



# STUDY TOUR ON ACTIVE AGEING

## THE TRANSITION TO AN AGEING SOCIETY IN SINGAPORE AND SOUTH KOREA



in partnership with



SUNDAY 15 TO TUESDAY 24 **OCTOBER 2023**

[dialog-health.com/aa2023](https://dialog-health.com/aa2023)

## BACKGROUND AND RATIONALE

**By Cullen T. Hayashida, Ph. D.**

Pass It On Network Liaison and Founding Board Member at Active Ageing Consortium Asia Pacific (ACAP)

“ *Active ageing is the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age.*

- World Health Organization  
(Active Ageing: A Policy Framework, 2002)

The 21st Century is known for at least three mega-trends. Those that are top of mind are: (1) Terrorism – Security, (2) Climate Change and Sustainability, and (3) Population Ageing. In addition, there are numerous related trends such as international borders, water, and refugee migrations. Nevertheless, it is noteworthy that population ageing is a significant challenge that will impact societies in countless ways, including but not limited to economic sustainability, the search for talent, and national defense.

All of the world is ageing, and one of its consequences will be population decline as nations worldwide struggle to maintain their fertility rate at or above 2.1. Already, countries like Japan, Korea, China, and many in the European Union (E.U.) are grappling with this as an existential challenge. Besides population decline, we are also faced with the specter of intergenerational conflict. Today, millennials are beginning to express disillusionment and pessimism about their contributions to senior pension funds, health plans, and other support services that they may never fully benefit from. The potential for long-term intergenerational conflict can





weaken societal solidarity and need to be addressed. As we search for solutions, we find that ageing-related policies and programs have also been heavily influenced by the medical and institutional perspective. But costs associated with medical and institutional care are becoming increasingly unaffordable.

An alternative approach has pivoted from ageing as sick care to ageing as well-care or ageing as an asset. This has also been referred to as the active ageing approach. Active ageing places a greater emphasis on increasing our health span and not just on increasing our lifespan. There is growing research evidence that the active ageing lifestyle can reduce the demand for long-term care, enhance well-being, reduce healthcare costs, and promote intergenerational solidarity. Conceptually, there are many related concepts such as productive ageing, successful ageing, and healthy ageing. There is also considerable discussion in the literature regarding the multi-faceted nature of active ageing. Active ageing, for example, has been said to involve physical fitness, nutritional fitness, financial fitness, social fitness, emotional fitness, 4th age planning, and purpose.

The theoretical question that can be asked is whether active ageing policies, programs, and funding represent viable policy alternatives to reverse or moderate the economic challenges of population ageing. Unfortunately, we do not have an answer to that question yet. In the meantime, population decline is a trend affecting more than 30 countries today, and this is expected to affect many more in the decades ahead. Assuming no immigration, having national fertility rates consistently below 2.1 spells population decline. Japan is at about 1.37, Korea is 0.84, and China is at 1.3 – all pointing to foreboding population decline.

There has been an emerging interest in active ageing within the past few decades. In 2002, for example, World Health Organization (W.H.O.) proposed a framework for active ageing at its Madrid Conference. In addition, the E.U. proposed increasing its health span indicator for all member nations by two years. Two voluntary professional associations dedicated to promoting active ageing—the Pass It On Network (PION) and the Active Ageing Consortium Asia Pacific (ACAP), have also diligently conducted worldwide awareness campaigns to reform the gerontological paradigm and ageing agenda for various countries. This is a lengthy and arduous process, but evidence suggests that change is occurring.

Based on the premise that an active ageing approach to organizing societal institutions and programs deserves merit, PION and ACAP propose a coordinated effort to increase our collective understanding of active ageing and promote the implementation of active ageing programs. The proposal calls for creating an invitational study tour program hosted by an active ageing «best practice» location in the world. While various places in the world could qualify, this plan calls for Singapore and Korea as the initial locations to begin this type of event. If there is interest, other venues could follow in the future.

