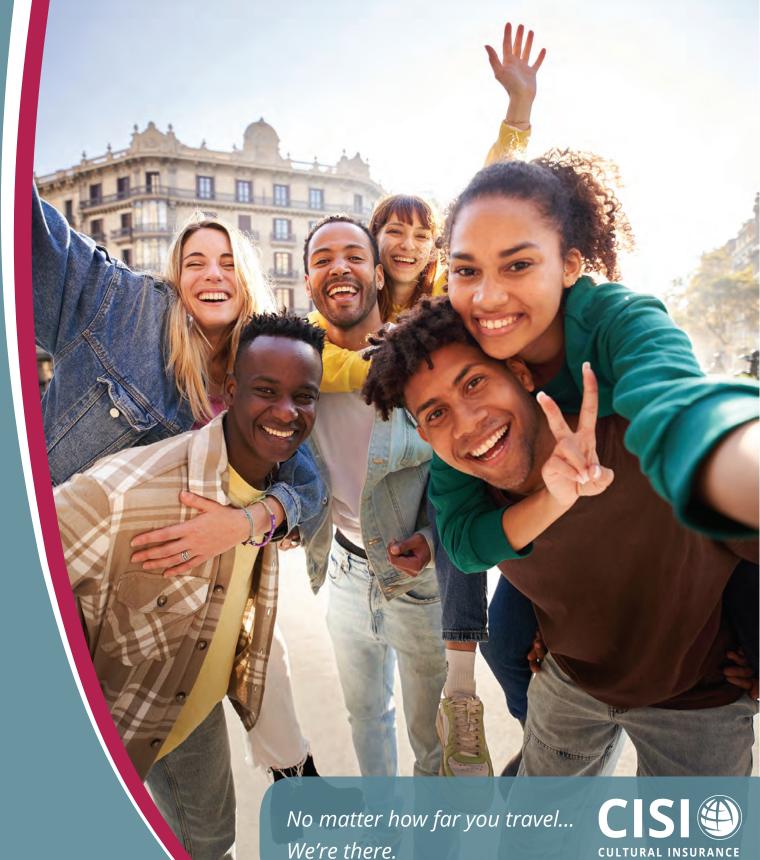
# **CISI Participant Guide**

Tools and Resources



# Welcome to CISI Participant Plan Guide

#### What does the CISI plan cover?

The CISI Plan is designed specifically for cultural exchange participants. Not only does the plan provide accident and sickness insurance, it also covers medical evacuation and repatriation as well as security evacuations should they become necessary. And unlike many domestic insurance plans, the CISI plan will pay 100% of covered expenses without requiring a deductible.

In addition to the above, the Team Assist Plan was 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 in the event of any emergency during the term of coverage. Learn more about your coverage in your policy brochure and this participant guide.

## **Your myCISI Insurance Contents**

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### **Your Insurance Materials**

Once you are enrolled, you will receive an email from CISI Enrollments (enrollments@culturalinsurance.com), with the subject line 'CISI Materials'. Attached to this email you will find the following:

Brochure outlining the plan benefits

- ID Card
- Consulate Letter (to obtain your visa, if necessary)
- Claim Form

#### Can I access this information elsewhere?

Yes, once you are enrolled you can access your insurance information via the myCISI Participant Portal or via the CISI Traveler App once you have created a login.



## **CISI Participant Tools and Resources:**

myCISI 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 travel insurance documents or download for offline viewing later

#### Provider Search

Search medical providers worldwide

#### Medical Emergency Information

Get Team Assist's contact information

#### Personal Security Assistance

Access security-specific information

#### Claim help

Get information on filing claims and opening cases

#### • Check-in

Let your program and CISI know you are safe when unforeseen events occur

#### Travel Destination Information

Get embassy contact details and country-specific details and information, travel alerts and warnings

#### CISI & Team Assist (On Call International) Contact Information

All contact information in one place (for CISI claims as well as links to Team Assist)

#### Itinerary

Add and edit travel plans on-the-go to ensure you can be located in the event of an emergency

