

Important Information about CISI Overseas Health Coverage

In the case of a **minor injury or illness**

We are always happy to pay a foreign provider directly. Many foreign providers, however, prefer payment from the patient when services are rendered. 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, the claim form and scanned copies of the itemized paid bill(s) can be emailed to claimhelp@culturalinsurance.com. Claims should be submitted for processing as soon as possible (and no later than one year after treatment was received, if possible). Claims are typically processed within 15 business days provided CISI has all of the information needed for reimbursement. A case does not need to be opened in advance in order 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 if needed but insureds may visit any provider they would like and eligible expenses will be covered at 100% (in other words, CISI does not have network restrictions).

In the case of a **serious injury or illness**

In the event of a serious illness or injury requiring expensive treatment or hospitalization, our goal is 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 AXA Assistance (our 24/7 assistance provider) asking for help with this. In addition to being able to pay by check, CISI also has the ability to wire transfer to foreign hospitals when necessary/requested. AXA Assistance is also able to guarantee/make payments and has a network of local partners who can make payments on behalf of our insureds when necessary (CISI then reimburses AXA Assistance). AXA Assistance (our medical/travel/technical partner) and i-JET (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 toll-free 800 and non-800 (when calling from overseas) numbers for AXA Assistance are provided below as well as on the ID card and in the brochure under the claim form. On the claim form we list CISI's claim help line (203-399-5130) and e-mail address (claimhelp@culturalinsurance.com) which are answered from 9-5 EST M-F. AXA Assistance has 24/7 access to our enrollment database and also has access to each group's coverage information. If a benefit or claim related call or e-mail comes to AXA Assistance during our business hours it is usually transferred to us. After hours and on weekends, AXA Assistance handles the communications and involves our Claims Operations Manager as needed 24/7.

An Important Note about Medical and Security Evacuations

Sometimes an insured's medical condition requires a medical evacuation to obtain further medical treatment in the nearest adequate location or back in the U.S. Sometimes insureds are required to evacuate due to security concerns. It is important for insureds to know that in order for medical or security-related evacuation costs to be covered all approvals and arrangements must be made by AXA Assistance in conjunction with the attending physician (for a medical evacuation) and with i-JET (for a security evacuation). Anyone may contact AXA Assistance (see information below) to open a medical or security file if assistance is needed or if evacuation may be a possibility.

Contact Information

If you have any questions regarding your benefits or the claim submission process, do not hesitate to contact CISI. Please include your policy number on all communications submitted to CISI by e-mail or mail.

To reach a CISI Claims Representative:

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)

E-mail: claimhelp@culturalinsurance.com

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

In cases of medical or security related emergency please contact our 24/7 emergency assistance provider:

Emergency Assistance Provider: AXA Assistance

Phone: 1-(855) 327-1411 (calling toll-free from within the US)
1-(312) 935-1703 (calling from outside of the US, collect calls accepted)

E-mail: medassist-usa@axa-assistance.us