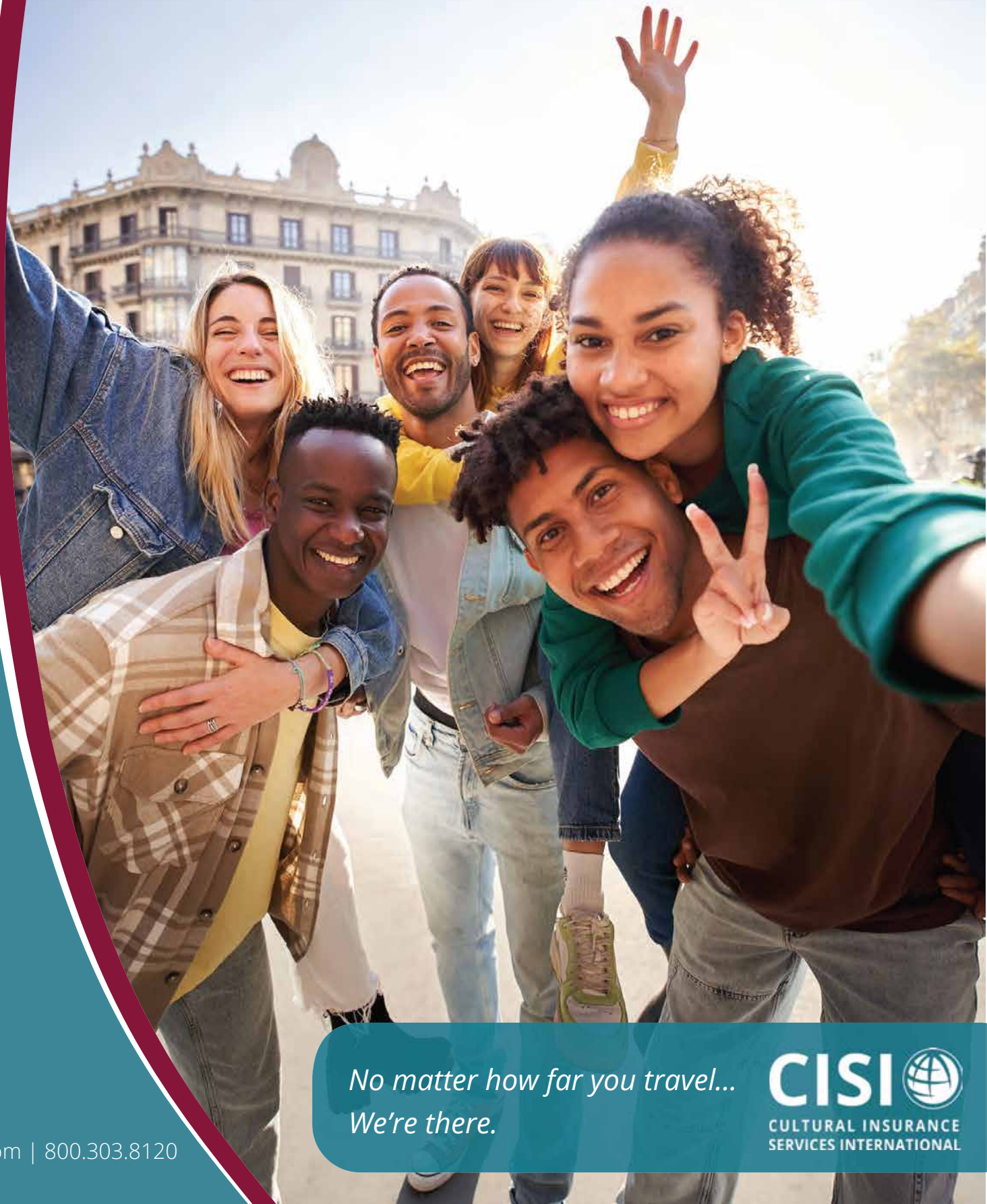


# CISI Participant Guide

## *Tools and Resources*



*No matter how far you travel...  
We're there.*

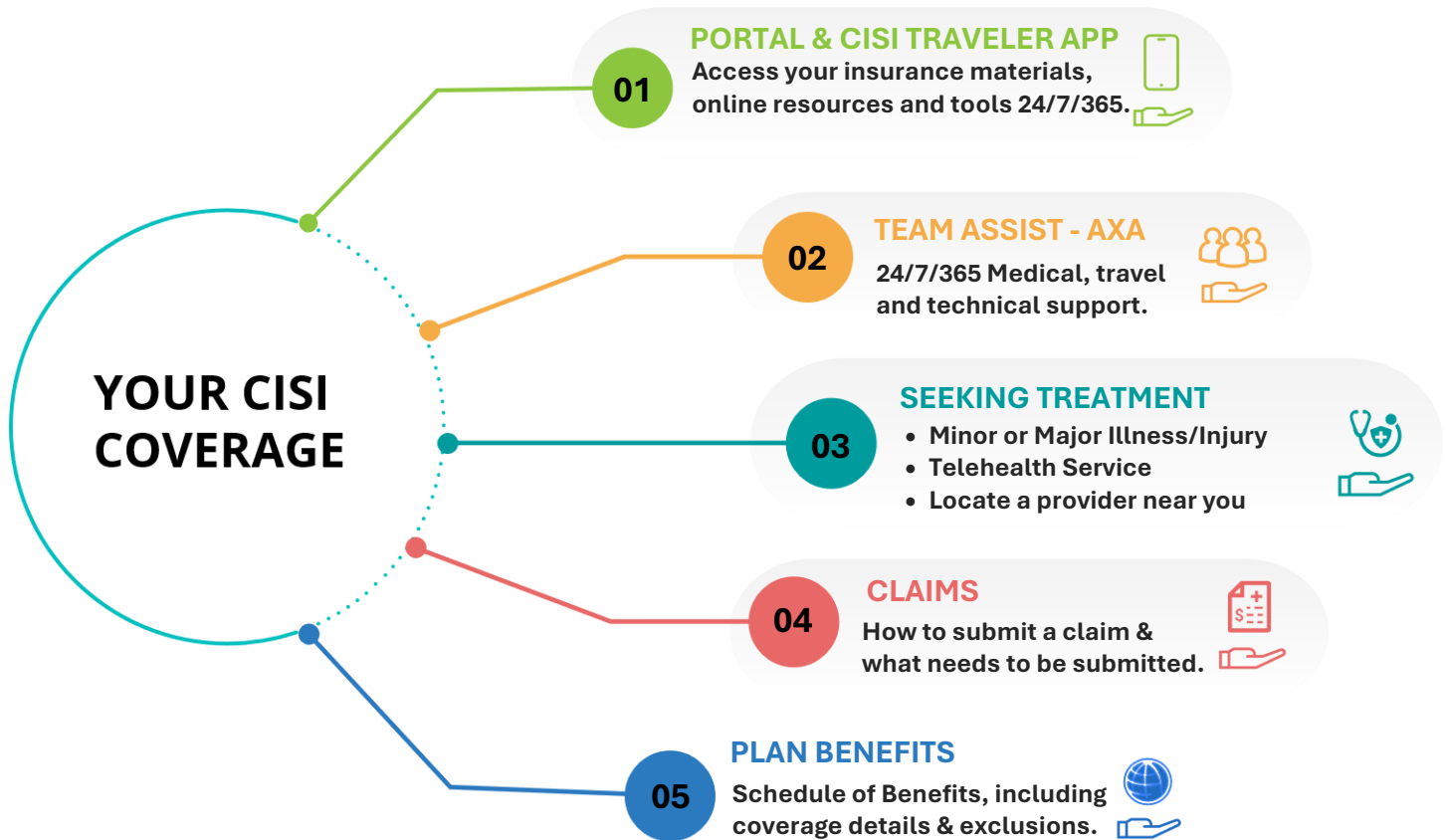
[mycisi.com](http://mycisi.com) | 800.303.8120

**CISI**   
CULTURAL INSURANCE  
SERVICES INTERNATIONAL

# Welcome to CISI!

*No matter how far you travel, we're there.*

## GET TO KNOW CISI



## IMPORTANT CONTACT INFORMATION & LINKS

### CISI CLAIMS DEPARTMENT (9-5 EST, M-F)

#### CLAIM OR BENEFIT QUESTIONS:

**PHONE:** (800) 303-8120 | (203) 399-5130

**EMAIL:** [inquiries@mycisi.com](mailto:inquiries@mycisi.com)

#### SUBMIT A CLAIM:

**EMAIL:** [submityourclaim@mycisi.com](mailto:submityourclaim@mycisi.com)

### TEAM ASSIST (24/7/365) – AXA Assistance

**PHONE:** (855) 327-1411 | (312) 935-1703

**EMAIL:** [medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us)

### TELEHEALTH SERVICE:

#### DR. PLEASE!

**24/7/365 Telehealth Service for Minor Illness or Injury.**

[Click here](#) for more information.



