep tests for a minimum charge to the student account.
- If the doctor recommends more extensive laboratory testing to be done, this will be tested and billed by an outside doctor's clinic.
- Understand your health insurance policy before agreeing to any services. You should confirm the provider and test will be covered, and what expenses you will be responsible for. To contact the insurance company, either call the customer service telephone number or check online.
- You can check with the Health Center to determine estimated costs.
- Discuss with the doctor if the laboratory test needs to be performed that day. You can ask the doctor if the test can be done at a later time or if there are alternate options for treatment.
- You may want to consult with your at home health professional and/or your parents to determine your preferred course of action.



### First Aid Kits

First aid kits are located in each residence hall to be used by residents.

### Gynecological Services (Sometimes called Women's Care)

Most health insurance policies include full or partial benefits for woman's care (Pelvic Exams and Birth Control Prescriptions). While urgent concerns may be addressed at the Health Center, routine gynecological appointments should be done with Dr. Janine Buffo or an off-campus provider. Contact the Campus Nurse for assistance in making an appointment with a visiting on-campus doctor or for more information on off-campus providers. A sample of off-campus Woman's Care providers are included in the Medical Resource Quick Reference List section of this guide. Routine Women's Care appointments will be billed to insurance.

### Transportation from Campus

Campus Safety (920-832-6999) will drive students for emergencies or urgent appointments only. The Health Center will work with students to help figure out transportation for routine appointments.

### After Hours Services and Emergencies

Check the Health Center's [website](#) for on-line resources:

<https://www.lawrence.edu/students/wellness/health/common-questions-and-answers>

Additionally, the "After Hours Medical Care" posters around campus will have the most up-to-date contact information for a variety of resources in the Appleton area. The current poster is on the next page.

**In the event of a life- or limb-threatening emergency, go to the nearest hospital immediately or call 911.** If your situation is not an emergency, you can contact the 24-hour nurse line for advice. If you're not sure if it is an emergency, call Campus Safety (920-832-6999). Refer to the Medical Resource Quick Reference list for location and contact information or area emergency rooms, hospitals, and urgent care clinics.



# MEDICAL PROBLEMS

## After Hours • Weekends • Breaks

If you need medical advice, call:  
 Affinity NurseDirect 738-2230  
 ThedaCare On Call 830-6877

If you need medical assistance, visit  
 Immediate/Urgent Care Walk-in Clinics:

### Affinity Urgent Care

3329 North Richmond St.  
 380-2715

- Mon.–Fri.  
7:30 a.m.–7:30 p.m.
- Sat./Sun./Holidays  
7:30 a.m.–noon

### Urgent Care Physicians

3329 Express Ct.  
 920-733-5900

- Mon.–Fri.  
8 a.m.–8 p.m.
- Sat./Sun./Holidays  
8 a.m.–2 p.m.

Remember to take your insurance information with you.

Notify Campus Security if transportation assistance is needed—**Ext. 6999**

### ThedaCare FastCare

831-0826 Inside Shopko on Northland

- Mon.–Fri. 8:30 a.m.–8:30 p.m.
- Sat. 8:30 a.m.–5 p.m.
- Sun. 10 a.m.–5 p.m.

### ThedaCare Regional Medical Center-Appleton

1818 N. Meade St.  
 731-4101

### St. Elizabeth Hospital

1506 S. Oneida St.  
 Emergency Room  
 738-2000

## DIAL 9-911 FOR EMERGENCIES

**Campus Health Center** • Located in Buchanan Kiewit Wellness Center, lower level

**Mon.–Fri.** 7:30 –11:30 a.m. and 1–4 p.m. (during school terms)  
**Ext. 6574**

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## U.S. Health Insurance

### The Lawrence Insurance Plan

Website: [www.chpstudent.com](http://www.chpstudent.com), on the top horizontal menu, search for “Lawrence University – International” (or Domestic if you are a U.S. citizen) to see your plan information or navigate directly to: <https://consolidatedhealthplan.com/group/560/home>.

