

# Frequently Asked Questions (FAQs)

## INSURANCE MATERIALS

### How will I receive my insurance information?

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

**Normally a Welcome Packet is sent via email to enrollees two days before the listed departure date.** Because this information is sent via email, the process is susceptible to typos, firewall protections and spam folders. If you have not received an email from CISI, that does not mean that you are not covered. All business travel is automatically covered by CISI

### I have not received a welcome packet from CISI. How can I view my policy information and verify that I am covered?

**RECOVER/RESEND WELCOME PACKET:** If you have not received your welcome packet, we encourage you to check your spam and junk mail folders. If you would like us to resend/send the welcome packet to you, please contact [enrollments@culturalinsurance.com](mailto:enrollments@culturalinsurance.com) (please list your name and that you are a part of the UM Business Travel group).

**VIEW POLICY INFORMATION:** A Generic Version of the Welcome Packet (including Welcome Letter, ID Card, Coverage Details, and other materials are available at the CISI website that has been set up for your group at: <http://www.culturalinsurance.com/umcp>. The menu on the left-hand side of the page includes links to the key information.

## ELIGIBILITY

### Who is eligible for coverage?

University of Maryland overseas business travelers abroad for reasons including research, conferences, and service projects.

### Are Non-U.S. Citizens (F and J visa holders\_ traveling outside the U.S. eligible?

Yes, UMD Business Travelers are covered worldwide for travel outside of the U.S. If the travel plans will bring one to their home country, please notify CISI so that we can aid in advising whether this coverage is the best option for those travelers. UMD Business Travelers may enroll into this plan as if the US is their "home" for purposes of the insurance policy for the duration of the trip.

### Are there any age restrictions associated with this coverage?

No. All ages are eligible for coverage and the rates are the same regardless of age.

### Are Dependents eligible?

No they are not, but a separate travel policy can be purchased for dependents (ages 6 to 69) through our sister company, CareMed. The link to review and enroll in a CareMed plan is as follows: <http://www.caremed-travelinsurance.com/index.php>.

## SEEK TREATMENT ABROAD

### 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. We are willing to pay foreign providers directly, however 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.

If the foreign provider is willing to have us pay directly, this works best when one contacts Team Assist prior to receiving care.

**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 you 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.

### Is this coverage Primary?

Yes, except where otherwise noted (i.e. auto claims, workers compensation claims, Home Country Coverage and Extension of Benefits). Under these specific exceptions, other policies designed for the specific event would provide coverage first and the CISI policy would provide coverage thereafter.

## Questions related to COVID-19?

Visit our COVID-19 FAQ webpage:

<https://www.culturalinsurance.com/COVID-questions.asp>

## CLAIMS

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### 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).

**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: [claimhelp@mycisi.com](mailto:claimhelp@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 [claimhelp@mycisi.com](mailto:claimhelp@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.

### Have additional questions, or questions related to benefits?

Email [claimhelp@mycisi.com](mailto:claimhelp@mycisi.com) or call (203) 399-5130 or toll-free at (800) 303-8120.

## TEAM ASSIST

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### What assistance can Team Assist Provide?

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 (855) 327-1411, worldwide call (01 312) 935-1703 (collect calls accepted) or e-mail [medassist-usa@axa-assistance.us](mailto: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). See policy brochure for details:*

### 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