



How to Support CISI Insureds: A Guide for Trip Leaders & Staff

This document was designed as a helpful overview of CISI insurance, available tools/resources, and important information on opening cases and managing claims. Review each of the sections below for more details.

Coverage Basics

The insurance policy with CISI includes coverage for accidents and illnesses occurring abroad as well as for medical and security evacuations and repatriations. Worldwide 24-7 medical/travel/technical assistance is also included. Additional benefits are also available. The specific details of your policy—including all benefits and exclusions—can be found in the CISI coverage brochure. If you do not have a copy of the brochure, please ask your program administrator for assistance. Insureds also have access to the brochure through the **myCISI** participant portal or mobile app.

myCISI Portal & App

All CISI insureds should have received information on how to set up the **myCISI** account and login prior to departure. The **myCISI** portal contains important insurance documents (including brochure, claim form, and ID card) as well as important resources and links (emergency 'check-in' feature, lists of English speaking doctors overseas, country-specific information, etc.). If insureds did not receive this information and would like to access the site, they can simply go to www.mycisi.com and then:

- 1) Click on **Login to myCISI** in the upper right corner
- 2) On this new screen, click on the sentence that reads, '**Please [click here](#) to create an account**' on the right-hand side of the page.
- 3) Fill-in: First Name, Last Name and Birth Date and then click **Continue**.
- 4) Enter the e-mail address where the temporary password should be sent and click on '**Send Password to this e-mail**'
- 5) Check the e-mail address for the **myCISI** temporary (case sensitive) password. (*Please note: The username is always the email address.*)
- 6) After retrieving the password, return to the previous page and click on **Login Here** or go to **Login to myCISI** from the homepage and enter the username (e-mail address) and temporary (case sensitive) password then click on **Log In**.

To download the **myCISI** app, insureds with smart phones can go to Google Play (Android users) or the App Store (Apple users) and search for "Cultural Insurance Services International" or '**myCISI**'. After downloading, the login information created via the full website can be used to access the app. For a full overview of the **myCISI** portal and app features, ask your program administrator for a copy of the 'myCISI Participant Guide' pdf.

If an insured is having trouble setting up an account or downloading the app, our enrollment team can help. Insureds should email enrollments@mycisi.com or call 203-399-5509 for assistance.

Simple Claims: What to Expect for Minor Illnesses/Injuries

- ▶ CISI is happy to pay foreign providers directly. Many providers, however, prefer payment up-front when services are rendered. Many overseas Insureds using this insurance should be prepared to pay for doctor visits for minor illnesses such as a sore throat or a sinus infection, for example. However, even for a minor illness, if the overseas doctor is willing to bill us directly, we are willing and able to pay them directly for covered medical expenses (this is always up to the provider).
- ▶ CISI's billing address and claim help # is on each ID card and on the claim form which is part of the brochure. If medical expenses are incurred while abroad or in the US, the claim form and scanned copies of the itemized paid bill(s) can be emailed to claimhelp@mycisi.com. CISI's claim help line (203-399-5130) and email address (claimhelp@mycisi.com) are answered from 9-5 EST M-F.
- ▶ Claims should be submitted for processing as soon as possible (and no later than one year after treatment was received, if possible) and are typically processed within 15 business days provided CISI has all the information needed for reimbursement.
- ▶ A case does not need to be opened in advance for us to pay a claim for covered expenses for minor injuries/illnesses. Team Assist (our 24/7 assistance provider) can help provide referrals to doctors/hospitals worldwide if needed. Insureds outside the US may visit any provider they would like and eligible expenses will be covered at 100% (in other words, CISI does not have network restrictions for those traveling outside of the US).

Serious Claims: How to Handle Major illnesses/injuries

- ▶ For all emergencies, seek help without delay at the nearest facility and then, after admittance, open a case with Team Assist (our 24/7 assistance provider). You should also notify appropriate party at your institution, so they are aware of the claim/situation and can help coordinate assistance as needed.
- ▶ To avoid any delay in treatment, the insured (or someone with the insured) may need to provide a personal payment method to the hospital up front. Once a case is opened, however, it is always our goal to have the hospital or facility bill us directly so that neither the program/sponsor/school nor the insured needs to provide payment. In these types of situations, the insured (or someone calling on his/her behalf) needs to open a medical file with Team Assist asking for help with this. If personal payment has already been processed, CISI can expedite reimbursement.
- ▶ Team Assist's toll-free 800 and non-800 (when calling from overseas) numbers are on all insured's ID cards and in the brochure under the claim form. If a benefit or claim-related call or email comes to Team Assist during our business hours, it is usually transferred to us. After hours and on weekends, Team Assist handles the communications and involves our in-house Crisis Team.

Pre-existing Conditions and Continuation of Care Abroad

Program pre-departure orientations should include a review of the insurance benefits and exclusions. All insureds should be provided with information on how to open a "Continuation of Care" case with Team Assist prior to departure so that those with pre-existing conditions can more effectively manage their health while abroad. Continuation of Care cases can range from simply verifying whether a specific medication is available/legal to bring into the country to arranging appointments for a specialized treatment plan. In cases where the estimated cost of treatment abroad exceeds the amount of coverage available on the plan, CISI's Health & Safety manager will work with Team Assist and the insured to communicate this information effectively. If care for a pre-existing condition is needed and was not addressed prior to departure, a case with Team Assist should be opened as soon as possible. Team Assist contact information can be found on all insurance ID cards, the brochure, and under "Emergency Contact Information" on the traveler portal and app.