Select the 2017-2018 brochure to become familiar with the plan coverage. Cigna PPO Choice Fund is the preferred provider network. To find an in-network provider go to the website [www.cigna.com](http://www.cigna.com), click on the button “Find a Doctor” and the button “For plans offered through work or school.” Then use the search tool. Under “select a plan” please choose PPO, Choice Fund PPO. It is always a good idea to call your insurance company directly to confirm your doctor is considered in-network for your insurance policy.

### Enrollment in the Lawrence Insurance Plan



Lawrence requires all international students to have sickness and accident insurance. The cost of health care, especially hospitalization, is very expensive in the United States. Even a short illness can have a high cost associated with it. Students, therefore, must have health insurance to protect themselves from the effects of those costs. Each active international student at Lawrence is automatically enrolled in the program and billed for the cost unless the insurance waiver form is submitted by July 1<sup>st</sup> preceding the plan year.

U.S. citizens and permanent residents are not automatically enrolled in the plan. For Lawrence students that wish purchase the plan, contact the insurance company directly or the International House ([internationalhouse@lawrence.edu](mailto:internationalhouse@lawrence.edu)) by July 1 of each year to be added to the group purchasing insurance.

This insurance does NOT cover injuries associated with varsity athletics. Students planning to participate in a varsity sport must ensure appropriate insurance. Please see the topic “Insurance for Student Athletes” for more information.

### Waiving the Lawrence Insurance Plan

To waive insurance, students must demonstrate that they have U.S. coverage that is similar to Lawrence's plan and **complete the waiver by the July 1** deadline by completing the [International Waiver online](#) or requesting a paper or electronic copy from International Student Services ([internationalhouse@lawrence.edu](mailto:internationalhouse@lawrence.edu)) and returning it by the appropriate deadline.

### Current Lawrence Insurance Plan Information and Contact Details

The sickness and accident insurance plan available through Lawrence is administered by Student Assurance Services (SAS) using the [Consolidated Health Plans \(CHP\)](#). All questions about coverage and claims should be directed to CHP (contact information is on the provided student insurance card mailed to insured individuals each year).

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## Filing Insurance Claims under the Lawrence Insurance Plan

Most of the time medical professionals will first take patients' insurance information and send them a bill for the amount owed later. However, in the case of medication purchased at a pharmacy, or in rare cases at medical offices, you may be required to pay up front. In this case, retain the itemized receipt of payment so you can submit it to the insurance company for reimbursement (if applicable).

### Insurance Claim Procedure (for Lawrence Insurance Policy Holders):

1. Secure a [claim form](#) from the campus nurse or from the Consolidated Health Plans website.
2. Complete the necessary information.
3. Attach a copy of all itemized doctor and hospital bills. For prescription drugs you will need to pay at time of pick up and get reimbursed. If using the pharmacy that delivers to the Health Center, the initial cost will be applied to student accounts.
4. Submit all the information, within 90 days from the date of injury or sickness, to:

Consolidated Health Plans  
2077 Roosevelt Ave.  
Springfield, MA 01104

### Check Claim Status of a Filed Claim:

1. Call claims office at 1(800) 633-7867; 8:30 am to 5:00 pm eastern time; Monday-Friday
2. Check website – you will need to login with your member ID (<https://consolidatedhealthplan.com/group/560/home>)
3. You can also ask the campus nurse or International Student Services if you have any questions about insurance or billing procedures.

## Insurance for Student Athletes

Lawrence requires all athletes to have appropriate insurance coverage that covers varsity athletic injuries. In addition, students will be automatically enrolled in an athletic insurance policy rider during their sport's season. At this time the Lawrence insurance plan does not include varsity athletic coverage. Therefore, international student athletes may wish to waive the Lawrence Insurance Plan and purchase an alternative policy that includes varsity athletic injury coverage so as not to pay for two different insurance plans. Waivers must be submitted each year by July 1. Student athletes may contact Lawrence's Head Athletic Trainer for additional resources and support in finding alternative policies.