Singapore is a small nation-state of approximately 6 million people in Southeast Asia with a multi-ethnic population, a well-planned economy, and an administration that has developed a national model of eldercare based on active ageing principles. The programs that Singapore has implemented to date and the new plans for the next decade in the offing are a testament to its full acknowledgment of the impact of its rapidly ageing population on its long-term economic well-being.

Ageing is a great issue also in South Korea. According to the World and Korea Population Forecast released by the National Statistical Office, South Korea's population aged 65 or older will reach 37.0 percent in 2045, surpassing Japan's 36.7 percent, and thereby becoming the world's most aged population (Statistics Korea, 2018, <http://kostat.go.kr>). At Busan and other major cities in the country, a great number of public sector and civil society initiatives are being put in place to respond to the various needs of the fast-growing ageing population, including special efforts in the fields of health promotion and active ageing.

Delegates will explore Singapore and South Korea national plans for active ageing, their methods of monitoring progress, top initiatives, and much more.



## **PARTICIPANTS**

Political representatives, program planners, administrators, researchers, ageing advocates and other professionals in leadership roles in the field of longevity, ageing and aged care.

## **DATES**

10 DAYS – 9 NIGHTS / SUNDAY 15 TO TUESDAY 24 OCTOBER 2023

## **COUNTRIES**

Singapore and South Korea

## **GOALS**

- To create an opportunity for cross-cultural, cross-national networks and discussions to affect positive social change.
- To address political, financial, and programmatic challenges and identify potential strategies and next steps.
- To gain new inspiration and re-energize, while networking with other professionals in high-level public and private roles.

## **PROGRAM**

- Lectures: An initial set of lectures will describe active ageing and present policies and programs put in place in Singapore and South Korea to cost-effectively address population ageing and decline.
- Site Visits: Visit high level programs and organizations, meeting experts in the coordination of aged care centers, ageing in place services, primary care practice and long term care institutions.
- Workshops: Dedicated workshops with host consultants and peer delegates to get a deeper vision on how programs are implemented and could be eventually replicated in your original environments. This will be an opportunity to review key takeaways from the study tour regarding policies and procedures, financing, and coordination with other programs.

# PROVISIONAL PROGRAM

TO BE CONFIRMED

Delegates will explore Singapore and South Korea national plans for active ageing, their methods of monitoring progress, top initiatives, and much more.

15 OCT SUNDAY	16 OCT MONDAY	17 OCT TUESDAY	18 OCT WEDNESDAY	19 OCT THURSDAY
	<b>MORNING :</b>	<b>MORNING :</b>	<b>MORNING :</b>	<b>MORNING :</b>
	<b>Overview of the S. Korea aging system by the National Health Insurance Service (NIHS)</b>	Visit: <b>Yoeunje Distric welfare system for older persons</b>	Visit: <b>'My Neighborhood ESG Center'</b>	Workshop: <b>Debriefing session</b>
	<b>AFTERNOON :</b>	<b>AFTERNOON :</b>	<b>AFTERNOON :</b>	<b>AFTERNOON :</b>
Check in at the hotel in Busan	Visit: Galmaetgil <b>Health through walking</b>	Visit: <b>The inclusive Dongbaek Bakery</b>	Sightseeing tour in Busan	Flight to Singapore  Check in to the hotel
	<b>EVENING :</b>	<b>EVENING :</b>	<b>EVENING :</b>	<b>EVENING :</b>
<b>Welcome dinner</b>	Optional daily sharing	Optional daily sharing	Optional daily sharing	Free evening