## YOUR INSURANCE DOCUMENTS AND MATERIALS

You will receive an email once you are enrolled from CISI Enrollments, [enrollments@culturalinsurance.com](mailto:enrollments@culturalinsurance.com), with the *subject line* 'CISI Materials'.  
Your welcome email will contain:

- **Plan Brochure**  
*Outlines your plan's benefits & coverage details.*
- **Insurance ID Card**  
*Bring this with you when seeking treatment.*
- **Consulate Letter**  
*If you require a visa and need to show proof of insurance.*
- **Portal and Mobile App Links**  
*Access your insurance materials & services 24/7/365.*
- **CISI Contact Information**  
*Email or call CISI if you have questions.*
- **Claim Form**  
*If you seek treatment & need to submit a claim.*



## PARTICIPANT PORTAL & CISI TRAVELER APP

Your CISI coverage includes a comprehensive online Portal of tools and resources as well as a Mobile app, allowing you access to:

- **Your Insurance Documents**  
*Email/view your insurance documents or download for offline access later.*
- **Provider Search**  
*Search medical providers worldwide.*
- **Claim Information and Submissions**  
*Get information on filing claims and opening cases.*
- **CISI & Team Assist Contact Information**  
*All contact information in one place – CISI Claims and Team Assist.*
- **Personal Security Assistance**  
*Access security-specific information.*
- **Itinerary**  
*Add and edit travel plans on-the-go to ensure you can be located in the event of an emergency.*
- **Check-in**  
*Let your program and CISI know you are safe when unforeseen events occur.*
- **Medical Emergency Information**  
*Get Team Assist's contact information.*
- **Travel Destination Information**  
*Get embassy contact details and country-specific details and information, travel alerts and warnings.*

### CREATE A LOGIN

As mentioned above, links to both are provided within the **CISI Materials** email, however you can also access them both below.

#### myCISI Participant Portal:

Go to <https://www.culturalinsurance.com/> and click on **Login to myCISI** in the top right to access the **myCISI Participant Portal**.

#### CISI Traveler App:

Simply click on the below "Google Play" or "App Store" icons to download:



*If the icon is not working, Search **CISI Traveler**, or **Cultural Insurance Services International**.*





# IN CASE OF A MINOR INJURY OR ILLNESS

## TELEHEALTH SERVICE - DR. PLEASE!

Your plan includes a telehealth service. For participants who require **non-urgent medical services**, **Doctor Please!** is a **24/7/365** virtual medical care via app or phone with trained, licensed and experienced doctors, with multi-language capabilities. The doctors diagnose and treat minor illnesses, injuries, infections, colds and allergies. Follow the steps below to access **Doctor Please!**:

### STEP 01

#### ACCESS

- Download the **Doctor Please!** app via Google Play or App Store.
- Register and enter access code **US0223**.

### STEP 02

#### BOOK

- Schedule a virtual consult or use the call back feature.
- Upload photos to support diagnosis of the condition.

### STEP 03

#### TELECONSULT

- Access to a MD via video (press "start a video") or by phone (doctor calls you).
- Treatment advice for non-urgent and acute conditions is

### STEP 04

#### REVIEW

- After the appointment, doctor's notes are published.
- Rx provided in PDF or sent to the nearest pharmacy *if applicable*.