Medical Evacuations

If a situation warrants a medical evacuation, Team assist will make all necessary arrangements for the insured. Please note that medical evacuations MUST BE ARRANGED by Team Assist to be covered. Self-evacuations are not covered.

Security Evacuations

Our Team Assist medical/travel/technical partner and Worldaware (our security partner) are both 24/7 operations. To keep things simple for our insureds, the number to call for a medical/travel/technical issue is the same as for a security related issue.

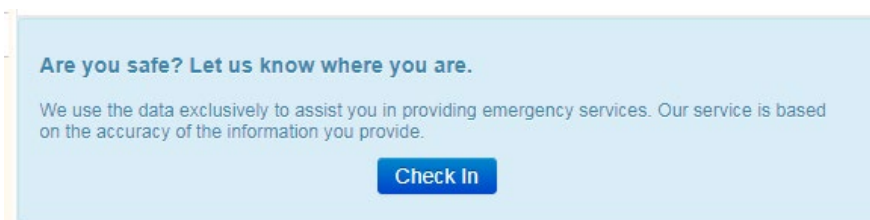
The CISI policy includes a comprehensive security rider which provides coverage for the following non-medical occurrences:

1. Expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
2. Political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Insured Person's Home Country or citizens of the Host Country should leave the Host Country;
3. Verified Physical Attack or a Verified Threat of Physical Attack from a third party;
4. The Insured Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within 7 days of his or her being found;
5. Natural Disasters.

If your participants have experienced any of the above situations, it is important to contact Team Assist right away so that assistance can be provided. Security evacuations, like medical evacuations, MUST BE ARRANGED by Team Assist and/or WorldAware to be covered.

Safety Check-In Feature – 'Are you safe?'

If there is a natural disaster, terrorist attack, or other security-related incident, insureds can click on '**Check In**' from within the myCISI portal so that the program and CISI knows they are safe. Please Note: Insureds do not have to 'Check-in' if nothing has occurred. Insureds will only want to check-in to notify the program and CISI that they are safe if there is a natural disaster, terrorist attack, or other security-related incident.



Insureds can also check-in using the myCISI app

Additional Assistance Services

In addition to the above-mentioned benefits, the Team Assist Plan (TAP) also offers a variety of additional services. These services are not insured benefits but can be coordinated and arranged by Team Assist.

Medical Assistance Services

- ▶ **Medical Referrals:** Referrals will be provided for Doctors, hospitals, clinics or any other medical service provider requested by the Insured. Service is available 24 hours a day, worldwide.
- ▶ **Medical Monitoring:** In the event the Insured Person is admitted to a U.S. or foreign hospital, the AP will coordinate communication between the Insured Person's own Doctor and the attending medical doctor or doctors. The AP will monitor the Insured Person's progress and update the family or the insurance company accordingly.
- ▶ **Prescription Drug Replacement/Shipment Assistance:** will be provided in replacing lost, misplaced, or forgotten medication by locating a supplier of the same medication or by arranging for shipment of the medication as soon as possible.
- ▶ **Coverage Verification/Payment Assistance for Medical Expenses:** The AP will provide verification of the Insured Person's medical insurance coverage when necessary to gain admittance to foreign hospitals, and if requested, and approved by the Insured Person's insurance company, or with adequate credit guarantees as determined by the Insured, provide a guarantee of payment to the treating facility.

Travel Assistance Services

- ▶ **Obtaining Emergency Cash:** The AP will advise how to obtain or to send emergency funds world-wide.
- ▶ **Traveler Check Replacement Assistance:** The AP will assist in obtaining replacements for lost or stolen traveler checks from any company, i.e., Visa, Master Card, Cooks, American Express, etc., worldwide.
- ▶ **Lost/Delayed Luggage Tracing:** The AP will assist the Insured Person whose baggage is lost, stolen or delayed while traveling on a common carrier. The AP will advise the Insured Person of the proper reporting procedures and will help travelers maintain contact with the appropriate companies or authorities to help resolve the problem.
- ▶ **Replacement of Lost or Stolen Airline Ticket:** One telephone call to the provided 800 number will activate the AP's staff in obtaining a replacement ticket.

Technical Assistance Services

- ▶ **Credit Card/Passport/Important Document Replacement:** The AP will assist in the replacement of any lost or stolen important document such as a credit card, passport, visa, medical record, etc. and have the documents delivered or picked up at the nearest embassy or consulate.
- ▶ **Locating Legal Services:** The AP will help the Insured Person contact a local attorney or the appropriate consular officer when an Insured Person is arrested or detained, is in an automobile accident, or otherwise needs legal help. The AP will maintain communications with the Insured Person, family, and business associates until legal counsel has been retained by or for the Insured Person.
- ▶ **Assistance in Posting Bond/Bail:** The AP will arrange for the bail bondsman to contact the Insured Person or to visit at the jail if incarcerated.
- ▶ **Worldwide Inoculation Information:** Information will be provided if requested by an Insured for all required inoculations relative to the area of the world being visited as well as any other pertinent medical information.