Once you are enrolled you can create a myCISI login either via the CISI Traveler App or on a computer via the myCISI Participant Portal. Links to both are provided within the CISI Materials email, however you can also access them both by:

#### myCISI Participant Portal

Going 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:

#### **iPhones**



#### If the icon link isn't working:

- ► Go to the App Store
- ► Search Cultural Insurance Services International *or* CISI Traveler

#### **Android Phones**



If the icon link isn't working:

- Go to Google Play
- ► Search Cultural Insurance Services International *or* CISI Traveler

### **CISI Traveler App Details**

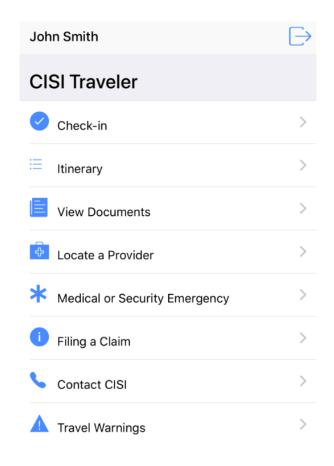
Please Note: You can only access the app if you are enrolled. If you have not been enrolled yet, you will not be able to create an account/register.

#### **Create an Account/Register Instructions**

Follow these instructions if you are enrolled and have not created a login yet:

- 1. Download the CISI Traveler App.
- 2. Click on Register.
- 3. Enter in your First Name, Last Name, and Birthdate and click Verify.\*\*
- **4.** Press **Confirm** if the email is correct, or if needed, edit the email address to the one you want your password to be sent to and click **Confirm**.
- 5. You will receive an email from enrollments with the subject line myCISI Portal Access. This will contain your user ID (your email address) and your password to login. Go to the CISI Traveler App and enter in your email address and password exactly how it appears in the email.

After logging in, you will have access to an easy-to-read home screen and simple-to-navigate menu options:



#### • Check-in

Check-in to let your program and CISI know if you are safe or need help in Security and Natural Disaster Emergencies.

#### Itinerary

Add and edit travel plans on-the-go to ensure you can be located in the event of an emergency.

#### • View Documents

Email/view and/or download your travel insurance documents.

#### • Locate a Provider

Search medical providers worldwide.

#### Medical or Security Emergency

Team Assist's contact information (and access the Personal Security Assistance site, if this benefit is provided by your policy).

#### • Filing a Claim

Get information on what to do in the event of a minor or major illness or accident, how to file a claim, and information on how to open a case with Team Assist if needed.

#### Contact CISI

All contact information (for CISI claims as well as links to Team Assist).

#### Travel Warnings

Get embassy contact details and country-specific details and information.

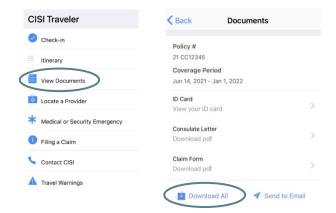
<sup>\*\*</sup>If you receive an error, check the spelling of your name on your Participant ID card attached to your welcome email (subject line: 'CISI Materials') in case there was a typo. If your First Name and Last Name matches, your birthdate might be incorrect. Email <a href="mailto:enrollments@mycisi.com">enrollments@mycisi.com</a> or call 203-399-5509 to verify your enrollment information.



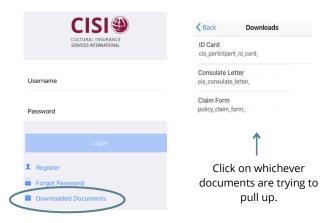
## SAVE YOUR INSURANCE DOCUMENTS TO YOUR PHONE

You can view, email and/or download your insurance documents (ID Card, Consulate Letter and/or Claim Form):

1. Download Documents: Click on View Documents on your home screen and select Download All.



2. Access your Documents offline: after downloading them by clicking on **Downloaded Documents** on the Log in screen.





#### **SEARCH FOR PROVIDERS ON-THE-GO**

You can search for providers from your mobile phone using the CISI Traveler app.

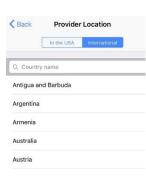
IMPORTANT NOTE REGARDING DATA: You do not need to have your location on while using the app. Pulling up local doctors, hospitals, etc. are all done by search, and not through GPS services.

