

Frequently Asked Questions (FAQs)

How will I receive my insurance information?

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

- Brochure
- Consulate Letter (to obtain your visa, if necessary)
- ID Card
- Claim Form
- Link to create a login to our myCISI Participant Portal
- Link to our CISI Traveler App

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.

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. Please read the attached brochure for detailed information regarding benefits.

How do I use my CISI insurance overseas?

In the case of a MINOR injury or illness - Be prepared to pay for doctor visits for minor illnesses such as a sore throat or a sinus infection. Foreign providers can contact your assistance team (AXA Assistance) 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.

In the case of a SERIOUS injury or illness - For all emergencies, seek help without delay at the nearest facility and then, after admittance, open up a case with AXA Assistance (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. AXA Assistance is also able to guarantee/make payments when necessary (CISI then reimburses AXA Assistance).

How do I locate a medical provider and/or hospital?

To locate a provider overseas, you can do either of the following: 1) Contact the assistance team (AXA Assistance) by calling the number on your insurance ID card (also provided on this page); OR 2) 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.

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.

Does my plan have a Deductible?

See your plans *Schedule of Benefits* to see if you have a Deductible.

How do I submit a claim & what needs to be submitted?

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). Claims can be submitted by email, mail, fax or online.

To submit a claim online:

Step 1: 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 the "click here" button and follow the prompts.

Step 2: Go to Claim Info & Submission Tab.

Step 3: Click on Submit a Claim and follow the prompts. Make sure to upload itemized bills for all amounts being claimed and documentation.

To submit a claim Email, Mail or Fax:

Step 1: Fully complete and sign the medical claim form for each occurrence, indicating whether the Doctor/Hospital has been paid.

Step 2: Attach itemized bills for all amounts being claimed and documentation. *We recommend you provide us with a copy and keep the originals for yourself.

Step 3: You can submit claims by mail: 1 High Ridge Park, Stamford, CT 06905, email: submityourclaim@mycisi.com, or by 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 inquiries@mycisi.com.

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?

The claim form is provided at the end of your brochure, (the end of this document), attached to your welcome email, and on the myCISI Participant Portal.

I misplaced my medical ID card. What should I do?

If you have the CISI Traveler App, your card and information is in the palm-of-your-hand. Within the CISI Traveler App you can access your ID card and download it to your phone so you have access to it even when you are offline. You can also reprint it from your welcome email; or sign into your myCISI Participant Portal and access it there. Another option is to contact CISI by calling (800) 303-8120 or email inquiries@mycisi.com or enrollments@mycisi.com and we can easily email you with a new ID card within a few minutes.

Have additional questions, or questions related to benefits?

Email inquiries@mycisi.com or call (203) 399-5130 or toll-free at (800) 303-8120.

Team Assist (TAP)

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. In the U.S., call +1 (443) 470-3043, worldwide call (01 855) 951-2326 (collect calls accepted) or e-mail medassist-usa@axa-assistance.us.

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: 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.

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 twenty-four hours, seven days per week to eligible participants.

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.

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.

TRAVEL ASSISTANCE

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 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.

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

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 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.

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.