20 OCT FRIDAY	21 OCT SATURDAY	22 OCT SUNDAY	23 OCT MONDAY	24 OCT TUESDAY
	<b>MORNING :</b>	<b>MORNING :</b>	<b>MORNING :</b>	<b>MORNING :</b>
Visit: <b>Overview of the Singapore ageing system by the National University</b>	Visit: Sightseeing tour in Singapore	Visit: Free afternoon	Visit: <b>National Steps Challenge: Lessons learned</b>	Workshop: <b>Foodinnovate facility</b>
	<b>AFTERNOON :</b>	<b>AFTERNOON :</b>	<b>AFTERNOON :</b>	<b>AFTERNOON :</b>
Visit: <b>Health in action: the Regional Sports Centers</b>	Free afternoon	Free afternoon	Visit: <b>Housing and Development Board (HDB)</b>	<b>Final debriefing session</b>  End of the program
	<b>EVENING :</b>	<b>EVENING :</b>	<b>EVENING :</b>	
Optional daily sharing	Optional daily sharing	Optional daily sharing	<b>Final dinner</b>	

# DETAILED PROGRAM

TO BE CONFIRMED

## DAY 1 - SUNDAY, OCT 15

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**Arrival in South Korea**

**Check in at the hotel in Busan**

**Welcome dinner**

## DAY 2 - MONDAY, OCT 16

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### **MORNING // Overview of the S. Korea ageing system by the National Health Insurance**

South Korea's aged-care system is aimed at providing quality and accessible care for its senior citizens. The government has established a network of long-term care facilities, such as nursing homes and hospices, to provide comprehensive care for seniors with complex medical needs.

In addition, community-based services, such as day care centers and home-based care, are also available to support seniors who prefer to age in place. The government also provides financial assistance to help seniors with the cost of aged care.

Despite these efforts, South Korea faces challenges in providing adequate care for its rapidly aging population. The government is working to address these challenges, such as a shortage of healthcare workers, by investing in the development of new facilities and programs, and by encouraging the private sector to play a larger role in aged care.

### **AFTERNOON // Galmaetgil trail: Health through walking**

This visit will focus on the health promotion method of walking along the Galmaetgil trail in Busan, which is a popular walking route.

The trail is known for its scenic beauty and is an ideal spot for active aging. The tour will be guided by the HanDonghee, the director of the Research Institute of Science for the Better Living of the Elderly, who will provide insight into the benefits of walking as a form of exercise for the elderly.

With HanDonghee's expertise, the study tour participants can expect to learn about the best practices of active aging in Busan, a city known for its emphasis on healthy living and longevity.



## DAY 3 - TUESDAY, OCT 17

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### MORNING // Yoeunje Distric welfare system for older persons

Yoeunje District in South Korea is an excellent example of a district that prioritizes the well-being of its elderly population. The district's well-developed welfare system offers a range of community services and facilities that cater to the diverse needs of its seniors. These include senior centers, day care facilities, and modern healthcare facilities that provide meals, exercise programs, social activities, and health monitoring.

In addition to its financial support programs for low-income seniors, Yoeunje District also promotes active aging through its community services and facilities. These programs help seniors to stay engaged in community life, connect with their peers, and maintain their physical and mental health. The district's commitment to building a strong, inclusive, and supportive community for all residents is reflected in its best practices in elderly care, which can serve as an inspiration to other communities around the world.

### AFTERNOON // The inclusive Dongbaek Bakery

Dongbaek Bakery is a unique café in Sasang-gu, Busan, that brings together young and old workers in a generation-convergence business model. The bakery was created by transforming an old kindergarten building into a cozy café that specializes in freshly baked bread. Young people with baking licenses are responsible for creating the bread while elderly workers who have participated in the senior citizen job project serve it. This innovative approach not only provides opportunities for employment and skill development for both young and old workers but also creates a warm and welcoming atmosphere for customers.

The Dongbaek Bakery has gained recognition from the Ministry of Public Administration and Security, which has selected Busan City for a regionally-led youth job contest. As part of this initiative, the city plans to open four more cafes next year, expanding opportunities for intergenerational cooperation and employment. Overall, Dongbaek Bakery is an inspiring example of a business that not only provides a quality product but also promotes social inclusion and empowers workers of all ages.

## DAY 4 - WEDNESDAY, OCT 18

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### MORNING // 'My Neighborhood ESG Center'

The 'My Neighborhood ESG Center' is a community initiative in Busan, South Korea that offers several benefits to the elderly population. This program, which stands for Environmental, Social, and Governance Center, is a resource circulation center that recycles waste plastic and returns it to local residents as part of a job project for seniors in Busan. The center, located in Geumjeong-gu, Busan, opened its doors on the 28th of a given month.

