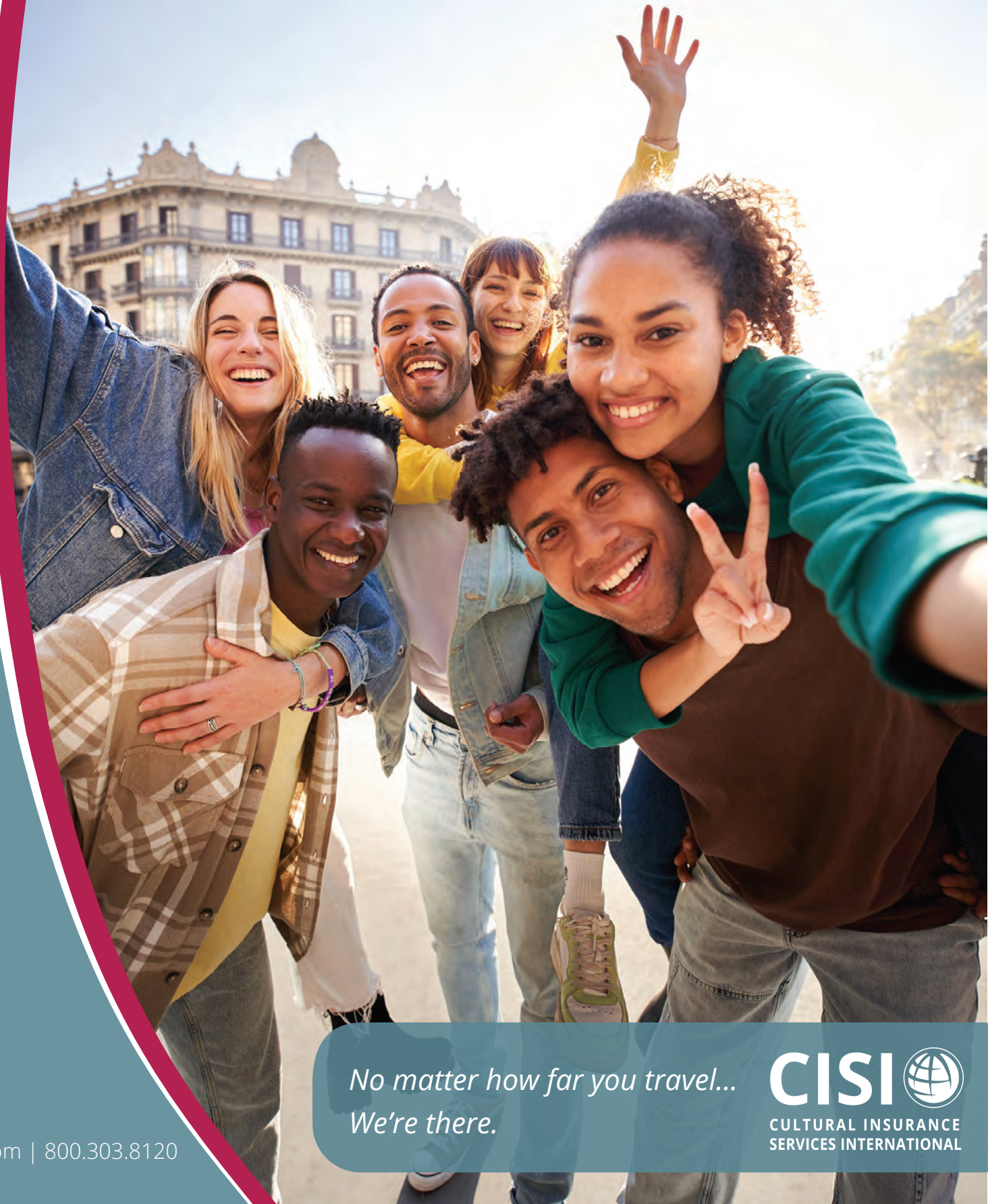


CISI Participant Guide

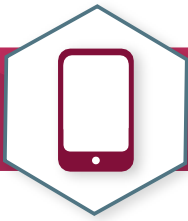
Tools and Resources



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

mycisi.com | 800.303.8120

CISI 
CULTURAL INSURANCE
SERVICES INTERNATIONAL



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 (AXA) 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.

