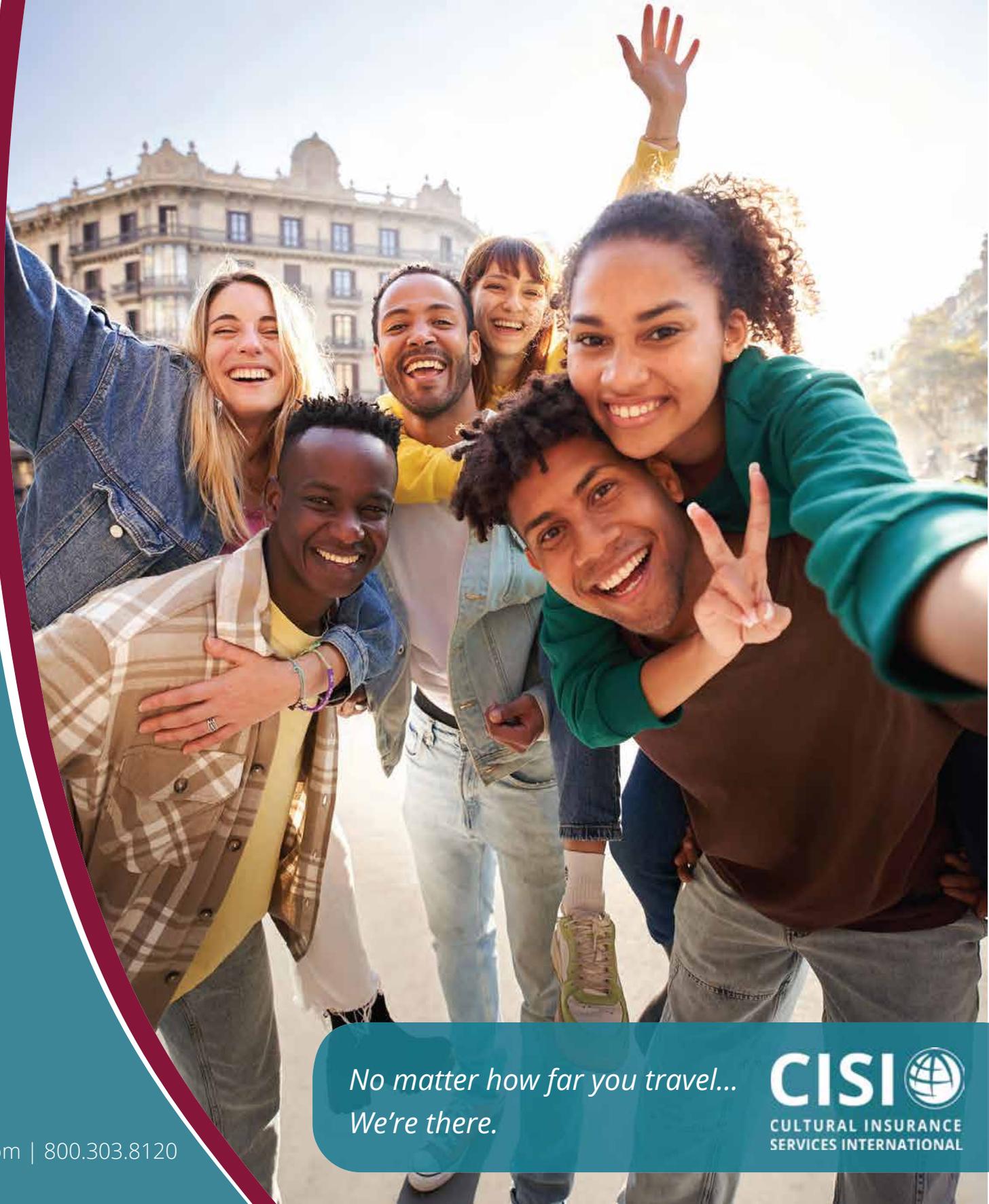


# CISI Participant Guide

*Tools and Resources*



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

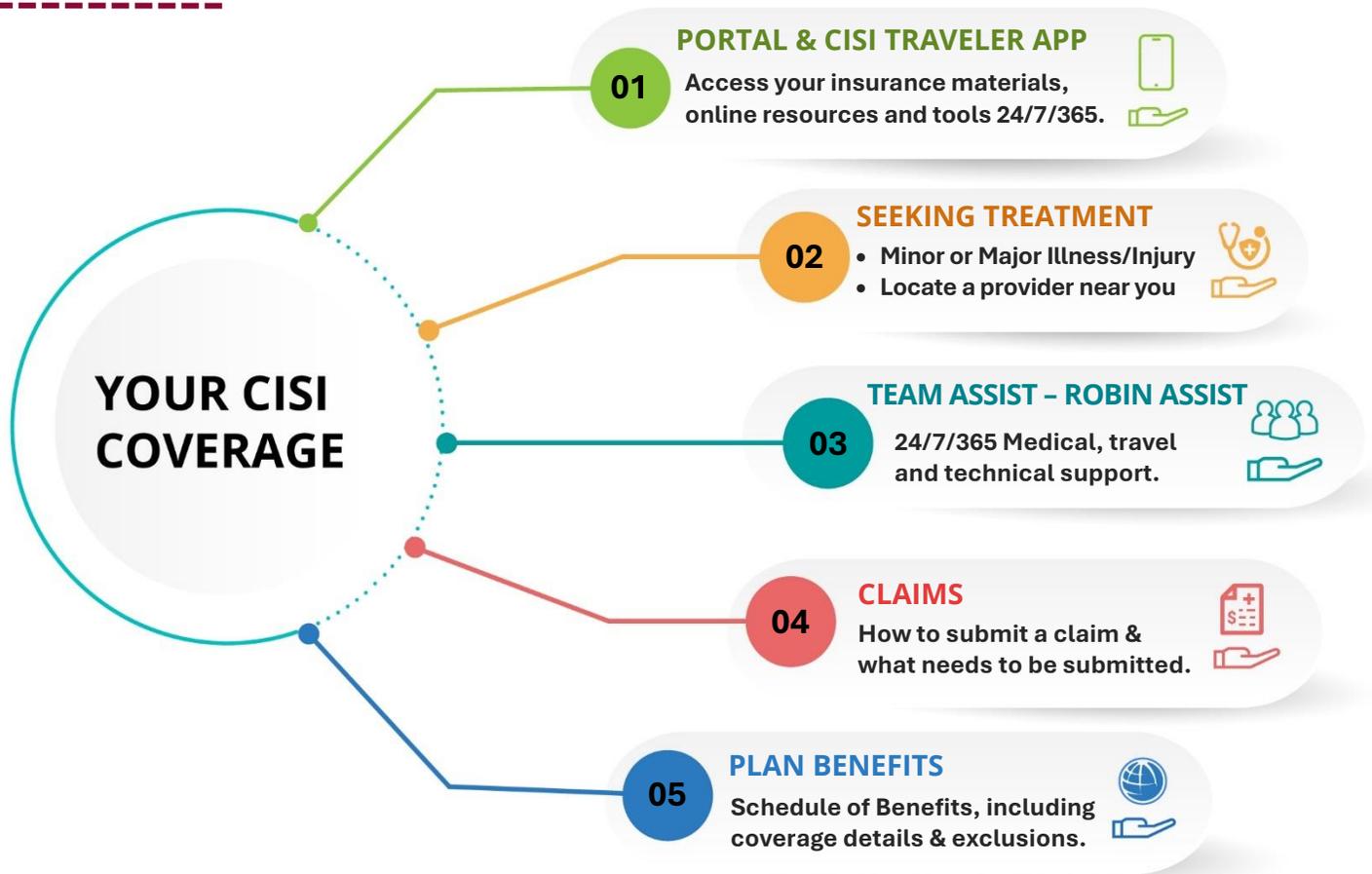
**CISI**   
CULTURAL INSURANCE  
SERVICES INTERNATIONAL

mycisi.com | 800.303.8120

# Welcome to CISI!

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

## GET TO KNOW CISI



## IMPORTANT CONTACT INFORMATION & LINKS

### CISI CLAIMS DEPARTMENT

(9AM-5PM EST, Monday-Friday)

#### CLAIM OR BENEFIT QUESTIONS:

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

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

#### SUBMIT A CLAIM:

ONLINE: [Click here](#)

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

### TEAM ASSIST- ROBIN ASSIST

(24/7/365)

PHONE: (888) 505-2474 | (743) 244-2474

WHATSAPP: (743) 244-2474

EMAIL: [CISIAssist@RobinAssist.com](mailto:CISIAssist@RobinAssist.com)