To recycle the waste plastic generated by local residents, seniors who are part of the citizen job project are involved in tasks such as collection, classification, and washing. Recycled waste plastic is then circulated through commercialization and donation. The program provides jobs to 390 seniors aged 65 and over, helping them to stay active and engaged in their community.

The 'My Neighborhood ESG Center' also includes a children's library and an environment education experience space. Busan City has signed business agreements with several organizations, including the Korea Senior Human Resource Development Institute, Korea Housing Finance Corporation, Housing City Guarantee Corporation, Korea Southern Power, Busan Metropolitan City Corporation, E-Mart, Lotte Chemical, among others, to operate the center and promote related projects. This program is an excellent example of how community-based initiatives can create a positive impact on the environment while providing job opportunities for seniors and promoting intergenerational exchange.

### AFTERNOON // Sightseeing tour in Busan

## DAY 5 - THURSDAY, OCT 19

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### MORNING // Workshop: Debriefing session

### AFTERNOON //

### Flight to Singapore

### Check in to the hotel in Singapore

## DAY 6 - FRIDAY, OCT 20

### MORNING // Overview of the Singapore ageing system by the National University of Singapore

Singapore's aged-care system is considered one of the best in Asia, providing high-quality and accessible care for its senior citizens. The government has established a comprehensive network of services and facilities, including nursing homes, community hospitals, and day care centers. These facilities offer a range of services, including rehabilitation, palliative care, and general medical care, ensuring that seniors receive the care they need.

In addition, the government has implemented several financial assistance schemes to help seniors with the cost of aged care. These schemes include the Pioneer Generation Package, which provides financial support to the pioneers of Singapore, and the ElderShield scheme, which helps seniors with long-term care needs.

The government's commitment to its senior citizens, combined with the efforts of private-sector providers, has helped to create a strong and well-rounded aged-care system in Singapore.

The National Health Insurance Service (NIHS) Busan and Gyeongnam Ulsan Regional Headquarters is a government agency in South Korea that is responsible for managing and overseeing the National Health Insurance system in the Busan and Gyeongnam Ulsan regions. The NIHS is part of the Ministry of Health and Welfare and plays a crucial role in ensuring that citizens have access to affordable and high-quality healthcare services.

### AFTERNOON // Health in action: the Regional Sports Centers

In Singapore, the Regional Sports Centers (RSCs) provide various programs and facilities to support the physical and social well-being of the elder population. The RSCs offer a range of activities, such as swimming, tai chi, and other low-impact exercises, designed to help seniors maintain their physical fitness and improve their overall health.

The centers also provide a welcoming and inclusive environment for seniors to socialize and form new relationships, which can have a positive impact on their mental and emotional well-being. The government's efforts to promote active aging, along with the support of the RSCs, have helped many seniors in Singapore to lead healthy and fulfilling lives in their later years.

## DAY 7 - SATURDAY, OCT 21

### MORNING // Sightseeing tour in Singapore

### AFTERNOON // Free



## DAY 8 - SUNDAY, OCT 22

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**MORNING // Free**

**AFTERNOON // Free**

## DAY 9 - MONDAY, OCT 23

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**MORNING // National Steps Challenge: Lessons to be learned**

The National Steps Challenge, launched by the Singapore government, serves as a valuable lesson in promoting physical activity and healthy living. This program encourages citizens to adopt a more active lifestyle by tracking their daily steps and participating in various challenges.

The program has been successful in increasing awareness about the importance of regular exercise and has helped many people to incorporate physical activity into their daily routines. Additionally, the National Steps Challenge has demonstrated the power of gamification and social engagement in encouraging behavior change.

The program's use of technology, such as mobile apps and wearable devices, has made it easy for participants to track their progress and connect with others. These lessons can be applied to other health initiatives, both in Singapore and around the world, to promote healthier lifestyles and prevent chronic diseases.