### DR. PLEASE! OFFERS SERVICES IN THE FOLLOWING COUNTRIES:

| AMERICAS           |                                                                              | EUROPE      |                                                           | ASIA                    |                                                                                     |
|--------------------|------------------------------------------------------------------------------|-------------|-----------------------------------------------------------|-------------------------|-------------------------------------------------------------------------------------|
| USA & CANADA       | - Medical diagnosis<br>- Medical advice<br>- Prescription                    | AUSTRIA     | - Medical diagnosis<br>- Medical advice                   | AUSTRALIA               | - Medical diagnosis<br>- Medical advice                                             |
| MEXICO             | - Medical diagnosis<br>- Medical advice<br>- Prescription (Rx limited reach) | BELGIUM     | - Medical diagnosis<br>- Medical advice                   | CHINA                   | - Medical diagnosis<br>- Medical advice                                             |
| ARGENTINA          | - Medical diagnosis<br>- Medical advice                                      | CYPRUS      | - Medical diagnosis<br>- Medical advice                   | HONG KONG               | - Medical diagnosis<br>- Medical advice                                             |
| BRAZIL             | - Medical diagnosis<br>- Medical advice                                      | DENMARK     | - Medical diagnosis<br>- Medical advice<br>- Prescription | INDONESIA               | - Medical diagnosis<br>- Medical advice<br>- Prescription (verifying Rx capability) |
| CHILE              | - Medical diagnosis<br>- Medical advice                                      | FINLAND     | - Medical diagnosis<br>- Medical advice<br>- Prescription | KINGDOM OF SAUDI ARABIA | - Medical diagnosis<br>- Medical advice                                             |
| COLOMBIA           | - Medical diagnosis<br>- Medical advice                                      | FRANCE      | - Medical diagnosis<br>- Medical advice<br>- Prescription | NEW ZEALAND             | - Medical diagnosis<br>- Medical advice                                             |
| COSTA RICA         | - Medical diagnosis<br>- Medical advice                                      | GERMANY     | - Medical diagnosis<br>- Medical advice<br>- Prescription | RUSSIA                  | - Medical diagnosis<br>- Medical advice                                             |
| DOMINICAN REPUBLIC | - Medical diagnosis<br>- Medical advice                                      | GREECE      | - Medical diagnosis<br>- Medical advice<br>- Prescription | SINGAPORE               | - Medical diagnosis<br>- Medical advice                                             |
| ECUADOR            | - Medical diagnosis<br>- Medical advice                                      | IRELAND     | - Medical diagnosis<br>- Medical advice<br>- Prescription | SOUTH AFRICA            | - Medical diagnosis<br>- Medical advice                                             |
| EL SALVADOR        | - Medical diagnosis<br>- Medical advice                                      | ITALY       | - Medical diagnosis<br>- Medical advice<br>- Prescription | SOUTH KOREA             | - Medical diagnosis<br>- Medical advice                                             |
| GUATEMALA          | - Medical diagnosis<br>- Medical advice                                      | NETHERLANDS | - Medical diagnosis<br>- Medical advice<br>- Prescription | TAIWAN                  | - Medical diagnosis<br>- Medical advice                                             |
| HONDURAS           | - Medical diagnosis<br>- Medical advice                                      | NORWAY      | - Medical diagnosis<br>- Medical advice                   | THAILAND                | - Medical diagnosis<br>- Medical advice                                             |
| NICARAGUA          | - Medical diagnosis<br>- Medical advice                                      | PORTUGAL    | - Medical diagnosis<br>- Medical advice<br>- Prescription | TURKEY                  | - Medical diagnosis<br>- Medical advice                                             |
| PANAMA             | - Medical diagnosis<br>- Medical advice                                      | SPAIN       | - Medical diagnosis<br>- Medical advice<br>- Prescription |                         |                                                                                     |
| PARAGUAY           | - Medical diagnosis<br>- Medical advice                                      | SWEDEN      | - Medical diagnosis<br>- Medical advice<br>- Prescription |                         |                                                                                     |
| PERU               | - Medical diagnosis<br>- Medical advice                                      | SWITZERLAND | - Medical diagnosis<br>- Medical advice<br>- Prescription |                         |                                                                                     |
| PUERTO RICO        | - Medical diagnosis<br>- Medical advice                                      | UK*         | - Medical diagnosis<br>- Medical advice<br>- Prescription |                         |                                                                                     |
| URUGUAY            | - Medical diagnosis<br>- Medical advice                                      |             |                                                           |                         |                                                                                     |

\*England, Scotland, Wales & Northern Ireland

Country List as of February 14, 2025.