## Dental Insurance

Consolidated Health Plans (CHP) offers an optional dental discount card for an additional fee. There are also additional dental insurance plans available to students. However, in most cases, if you receive routine dental care with your primary dentist outside of the U.S., it may be less expensive to pay out of pocket for minor, or even urgent, services in the U.S.



## Vision Insurance

Consolidated Health Plans (CHP) offers an optional vision discount plan for an additional fee. There are also additional dental insurance plans available to students.

However, in most cases, if you receive routine vision care with your primary optometrist outside of the U.S., it may be less expensive to pay out of pocket for minor, or even urgent, services in the U.S.

## Help with Insurance

Students can always contact the Health Center or International Student Services if they have any questions about treatment or payment. It is also advised that students speak with their medical professionals and insurance company directly, in advance of any medical services, if they have questions about cost, payments, or insurance coverage.

## Glossary of Key Insurance Terms<sup>1</sup>

**Coinsurance** – The amount or percentage that you pay for certain covered health care services under your health plan. This is typically the amount paid after a deductible is met, and can vary based on the plan design.

**Copayment** – The flat fee that you pay towards the cost of covered medical services.

**Covered Expenses** – Health care expenses that are covered under your health plan.

**Deductible** – A set dollar amount that a person must pay before insurance coverage for medical expenses can begin. They are usually charged on an annual basis.

**In-Network** – Refers to physicians, hospitals or other health care providers who contract with the insurance plan to provide services to its members. Coverage for services received from in-network providers will typically be greater than for services received from out-of-network providers.

**Inpatient** – A person who is treated as a registered patient in a hospital or other health care facility. This person accrues room and board charges.

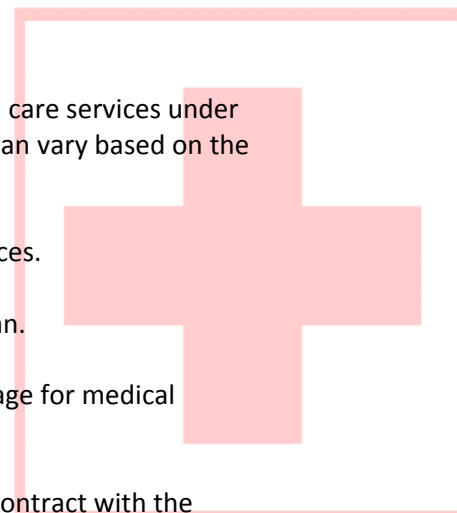
**Maximum Benefit** – The maximum dollar amount that an insurance company will pay for claims, either for a specific service or procedure, or during a specified period of time.

**Medically Necessary (or medical necessity)** – A term used to describe the supplies and services needed to diagnose and treat a medical condition in accordance with the standards of good medical practice. Many health plans will only pay for treatment deemed medically necessary. For example, most plans will not cover elective cosmetic surgery.

**Out-of-Network** – Refers to physicians, hospitals or other health care providers who do not contract with the insurance plan to provide services to its members. Depending upon the insurance plan, expenses incurred for services provided by out-of-network providers might not be covered, or coverage may be less than for in-network providers.

**Out-of-Pocket Expense** – Amount that you must pay towards the cost of health care services. This includes deductibles, copayments and coinsurance.

<sup>1</sup>Hays. *Know Your Student Health Plan: A Glossary of Health Insurance Terms*. 2016.



**Preferred Provider Organization (PPO)** – A health plan that offers both in-network and out-of-network benefits. Members must choose one of the in-network providers or facilities to receive the highest level of benefits.

**Premium:** The amount you pay for your health insurance plan on an annual or monthly basis.

**Primary Care Physician (PCP)** – The doctor that you select to coordinate your care under your health plan. This generally includes family practice physicians, general practitioners, internists, pediatricians, etc.