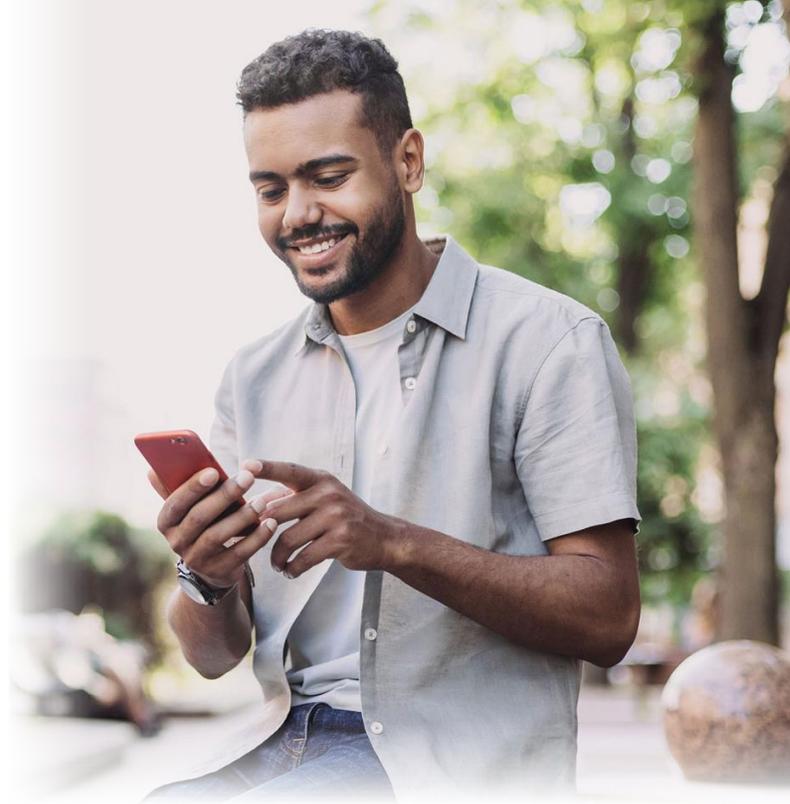


## WELCOME EMAIL PACKAGE

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 & non-insurance benefits.*
- **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/download your insurance documents.*
- **PROVIDER SEARCH**  
*Search medical providers worldwide.*
- **CLAIM INFORMATION AND SUBMISSIONS**  
*Submit a claim and claim information.*
- **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, country-specific information, travel alerts and warnings.*



## CREATE A LOGIN

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

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

### SEEK TREATMENT IN PERSON

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#### 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.***

#### Frequently Asked Questions (FAQs)

##### 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 details if you are unsure if the insurance will cover the purpose of your appointment. Contact CISI if you have any additional questions.

##### 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 claim information page of his guide.

##### 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.



## 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 Robin Assist (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.



## TEAM ASSIST (TAP) – ROBIN ASSIST



### CONTACT INFORMATION

**PHONE:** (888) 505-2474 | (743) 244-2474

**WHATSAPP:** (743) 244-2474

**EMAIL:** [CISIAssist@RobinAssist.com](mailto:CISIAssist@RobinAssist.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. 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 and are not provided by Crum & Forster SPC):*

## 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.

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

**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.

## 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.



## CLAIMS SUBMISSIONS & QUESTIONS

### SUBMIT A CLAIM ONLINE

**LOG INTO myCISI VIA THE ONLINE PORTAL:** <https://www.mycisi.com/ParticipantPortal>

- 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 the "click here" button to create an account.



1 Go to the **Claim Info & Submission** tab.



2 Click on **Submit a Claim & check the Status Online**.



3 Click on **Submit a Claim** and follow the prompts.



4 Check **claim status** once you've submitted a claim.

### 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

### Frequently Asked Questions (FAQs)

#### **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 Online. Include proof of payment to be reimbursed for any coverable expenses and any additional documentation pertaining to the claim. You also have the option to submit the claim via email, mail, or fax.

#### **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 or provide additional documentation in order to process your claim. Follow their instructions and upload the information via the Claims Info & Submission Tab once you log into your Participant Portal. You can also email the requested information to [submityourclaim@mycisi.com](mailto:submityourclaim@mycisi.com).

#### **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 a claim form?**

A claim form is attached to your welcome email, posted on our website [mycisi.com](http://mycisi.com) & within your 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).**