Team Assist Contact Information

Please use Team Assist as your primary contact during emergency assistance cases. Anyone can open a case on behalf of an insured.

If an insured requires assistance, their ID number is the policy number. That policy number, along with important contact information, can be found on the back of all CISI insurance ID cards, under "Emergency Contact Info" on the **myCISI** portal and app, and on the claim form (which is part of the CISI insurance coverage brochure). To follow is Team Assist's contact information for your reference:


Team Assist Phone: (312) 935-1703 (calling from outside of the US, collect calls accepted)
(855) 327-1411 (calling toll-free from within the US)

Team Assist Email: medassist-usa@axa-assistance.us

Front of ID Card:

 CULTURAL INSURANCE SERVICES INTERNATIONAL	
GROUP SPONSOR: YOUR PROGRAM NAME HERE	
Your protected plan policy number is 18 XXX XXXXX Your participant ID is 2185557	
Participant Name: SAMPLE, SALLY Coverage Dates: 31-Aug-2018 to 20-Dec-2018	
For any questions pertaining to your insurance plan including provider referrals and eligibility verification please contact CISI at 1-800-303-8120 or email claimhelp@mycisi.com	
You may submit claims to CISI One High Ridge Park Stamford, CT 06905	

Back of ID Card:

<p>KEEP THIS CARD WITH YOU AT ALL TIMES</p> <p>It is proof of identification as an insured under this plan. If you lose it or have questions about your insurance coverage, call CISI at 1-800-303-8120. Present this card and another form of identification to the hospital or doctor. Complete the claim form, sign and mail to CISI with originals of all medical bills.</p> <p>Submit claims to: CISI, 1 High Ridge Park, Stamford CT 06905</p> <p>Should an emergency arise, I authorize any medical provider to release information regarding my condition to CISI or their insurance provider/emergency assistance services, and I understand they may contact my next of kin or my nominated emergency contact without my prior consent.</p> <p>For emergencies only Call AXA ASSISTANCE at (855) 327-1411 (in U.S.), +001 (312) 935-1703 (call collect from outside the U.S.), Email: MEDASSIST-USA@AXA-ASSISTANCE.US. Your Team Assist ID # is 18 XXX XXXXX.</p> <p> To access a listing of preferred providers in the U.S., please visit our website: www.culturalinsurance.com</p>

When opening a case with Team Assist, please be prepared to provide the following information:

- Caller's First and Last Name as well as the name of the insured, if different
- Policy/Participant ID number (for coverage verification purposes)
- Contact details: phone, cell, email (what is the best means of reaching the insured)
- Location where assistance is requested
- Summary of request/incident (what happened, severity of injuries, etc)
- Type of service requested (medical, travel, security)

CISI Crisis Team Information

The CISI Crisis Team consistently works with Team Assist to help support insureds during a time of crisis. The CISI Crisis Team consists of seasoned staff members whom are actively involved in Emergency Assistance Cases. If you are encountering issues with Team Assist after opening a case and require additional support, you can reach them as follows:

Crisis Team Phone: (203) 399-5557 (During regular business hours: Monday-Friday from 9am to 5pm EST)
(203) 550-9028 (After hours and on weekends)

Crisis Team Email: crisis@culturalinsurance.com

As mentioned above, please use Team Assist as your primary contact for emergency assistance cases. They have the resources and expertise to best assist you throughout a crisis. CISI is happy to act as an intermediary to ensure your needs and expectations are being met and that participants are safe and secure during their crisis. **CISI kindly asks that you keep this after hours contact information for your crisis personnel and not share directly with your insureds.**

CISI Claims Team Information

If insureds have questions regarding benefits or the claim submission process, the CISI Claims Team can be reached by phone, email, or mail. The Claims Team is available Monday-Friday from 9am-5pm EST.

Claims Team Phone: (800) 303-8120 ext. 5130 (calling toll-free from within the US)
(203) 399-5130 (calling from outside of the US, collect calls accepted)

Claims Team Email: claimhelp@mycisi.com

Claims Team Mail: Cultural Insurance Services International (CISI)
One High Ridge Park
Stamford, CT 06905

Privacy Laws & Student Health: Understanding HIPAA

In order for most medical providers to share personal health information with Team Assist or CISI, a Release of Information (ROI) form must be signed by the patient or next of kin if the patient is indisposed. This allows the treating physician to discuss medical care directly with Team Assist/CISI. For CISI to release personal health information to your program or family members of the participant, an additional release of information must be signed by the participant.

CISI strictly follows the guidelines set forth under the Health Insurance Portability and Accountability Act (or HIPAA). HIPAA is a federal law passed in 1996 that sets basic requirements that health insurance companies must meet, including keeping a person's medical information private.

You can view CISI's privacy statement here: http://www.culturalinsurance.com/cisi_hipaa.asp