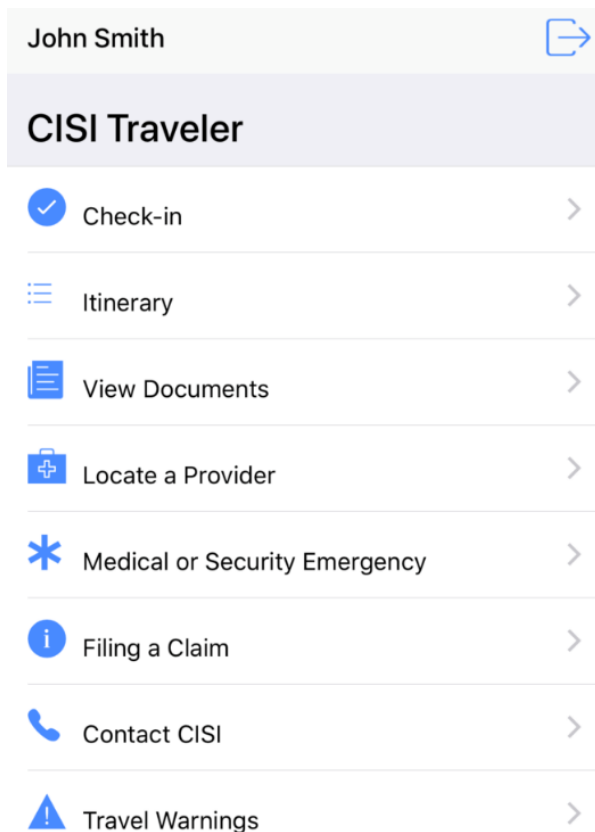
Create an Account/Register Instructions

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.

****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 enrollments@mycisi.com or call 203-399-5509 to verify your enrollment information.**

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**

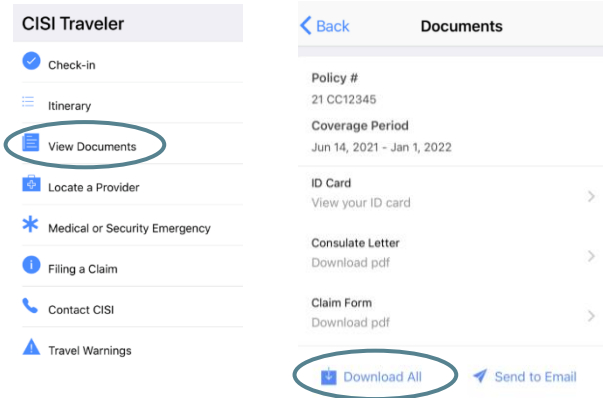
Get embassy contact details and country-specific details and information.



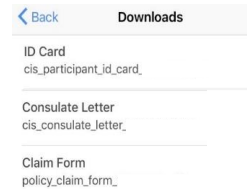
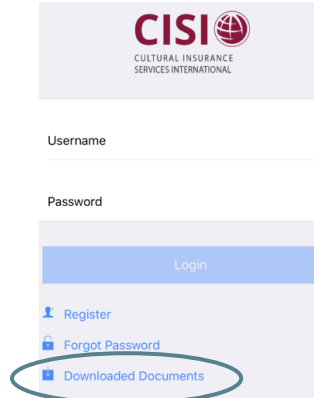
SAVE YOUR INSURANCE DOCUMENTS TO YOUR PHONE

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.



Click on whichever documents are trying to pull up.

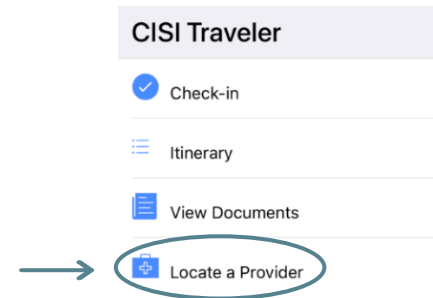


SEARCH FOR PROVIDERS ON-THE-GO

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

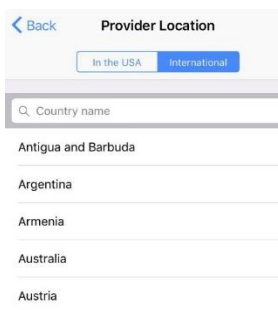
IMPORTANT NOTE REGARDING DATA: You do not need to have your location on while using the app. Pulling up local doctors, hospitals, etc. are all done by search, and not through GPS services.

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



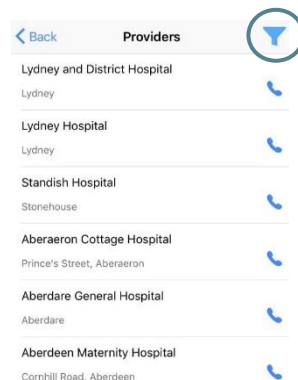
Step 1

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



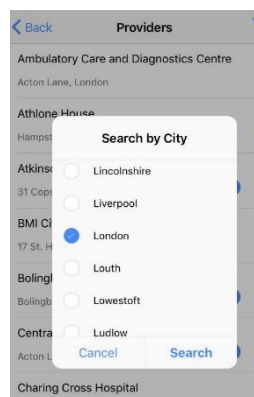
Step 2

Narrow the search by clicking on the filter icon.