**Usual, Customary and Reasonable (UCR) Allowance** – The commonly charged or prevailing fees for health services within a geographic area. If charges are higher than what an insurance carrier considers reasonable and customary, the carrier will not pay the full amount and instead will pay what is deemed appropriate for the particular service. The remaining charges then are the responsibility of the patient.

## Sexual Assault Information for Students with Global Backgrounds



Due to possible language and cultural differences, issues of sexual misconduct in the United States may be unclear for students with global backgrounds. To make sure you fully understand sexual misconduct as well as available resources, please review and retain the important information sheet

published on the International Student Services website: <http://go.lawrence.edu/1173>

The entire campus is served by SHARE – Sexual Harassment and Assault Resources and Education. The comprehensive website, <http://go.lawrence.edu/SHARE>, includes information about how to get help or report sexual misconduct, policy information (such as institutional and legal definitions), and campus advocacy and opportunities for involvement.

It is important to note that international students who have been a victim of sexual misconduct will **not** put their immigration status at risk by reporting. However, if an international student is found guilty of perpetrating a crime, it may be a deportable offense depending on the crime and person's immigration status.

On-campus staff support people include the Title IX Coordinator (920-832-7496) and Campus Advocate (920-832-6574). Off-campus support resources are listed in the Off-Campus Medical Resources section of the guide.

**If in urgent crisis, CONFIDENTIAL 24-hour on-call services are available at:**

**920-832-4646 - Outagamie County Crisis Intervention Center**

**920-733-8119 - Sexual Assault Crisis Center (referrals and language interpreters are available).**

**In an emergency, call the Appleton Police Department: 9-911 (Emergency line). This is NOT confidential.**

## Wellness

Lawrence University is committed to holistic wellness ranging from physical to emotional, spiritual, and more.



### Wellness Resources

#### Wellness Center

**Location:** Buchanan Kiewit Wellness Center

**Hours:** Mon-Thurs: 6:45 a.m. to 11 p.m.; Friday: 6:45 a.m. to 7:30 p.m.; Saturday: 9 a.m. to 7 p.m.; Sunday: 1 p.m. to 11 p.m. NOTE: Hours may vary during holidays and break periods.

**Cost:** Free

The Wellness Center features a cardiovascular exercise room, a weight room, racquetball courts, a gymnasium, track, and swimming pool. Other fitness activities and classes are provided free of charge including classes such as yoga, Taijutsu and intramural sports such as soccer, ping pong, and basketball. Check for up-to-date offerings on-line or in person at the Buchanan Kiewit Wellness Center.

#### *Appleton YMCA – Downtown*

Lawrence offers a partnership program with the YMCA (located nearby, west of Colman Hall). To take advantage of this program, pick up the partnership form at the Wellness Center. Go to the YMCA and submit the form along with your student ID to receive a free year's membership.

#### *Biofeedback*

The Director of Wellness can work with you to integrate biofeedback techniques, a skill to use your thoughts and breathing to better regulate your heart rate. This can help with stress recovery and/or improving your peak physical performance.

#### *Mind Spa*

The Wellness Center features a dedicated quiet space for relaxation and meditation. There is a massage chair and resources for guided meditation. Please contact the Wellness Center, 920-832-6574, to reserve an appointment time.

### Spiritual and Religious Life

**Location:** Sabin House

**Hours:** Office Hours – 8:00 a.m. – 5 p.m.; House Hours - Open via swipe access before 8:30 a.m. and from 5:00 p.m. - midnight

**Cost:** Free

The Office of Spiritual and Religious Life is available to you, regardless of religious or spiritual background. If you would like support in finding religious/spiritual communities or in your own personal practice, the staff are committed to helping you during your time here.

The Center for Spiritual and Religious Life (Sabin House) is a welcoming place for curious, intentional, respectful engagement with persons of similar, different or no religious tradition, and for quiet personal reflection and spiritual practice. The Center includes a kitchen and community room, a meditation room and Living room, all of which are available on a drop-in basis or may be reserved.