Simply follow the steps below after clicking on Locate a Provider:



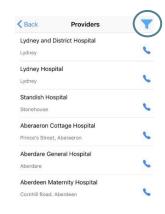
#### Step 1

Click on International and enter in the Country or scroll down and select.



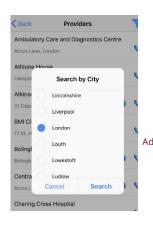
#### Step 2

Narrow the search by clicking on the filter icon \(\frac{1}{3}\).



#### Step 3

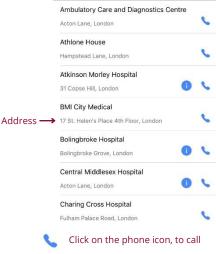
Scroll down, select City, and press Search.

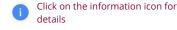


#### **Results**

A full list of Providers will appear:

**Providers** 







#### **USE THE MOBILE ITINERARY FEATURE**

CISI can more accurately pinpoint your location during emergencies when the **Itinerary** section of the myCISI Participant Portal or CISI Traveler app is utilized. For this reason, we **highly encourage** all participants to use this feature. See the below information/screenshots to access this feature from the CISI Traveler app.

Note: You can edit your itinerary at any time.



#### Step 1

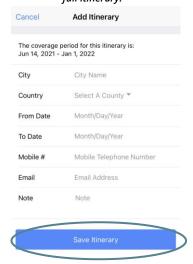
Click on + to add your Itinerary.



#### Step 2

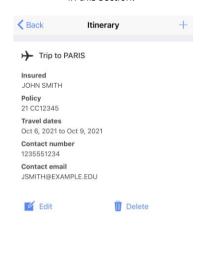
Add your information & press Save Itinerary.

Repeat the steps until you have entered in your full itinerary.



#### Results

Once saved, your itinerary will appear in this section:





#### **CHECK-IN FEATURE 'ARE YOU SAFE?'**

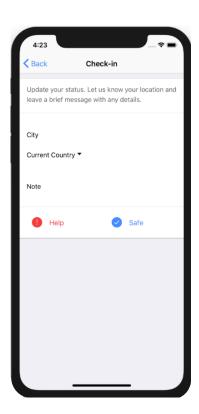
When the unexpected happens, you can check in to let your program and CISI know you are safe via the portal or CISI Traveler app. The app makes it easy to check in – just click **Check-in** from your home screen\*:



Once checked in, your program can pull an emergency roster through the myCISI sponsor portal where they can then view participant check-in times and locations. If you need immediate assistance, you will be directed to contact our 24/7 assistance team, Team Assist.

**Please Note:** You do not have to check-in if nothing has occurred. You will only want to check-in when you want to notify your program and us that you are safe or need help if there is a natural disaster, terrorist attack, or other security-related incident.

\*Alerts will not be automatically sent to your phone after you check in. Your program will work on a communication plan with CISI for contacting participants after an incident occurs.





#### **Locating a Provider**

To locate a provider overseas, you can do either of the following:

- 1) Contact the assistance team (**On Call**) by calling the number on your insurance ID card; *OR*
- 2) Simply log into your myCISI Participant Portal or through the CISI Traveler App and click on 'Provider Search'. Select your Country and City, and a list of providers will populate.

#### **Schedule an Appointment**

Call the provider to schedule an appointment. If you need assistance, **On Call** can help.

#### Are there 'In-Network' or 'Out-of-Network' restrictions?

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

#### Who pays at the time of visit?

Be prepared to pay for doctor visits for minor illnesses such as a sore throat or a sinus infection. Present your card to your medical provider at the time of service. 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 (On Call) toll-free to verify eligibility and/or benefits 24/7/365. If they prefer to have you pay for any medical services, medicines, or equipment out-of-pocket at the time of your visit, hold onto all documents, bills and receipts, and submit them along with a claim form to CISI for reimbursement.

#### Does my plan have a Deductible?

No there is no Deductible on this plan.