## IN CASE OF A MINOR INJURY OR ILLNESS

### SEEK TREATMENT IN PERSON

#### STEP 1: LOCATE A PROVIDER

Locate a provider near you by using the Provider Search within the CISI Traveler App and Participant Portal or by calling AXA Assistance.

#### STEP 2: SCHEDULE AN APPOINTMENT

Schedule an appointment by contacting the Provider. You can call AXA Assistance if you need help.

#### STEP 3: AT YOUR APPOINTMENT

Be prepared to pay out-of-pocket for *minor* illnesses or injuries.

Present your insurance card when requested.

If the overseas doctor is willing to bill us directly, we are willing and able to pay them directly for covered medical expenses.

Foreign providers can contact your assistance team (AXA Assistance) toll-free to verify eligibility and/or benefits 24/7/365. This number is provided on your insurance ID card.

*If they prefer you pay for any medical services, medicines, or equipment out-of-pocket at the time of your visit, hold onto all documents, bill and receipts to submit a claim for covered expenses.*

#### Are there In-Network and Out-of-Network restrictions?

No, you can seek treatment at any medical facility abroad. There are no In-Network nor Out-of-Network restrictions.

#### Will this insurance cover the purpose of my visit?

View your plan's coverage brochure if you are unsure if your insurance will cover your appointment. Contact CISI if you have any additional questions.

#### Who pays for the prescriptions at a pharmacy?

Prescriptions are an out-of-pocket expense. Hold onto the receipt and documentation to submit a claim for covered expenses.

#### Does my plan have a Deductible?

The Deductible is the amount you have to pay before your benefits 'kick-in' (before insurance pays). Please see your plan's *Schedule of Benefits* to see if you have any Deductible(s).

#### How do I submit a claim?

See the next page for claim information.



## IN CASE OF INPATIENT CARE/SERIOUS ACCIDENT

**For all emergencies, seek help without delay at the nearest facility and then, after admittance, open a case with AXA Assistance (our 24/7 assistance provider).** Opening a case for inpatient care will allow us to monitor your case, provide regular updates to your program and family and address any concerns you may have. In addition, depending on your condition, if deemed medically necessary, the medical evacuation benefit will apply.



## CLAIMS SUBMISSIONS & QUESTIONS

### SUBMIT A CLAIM BY:

**Online Portal:** <https://www.mycisi.com/Participant Portal>

**Email:** [submityourclaim@mycisi.com](mailto:submityourclaim@mycisi.com)

**Mail:** 1 High Ridge Park, Stamford, CT, 06905

**Fax:** (203) 399-5596

### SUBMIT A CLAIM ONLINE

**ONLINE PORTAL:** <https://www.mycisi.com/Participant Portal>

- If you created a login already, select I am "Insured". Then enter your Username and Password.
- If you **have not** created a login, Click on "click here" button to create an account.



### SUBMIT A CLAIM BY EMAIL, MAIL OR FAX



#### STEP 1

#### COMPLETE CLAIM FORM

Fully complete and sign the medical claim form for each occurrence, indicating whether the Doctor/Provider has been paid.



#### STEP 2

#### INCLUDE ITEMIZED BILLS & DOCUMENTATION

Attach itemized bills for all amounts being claimed and documentation. \*If mailing, we recommend you provide us with a copy and keep the originals yourself.



#### STEP 3

#### SUBMIT CLAIM

You can submit claims by:

**Mail:** 1 High Ridge Park, Stamford, CT, 06905

**Email:** [submityourclaim@mycisi.com](mailto:submityourclaim@mycisi.com)

**Fax:** (203) 399-5596

#### How long will it take to be reimbursed for eligible medical expenses paid out-of-pocket?

Turnaround for claim payments is generally 15 business days from receipt date. To check the status of your claim, contact CISI at (800) 303-8120 from 9AM to 5PM EST.

#### I received a bill from a medical provider. What do I do?

The bill may be for your deductible. Review the charges and see if CISI made a payment on your behalf. The balance may be your responsibility.

If you do not have a deductible in your plan, or have already paid this amount, submit the bill to CISI. Include a completed claim form pertaining to your doctor's visit and proof of payment to be reimbursed for any coverable expenses.