**AFTERNOON // Housing and Development Board (HDB)**

The Housing and Development Board (HDB) in Singapore provides a range of support to the older population, aimed at helping seniors live comfortably and age in place. HDB offers various home modification programs, such as the Home Improvement Programme (HIP), which helps seniors to make necessary modifications to their homes to accommodate their changing needs.

The HDB also provides various financial assistance schemes, such as the Silver Housing Bonus, to help seniors purchase or upgrade their homes. Additionally, HDB has developed senior-friendly communities, complete with amenities such as community centers and recreational facilities, to provide seniors with a supportive and inclusive environment to live in.

The HDB's commitment to supporting the older population, along with the efforts of other government agencies, has helped to create a livable and inclusive environment for seniors in Singapore to live with independence and dignity.

## DAY 10 - TUESDAY, OCT 24

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**MORNING // Foodinnovate facility**

The Foodinnovate facility in Singapore plays a crucial role in promoting active aging by providing seniors with access to nutritious and tasty meals. The facility offers a range of meal options, including those that cater to specific dietary needs, such as low-sodium or gluten-free diets. This helps to ensure that seniors receive the balanced nutrition they need to maintain good health and remain active.

In addition, Foodinnovate provides culinary training and workshops to encourage seniors to cook for themselves and maintain their independence. The facility's commitment to promoting healthy aging, through both nutrition and culinary education, has helped many seniors in Singapore to lead active and fulfilling lives.

**AFTERNOON // Workshop: Final debriefing session**

This debriefing session will provide a platform for the participants to share their observations and insights, and to reflect on the applicability of the best practices and technologies they learned to the context of their own work.

**End of the program**

## DELEGATE INCLUSIONS

### PROFESSIONAL PROGRAM INCLUSIONS

- Study tour booklet for participants
- Provision of full tour report for all delegates
- Dedicated Program Leader during the entire study tour.
- Interpreter from Korean to English plus audio devices

### LOGISTIC INCLUSIONS

- Private bus transport in comfort for the entire trip
- 4 nights 4-stars hotel in Singapore
- 5 nights 4-stars hotel in South Korea
- Welcome reception
- Meals as listed
  - 9 breakfasts
  - 9 lunches
  - 2 dinners.

### TRANSPORT

- Economy flight from South Korea to Singapore, including 2 x 20kg baggage allowance
- Group airport-hotel transfer on arrival in Singapore

### TOURISM PROGRAM

- Group private guided tour of the main tourist destinations of Singapore and Busan

## COSTS

Program price is based on minimum 20 delegates participation.

### DELEGATE EXCLUSIONS

- Visa costs
- Flights to South Korea
- Flights from Singapore
- Flights other than listed on INCLUSIONS
- Airport-hotel-airport transfer
- Meals other than listed
- Personal expenditure
- Tips for personal activity
- Travel & Cancellation insurance.
- Interpreter in Singapore where sessions will be conducted in English

## PROGRAM

\$USD

### Delegate Single Rate

Participating in full Dialog Health program

**Early Bird till Jul 31st 2023**  
**Full price from Aug 1st 2023**

**\$5790**  
**\$5990**

### Delegate Twin share rate

(2 delegates sharing room & participating in full program)

**Early Bird till Jul 31st 2023**  
**Full price from Aug 1st 2023**

**\$4990**  
**\$5290**

### Delegate Partner rate

(Person sharing room with delegate not participating in facility visits/study program. All social events included)

**Early Bird till Jul 31st 2023**  
**Full price from Aug 1st 2023**

**\$1770**  
**\$1970**

## THIS STUDY TOUR IS A PARTNERSHIP FROM



**The Pass It On Network (PION)** is a grassroots network of positive ageing pioneers advocating for older people's rights and the adaptation of society to the challenges and realities of a globally ageing population. The network, a nonprofit registered in France in 2013, has spread internationally and has liaisons, known as PIONeers, in 65 countries around the world and is accredited to the UN's Open-ended Working Group on Ageing.