To stay connected to the many opportunities follow the Facebook page at LU Spirit Space.

Transportation to worshiping communities in the area, Interfaith Dialogue, Multifaith socials, the chance to share your spiritual story, meditation groups, and a library are all part of spiritual and religious life at Lawrence.

Linda Morgan-Clement, the Julie Esch Hurvis Dean for Spiritual and Religious Life is available for individual conversations and is a confidential resource for discussing a wide range of questions or concerns. She also welcomes your ideas, questions, suggestions for enhancing a diverse and inclusive spiritual and religious life for our community.

Contact the Office of Spiritual and Religious Life (920-832-7167 or [spiritual.religious.life@lawrence.edu](mailto:spiritual.religious.life@lawrence.edu)) to schedule an appointment or find out more about resources, programs, and groups.

## Culture Shock

Culture shock describes the feelings of surprise, confusion, and anxiety that you may experience when you come into contact with a culture that is different from your own.

### Symptoms of Culture Shock

- Sadness
- Loneliness
- Homesickness
- Mood swings
- Frustration
- Feeling lost
- Aches and pain
- Sleeping problems
- Lack of confidence
- Loss of identity

### Stages of Culture Shock

#### Stage One: The “Honeymoon” Stage

You are excited about moving and experiencing new things. It is also fun to tell friends and family back home about everything that is new and exciting.

#### Stage Two: The Rejection Stage

This stage may begin after your first misunderstanding with someone from a different culture, or when you realize you miss home. This is the most difficult stage to cope with.

#### Stage Three: Surface Adjustment

By this stage, you know your way around and have developed a daily routine. You are used to the lifestyle of the people around you, and minor cultural differences do not bother you anymore. However, you may still struggle with a few cultural differences and with feeling like you don’t fit in. This stage can be confusing, since you feel better than before but are still having some difficulties.

#### Tips for Coping with Stage Two

- Keep an open mind about your new culture and accept cultural differences.
- Don’t compare your new culture to your home culture.
- Lower your expectations—doing so helps you avoid disappointment and appreciate new experiences.
- Get to know locals in order to better understand your new culture, and find a local you can go to for comfort.

#### Tips for Coping with Stage Three

- Don’t try too hard to fit in. Be open-minded about your, but always stay true to yourself!
- Don’t expect to find perfect “replacements” for your best friends at home. Instead, look for several friends you get along with in different ways.
- Accept that you’re still adjusting. Even though you feel better than before, you may still feel annoyed and frustrated at times. But that’s okay—it takes time to adjust!

### Stage Four: Deeper Adjustment

At this stage, you are focusing on your studies, work, activities, and social life. Now that you have settled in, you notice more of the differences in culture, lifestyle, and social interactions. You might realize that some of these differences are difficult for you to accept.

### Stage Five: Adjustment

By this final stage of culture shock, you can accept the cultural differences and you feel more accepted in your new culture as well. You've picked up some behaviors from your new culture, and you may even start to find some aspects of your home culture a bit strange! It's important to understand that you are slowly changing, as you reevaluate your own self and culture from a new perspective.