## **Prescription Medication**

If a doctor prescribes a medication, you will pay out-of-pocket at the pharmacy. As long as the medication is for a covered illness or injury, you can submit a claim for reimbursement. Make sure to hold onto any receipts and prescription medication receipts so you can include those with your claim submission. See the Claims section of this guide for more information.

For all emergencies, seek help without delay at the nearest facility and then, after admittance, open up a case with On Call (our 24/7 assistance provider). Our goal is to have the hospital or facility bill us directly. If personal payment has already been processed, we can expedite reimbursement. CISI has the ability to pay by check or wire transfer to foreign hospitals when necessary/requested. On Call is also able to guarantee/make payments when necessary (CISI then reimburses On Call).



#### Check-in Feature - 'Are you safe?'

If there is a natural disaster, terrorist attack, civil unrest, or another security-related incident, you can click on **Check-in** so your program and CISI knows you are safe or need assistance. This can be done either via the myCISI Participant Portal or the CISI Traveler App. This information will be sent to your program's emergency roster.

**Please Note:** You do not have to check-in if nothing has occurred. You will only want to check-in when you want to notify your program and us that you are safe if there is a natural disaster, terrorist attack, civil unrest, or another security-related incident.

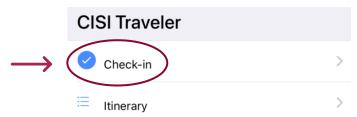
#### myCISI Participant Portal:

Once you are logged into the Portal, the **check-in** feature is at the bottom of the main page. Scroll down and click on **'Check In'**:



#### **CISI Traveler App:**

If you are checking in via the CISI Traveler App, simply click on 'Check-in' from your home screen





## TEAM ASSIST CONTACT INFORMATION On Call International (24/7/365)

**Phone:** (877) 714-8179 | (603) 952-2660 **Email:** mail@oncallinternational.com

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. Team Assist can also help with doctor referrals and scheduling an appointment if you need assistance.

#### **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 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

Medical Monitoring

Prescription Drug Replacement/Shipment

Emergency Message Transmittal

Coverage Verification/Payment Assistance for Medical Expenses

Nurse Hotline



#### TRAVEL ASSISTANCE

Obtaining Emergency Cash
Traveler Check Replacement Assistance
Lost/Delayed Luggage Tracing
Replacement of Lost or Stolen Airline Ticket



#### **TECHNICAL ASSISTANCE**

Credit Card/Passport/Important Document Replacement
Locating Legal Services
Assistance in Posting Bond/Bail
Worldwide Inoculation Information



## CLAIMS DEPARTMENT CONTACT INFORMATION 9AM-5PM EST, Monday-Friday

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

Email: claimhelp@mycisi.com

#### How to Submit a Claim:

If you seek medical treatment for an Injury or Illness while abroad and pay out-of-pocket, you are eligible to submit a claim. Claims should be submitted for processing as soon as possible (and no later than one year after treatment was received, if possible).

#### **Step 1:** Complete a Claim Form

#### Per each occurrence:

- 1) Fully complete all the necessary sections pertaining to your claim
- 2) Indicate whether the Doctor/Hospital has been paid by you
- 3) Sign at the bottom

#### **Step 2:** Attached Receipts and Documentation

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

Please note, if you are submitting a claim for prescription medication, you must submit the prescription receipt. This will include your name, the name of the prescribing physician, name of the medication, dosage, date and amount billed. Cash register receipts will not be considered for reimbursement.

#### Step 3: Submit the Claim

You can submit claims by mail, email or fax.

Mail: 1 High Ridge Park, Stamford, CT 06905

Email: <a href="mailto:claimhelp@mycisi.com">claimhelp@mycisi.com</a>

Fax: (203) 399-5596

Approved reimbursements will be paid to the provider of the service unless otherwise indicated on the form. For claim submission questions or status, call (800) 303-8120, or email <u>claimhelp@mycisi.com</u>.

#### How long will it take to be reimbursed for 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.

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

Claim Forms can be found attached to your **CISI Materials** email and on the myCISI Participant Portal. You can also email us and we can send you one to complete.