#### I got a letter from CISI asking for more information. What do I do?

The claims team may send you an email asking you to complete a claim form if it was not provided with your initial submission or was not completed correctly. Complete the claim form and send it back to the [submityourclaim@mycisi.com](mailto:submityourclaim@mycisi.com) email address. The claims team may need additional documentation that was not submitted with the initial claim. Please email [submityourclaim@mycisi.com](mailto:submityourclaim@mycisi.com) the information is requesting in order to process the claim or log into your Participant Portal and upload via the Claim Info & Submission tab.

#### How long do I have to submit a claim?

You can submit a claim within a year of the Date of Service.

#### Where can I access additional claim forms?

The claim form is provided at the end of your brochure, attached to your welcome email, our website [mycisi.com](http://mycisi.com) & on the myCISI Participant Portal.

Approved reimbursements will be paid to the provider of the service unless otherwise indicated on the form.

For claim submission questions, call (203) 399-5130, or email [inquiries@mycisi.com](mailto:inquiries@mycisi.com).

Claims should be submitted for processing as soon as possible (and no later than one year after treatment was received).



## TEAM ASSIST (TAP) – AXA ASSISTANCE



### CONTACT INFORMATION

**PHONE:** (855) 327-1411 | +1 (312) 935-1703

**EMAIL:** [medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us)

The Team Assist Plan is designed by CISI in conjunction with the Assistance Company to provide travelers with a worldwide, 24-hour emergency telephone assistance service. Multilingual help and advice may be furnished for the Insured Person in the event of any emergency during the term of coverage. The Team Assist Plan complements the insurance benefits provided by the Accident and Sickness Policy. If you require Team Assist assistance, your ID number is your policy number.

### Emergency Medical Transportation Services

The Team Assist Plan provides services and pays expenses up to the amount shown in the *Schedule of Benefits* for:

- Emergency Medical Evacuation
- Repatriation/Return of Mortal Remains

All services must be arranged through the Assistance Provider.

### The TAP Offers These Services

*(These services are not insured benefits):*

## MEDICAL ASSISTANCE

**Medical Referral:** 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 is admitted to a foreign hospital, the AP will coordinate communication between the Insured's own doctor and the attending medical doctor or doctors. The AP will monitor the Insured's progress and update the family or the insurance company accordingly.

**Coverage Verification/Payment Assistance for Medical Expenses:** The AP will provide verification of the Insured's medical insurance coverage when necessary to gain admittance to foreign hospitals, and if requested, and approved by the Insured's insurance company, or with adequate credit guarantees as determined by the Insured, provide a guarantee of payment to the treating facility.

**Emergency Message Transmittal:** The AP will forward an emergency message to and from a family member, friend or medical provider.

**Dr. Please:** The AP will provide global teleconsultation services to participants who requires non-urgent medical services while traveling or temporarily residing outside their home country on a covered trip.

**Behavioral Health Services:** Services are available for English-speaking eligible participants who require such services while traveling away from home or temporarily residing outside their home country. When notified of a behavior health or crisis support situation, telephone access to behavioral health professionals for intake, screening, assessment, stabilization counseling and referral services will be available. Follow-up services will be arranged when recommended as a result of the service and available by AXA. These services are not intended to be therapeutic treatment services. Properly licensed and credentialed counseling staff will be available 24/7.

## TRAVEL ASSISTANCE

**Obtaining Emergency Cash:** The AP will advise how to obtain or to send emergency funds world-wide.

**Lost/Delayed Luggage Tracing:** The AP will assist the Insured whose baggage is lost, stolen or delayed while traveling on a common carrier. The AP will advise the Insured of the proper reporting procedures and will help travelers maintain contact with the appropriate companies or authorities to help resolve the problem.

**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 whose baggage is lost, stolen or delayed while traveling on a common carrier. The AP will advise the Insured of the proper reporting procedures and will help travelers maintain contact with the appropriate companies or authorities to help resolve the problem.

## TECHNICAL ASSISTANCE

**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.

**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.

**Locating Legal Services:** The AP will help the Insured contact a local attorney or the appropriate consular officer when an Insured is arrested or detained, is in an automobile accident, or otherwise needs legal help. The AP will maintain communications with the Insured, family, and business associates until legal counsel has been retained by or for the Insured.

**Assistance in Posting Bond/Bail:** The AP will arrange for the bail bondsman to contact the Insured or to visit at the jail if incarcerated.