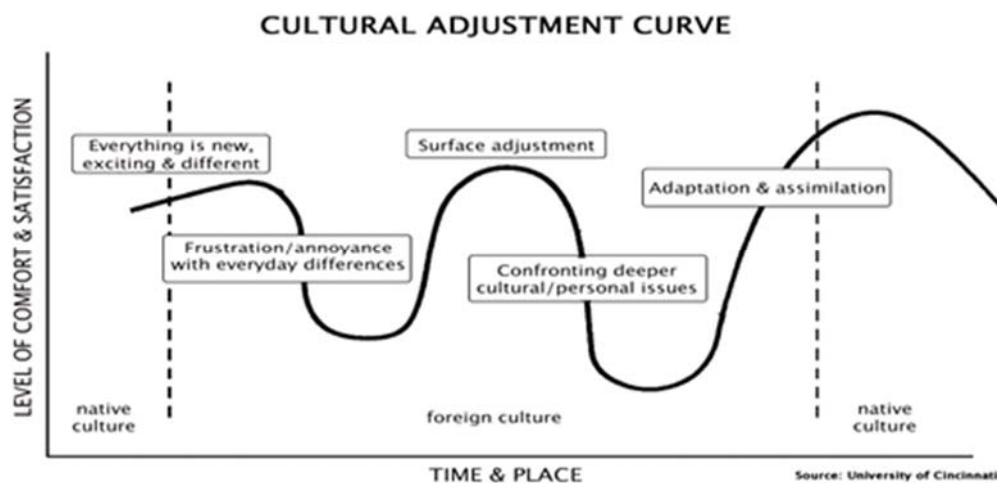
#### Tips for Coping with Stage Four

- Don't bottle up your emotions! Instead, express your feelings to someone you can trust.
- Learn more about your new culture—understanding different situations, behaviors, and expectations will make it easier for you to accept these differences.
- Accept that members of this culture won't change their ways.
- Think about your own culture. No culture is perfect. Think about the good points in your own culture and in your new culture.

### Cultural Adjustment Reminders

- Everyone experiences cultural adjustment differently. You may experience the stages in a different order, and some stages may last longer than others. Remember, it takes time to adjust to a new culture, and that's okay!
- Be open-minded about your new culture. Remember that every culture has good parts and bad parts, so be willing to learn about a new culture and reevaluate your native culture as well.
- Getting to know locals is a great way to better understand the culture and start to feel more at home. Your new classmates, instructors, advisors, and any other peers you may meet can all be a great form of support for you.
- Most importantly, have fun!!! Take advantage of this amazing opportunity to make new friends, learn about a new culture, and make many unforgettable memories. You won't regret it!

### Visualizing the Cultural Adjustment Process



## Medical Resource Quick Reference List

### On Campus Medical Resources

#### Campus Safety

920-832-6999

[Website](#)

#### Counseling Services

920-832-6574

[Website](#)

*Scheduled appointments are recommended. Walk-in hours available.*

#### Health Center (Education)

920-832-6836

[Website](#)

#### SHARE (Sexual Harassment and Assault Resources &

[Website](#)

### Off Campus Medical Resources

#### Appleton Area Hospitals:

##### **ThedaCare Regional Medical Center**

1818 N. Meade St., Appleton, WI

(920) 731-4101

[Website](#)

Emergency & Urgent Care

##### **St. Elizabeth Hospital**

1506 S. Oneida St., Appleton, WI

(920) 738-2000

[Website](#)

#### 24-Hour Nurse Phone Line:

ThedaCare and Affinity Health Systems offer a 24 hour nurse line in the Green Bay and Fox Valley areas. This service allows you to speak with a registered nurse to discuss your health care concerns, offer general care advice or advise students if further medical assessment is needed at an urgent care or hospital.

#### **ThedaCare On Call**

(920) 830-6877

1-800-236-2236

Website: [www.thedacare.org](http://www.thedacare.org)

#### **Affinity Nurse Direct**

(920) 738-2230

1-800-362-9900

Website: [www.affinityhealth.org](http://www.affinityhealth.org)

### Urgent Care Clinics

#### **Theda FastCare**

Website: [www.thedacare.org](http://www.thedacare.org)

ThedaCare also has two fast care locations.

#### Thedacare Fastcare Locations in the Appleton Area:

##### **Shopko**

Northland Mall, Appleton

(corner of Richmond & Northland)

Appleton, WI 54914

(866) 455 – 8111

##### **Shopko**

W3208 Van Roy Road

(near Eisenhower Drive & Hwy CE)

Appleton, WI 54915

(866) 455 – 8111

#### **Thedacare Fastcare Hours:**

Mon - Fri: 8:30 a.m. - 8:30 p.m.

Saturday: 8:30 a.m. - 5:00 p.m.