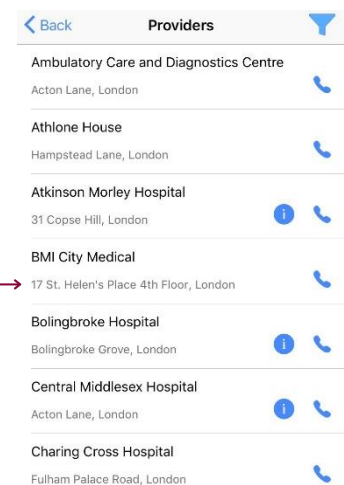
Step 3

Scroll down, select City, and press **Search**.



Results

A full list of Providers will appear:



Click on the phone icon, to call
Click on the information icon for details



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.

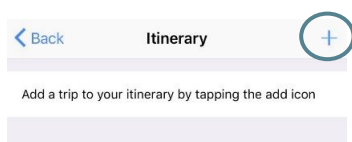
CISI Traveler

☒ Check-in

☒ Itinerary

Step 1

Click on **+** to add your Itinerary.



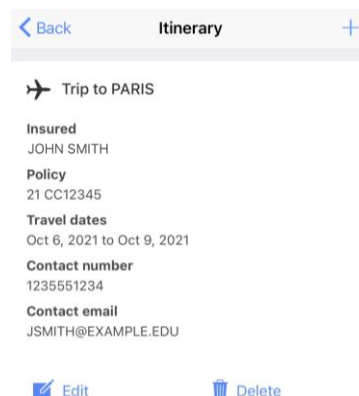
Step 2

Add your information & press **Save Itinerary**.
Repeat the steps until you have entered in your full itinerary.

Cancel	Add Itinerary
The coverage period for this itinerary is: Jun 14, 2021 - Jan 1, 2022	
City	City Name
Country	Select A Country ▼
From Date	Month/Day/Year
To Date	Month/Day/Year
Mobile #	Mobile Telephone Number
Email	Email Address
Note	Note
Save 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*:



CISI Traveler

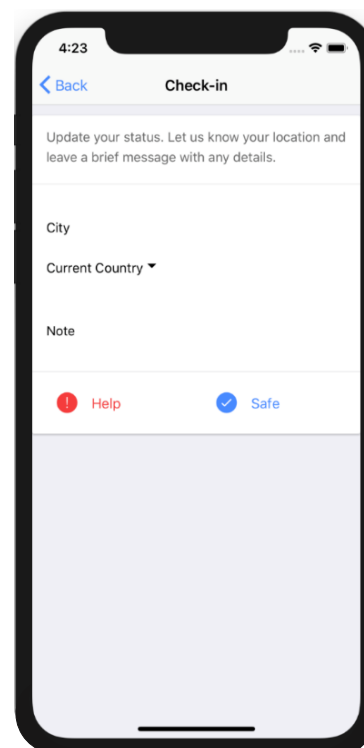
☒ Check-in

☐ Itinerary

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.**





How do I use my CISI? Minor Injury or Sickness

Locating a Provider

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;
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.

Schedule an Appointment

Call the provider to schedule an appointment. If you need assistance, **AXA Assistance** 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 (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.

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.



Emergency Care

Inpatient Care/Serious Accident

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).



Security Evacuation

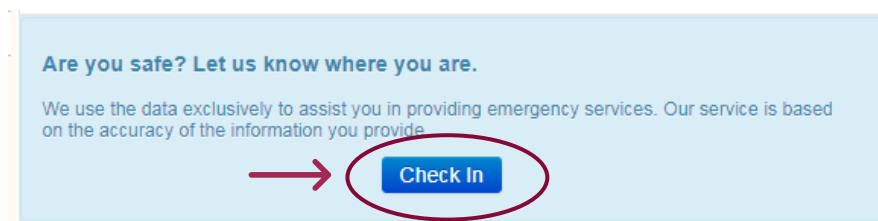
Check-in Feature – ‘Are you safe?’

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.*

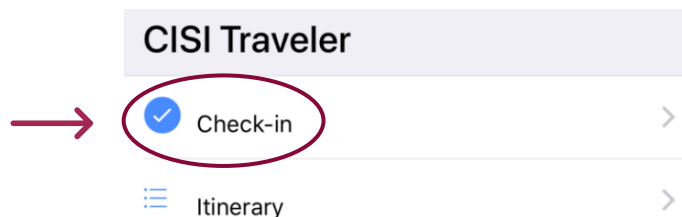
myCISI Participant Portal:

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 Plan (TAP)

TEAM ASSIST CONTACT INFORMATION AXA Assistance (24/7/365)

Phone: (855) 951-2326 | (443) 470-3043

Email: 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. 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



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



Claim Information

SUBMIT A CLAIM BY:

Online Portal: <https://www.mycisi.com/ParticipantPortal>

Email: submityourclaim@mycisi.com

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

Fax: (203) 399-5596

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.



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

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 email address. The claims team may need additional documentation that was not submitted with the initial claim. Please email 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 & 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.

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