**The Active Ageing Consortium Asia Pacific (ACAP)** was established in 2005 by founding members in Japan, Korea, and Hawaii, USA. ACAP is an unincorporated, voluntary organization, with no dues structure. It is open to people of all ages, abilities, and disciplines. Members are engaged in programming, policy development, and education related to ageing. While focused on the Asia Pacific region, ACAP also has members in Europe, Africa, and North and South America, and is affiliated with the Pass It On Network, based in the US and France.

Both the Pass It On Network and ACAP are dedicated to empowering older adults to maintain their physical, social, psychological, civic, economic, and environmental well-being so that they can continue to contribute to their families, their communities, and society at large.



**Moira Allan,**  
co-founder of the  
Pass It On Network

Moira Allan is a core contributor to Age Platform's work with the European Commission on the concept of Senior Social Entrepreneurship. Moira is an entrepreneur herself, having founded 2Young 2 Retire-Europe, and co-founded the Pass It On Network a global community portal for over 65 liaisons on Positive Ageing from around the world. Moira is a board member of Old'Up, a major national association in France advocating for meaning and utility in our longer lives. Old'Up is representative of the seniors and users of health services in France.

<https://www.passitonnetwork.org>



**Dr. Kathryn L. Braun,**  
president of the Active  
Ageing Consortium  
Asia-Pacific

Dr. Kathryn L. Braun is professor and Barbara Cox Anthony Endowed Chair of Ageing at the University of Hawaii at Mānoa. She has a long career history of researching and evaluating programs to increase independence and quality of life for older adults. Her current scholarship focuses on helping elders document their personal stories of success, struggle, resilience, and meaning, offering lessons for service providers and younger generations.

<https://manoa.hawaii.edu/acap/>

# Dialog Health

**Dialog Health** designs and organizes international study trips. We provide a unique opportunity for executives from the health & social care sectors to discover the latest innovations in the field.

Our team comprises a core staff of skilled consultants and trainers. For each mission, we develop a program of visits, training & talks with professional and technical experts. We also work with a worldwide network of valued partners. This allows us to meet every client's needs and expectations.

Dialog Health is a French company based in Paris. Our study tours are all-inclusive as we are certified both as a continuing education and training organization and as a travel agency.

## OUR INTERNATIONAL EXPERTISE

So far, we have arranged study tours in the following countries:

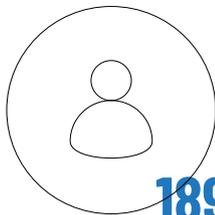
Australia, Austria, Brazil, Canada, China, Czech Republic, Denmark, France, Germany, Italia, Japan, Kazakhstan, The Netherlands, Russia, Singapore, South Africa, South Korea, Sweden, Switzerland, the United Kingdom and the United States.

## DIALOG HEALTH EXPERTISE IN NUMBERS



**108**

STUDY TOURS



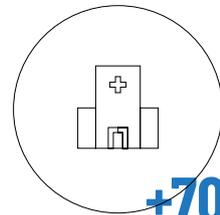
**1890**

DELEGATES



**22**

COUNTRIES  
VISITED, WORLDWIDE



**+700**

VISITS  
public administrations,  
hospitals, care homes,  
enterprises, etc.

# INTERNATIONAL STUDY TOUR THE TRANSITION TO AN Ageing SOCIETY



in partnership with



10 DAYS - 15 TO 24 OCTOBER 2023

## PRE-REGISTRATION FORM

Name: \_\_\_\_\_

First Name: \_\_\_\_\_

Company: \_\_\_\_\_

Position: \_\_\_\_\_

Address: \_\_\_\_\_

ZIP Code: \_\_\_\_\_

City: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Food restrictions : \_\_\_\_\_

How did you learn about this study tour?