Sunday: 10:00 a.m. - 5:00 p.m.

Holidays\*: 10:00 a.m. - 2:00 p.m.

\*Closed Dec. 25

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**Disclaimer:** The actual contract or plan document must be consulted to determine the governing contractual provision, limitations, or exclusions. There is no guarantee, expressed or implied by Lawrence University or vendors of plan provision or level of payments. Inclusion of any area providers does not constitute a recommendation of a specific provider. **Updated** July 2017: LDM

**Other Immediate/Urgent Care Walk-in Clinics:****Affinity Urgent Care**

3329 North Richmond St.  
 920-380-2715  
 Mon. – Fri.: 7:30 a.m. to 7:30 p.m.  
 Sat./Sun./Holidays\*: 7:30 a.m. to noon  
 \*Closed Dec. 25

**Urgent Care Physicians**

3329 E. Express Ct.  
 920-733-5900  
 Mon.-Fri. 8:00 a.m.--8:00 p.m.  
 Sat./Sun./Holidays 8:00 a.m.-4:00 p.m.

**Pharmacies near Campus:****Walgreens**

700 W. College Avenue  
 (920) 733-6599  
 Pharmacy hours:  
 Mon. – Fri.: 8 a.m. – 8 p.m.  
 Sat.: 9 a.m. – 6 p.m.  
 Sun.: 9 a.m. – 5 p.m.

**CVS Pharmacy**

700 W. Wisconsin Avenue  
 (920) 991-1190  
 Pharmacy open 24 hours, every day

**Consumer Prescription Center**

2310 West College Avenue  
 (920) 739 – 9232  
 Mon. – Fri.: 9 a.m. – 6 p.m.  
 Sat.: 9 a.m. – 1 p.m.  
 Sun.: Closed

**Dental Services:****Dental Associates**

4660 W. College Avenue  
 (920) 730-0345

**Polzin Family Dental**

1425 E. John Street  
 (920) 733 - 8129

For dental emergencies consult with your primary care doctor or go directly to the Emergency Room or Urgent Care clinic.

**Mental Health:**

Lawrence University 24/7 Crisis Line: (920) 419 – 8167

Outagamie County 24/7 Line: (920) 832 - 4646 or toll free at (800) 719 – 4418

[Website](#)

**Gynecological Care Clinic (sometimes called Women’s Clinic):****WomanKind Medical Clinic**

526 W. Wisconsin Ave.  
 (920) 731-4354

[Website](#)

**Planned Parenthood Appleton**

508 W Wisconsin Ave, Suite A  
 (920) 731-6304

[Website](#)

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### Optometrists (Vision Services):

Pearle Vision  
4301 W. Wisconsin Ave.  
(920) 731-6116  
[Website](#)

Faces Eyewear  
10 W. College Ave. (in City Center Plaza)  
(920) 993-0790  
[Website](#)

For vision emergencies consult with your primary care doctor or go directly to the Emergency Room or Urgent Care clinic.

### Sexual Assault Resources:

Appleton Police Department: 9-911 (Emergency line)

Outagamie County Crisis Intervention: (920) 832-4646

Sexual Assault Crisis Center of the Fox Cities: (920) 733-8119  
(Referrals and language interpreters are available)

St. Elizabeth Hospital with Sexual Assault Nurse Examiner (SANE): (920) 738-2000

TheDACare Hospital with Sexual Assault Nurse Examiner (SANE): (920) 731-4101

## Educational Resources

[Video overview of the U.S. Health system](#) created by International Student Health Insurance

[International Student Services website](#)

[Lawrence University Health & Wellness](#)

[Health Insurance Information on USA.gov](#)

Pamphlet: *Medical Insurance: A Guide to Navigating Medical Insurance in the United States* (NAFSA 2016) – Available in the International Student Services Office or the Lawrence Library.

Pamphlet: *Health and Wellness: A Guide to Health Care in the United States* (NAFSA 2016) – Available in the International Student Services Office or the Lawrence Library.