PION - Pass It On Network

ACAP - Active Ageing Consortium of Asia-Pacific

If other, please, state: \_\_\_\_\_

## COSTS

Prices in USD  
(United States Dollars)

**EARLY BIRD**

Until Jul 31st 2023

**FULL PRICE**

From Aug 1st 2023

Delegate Single rate  
*One delegate participating in full program*

\$5790

\$5990

Delegate Twin share rate  
*Two delegates sharing room & participating in full program*

\$4990

\$5290

Delegate Partner rate  
*Person sharing room with delegate not participating in facility visits/ study program. All social events included)*

\$1770

\$1970

Name of the delegate who share the room:

\_\_\_\_\_

## PRE-REGISTRATION

In order to validate your pre-registration, please send back:

- 1 completed and signed form
- 1 legible copy of your passport (picture page)

By email: **Gabriel Monteiro**, [gabriel.monteiro@dialog-health.com](mailto:gabriel.monteiro@dialog-health.com)

**I have read and accept the general selling terms and conditions** (page 11 of this document):

Date: \_\_\_\_\_ Place: \_\_\_\_\_

Signature: \_\_\_\_\_

## GENERAL SELLING CONDITIONS

### PRICE INCLUDES

- Professional program of technical visits and presentations
- Study tour booklet
- Study tour full report
- Tour leader from Dialog Health
- Professional interpretation from Korean to English
- 9 nights in a 4\* hotel in Singapore and Busan
- 9 breakfasts, 9 lunches and 2 dinners
- Private bus transportation for the entire professional program.
- Flight from Singapore to Busan

### PRICE DOES NOT INCLUDE

- Drinks
  - All personal expenses
  - The possible costs of visas
- All products and services not mentioned in «Price Includes».

### TERMS AND CONDITIONS OF TRAVEL

- The study tour will not be run unless a minimum of 20 delegates register
- Terms and conditions signed as a commitment to make payments as per listed payment schedule
- No insurance is provided in the package. It is compulsory for all delegates to have travel insurance
- No bookings are held
- Hotels/venues subject to change until booked.

### TARIFF

These prices were calculated on the basis of 20 minimum participants minimum. We reserve the right to cancel the trip or to readjust the tariff if these conditions are not fulfilled.

### PROGRAM CHANGES

If, despite all their efforts, circumstances compel them, Dialog Health and their partners reserve themselves the right to modify the program without consulting the participants, who cannot claim any compensation.

### PAYMENT TERMS

A payment of at least US\$ 2 000 (deposit) must be done at the moment of the registration to secure a place in the delegation.

Delegates may choose between the two payment plans, choosing between one or two invoices.

Full balance is due by 10th Sept 2023 for all price options and payment plans.

All invoices will be sent electronically by Dialog Health directly to the email address informed on this registration form.

Dialog Health will be unable to retain registrations and reservations without full payment by the due date.

### CANCELLATION - INCURRED COST

The existence of many intermediates and payment terms imposed by them on the trip organizers justified the charging cancellation fees even more important than the date of departure is near (transfer equivalent to cancellation):

- More than 91 days before departure: no costs
- 90 to 61 days before departure: 50% of the total amount
- 60 to 31 days before departure: 75% of the total amount
- Less than 30 days before departure: 100% of the total amount.

However, if cancellation is made a refund may be considered if a replacement delegate is found.

Any amount due to Dialog Health cannot be reported on a future trip.

### IMPORTANT NOTE:

Prices are based on tariffs and airfares current at 1 October 2022. In this time of escalating prices and economic instability, it is impossible to predict accurately fluctuations in exchange rates or increases to cost elements of tours. Unfortunately, Dialog Health does not have control of airfares, fuel, airport and airlines taxes and surcharges, hotel rates and other service provider tariffs. In the event of such fluctuations or increases affecting the prices which Dialog Health pay for transportation, hotel accommodation and other services, we reserve the right to adjust our prices as may be necessary at any time up to and including the day that final payment is made. We will do all in our power to avoid this however at times it will be completely out of our control. Delegates will always be kept informed of potential rises or any changes in Dialog Health tour advertised process.





## DialogHealth

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