CISI
CULTURAL INSURANCE SERVICES INTERNATIONAL

Insurance Provider of Au Pair in America



Au Pair in America au pairs are insured under Cultural Insurance Services International, a provider of Accident and Sickness coverage to international travelers since 1992. CISI is underwritten by ACE American Insurance Company, A++ (superior) rating by A.M. Best.

Coverage provided to au pairs meets or exceeds Department of State regulations governing the au pair program. Au Pair in America au pairs are also covered under liability insurance.

CISI prides itself on being professionals that know how to work with the medical and insurance industry to give excellent customer service and quick turn-around times for claims. Please see the below FAQs for further information or visit our insurance page at **www.aupairinamerica.com/resources/aupairs.asp**.

Au Pair Insurance FAQ

Have a minor illness or injury?

Use Doctor Please!, a FREE 24/7/365 telehealth service included in your plan. This helps avoid the high costs and long waits at an urgent care, doctor's office or emergency rooms. Doctor Please! is a virtual medical care via app or phone with trained, licensed and experienced doctors, with multi-language capabilities. The doctors diagnose and treat minor illnesses, injuries, infections, colds and allergies.

How to Access:

- Download the Doctor Please! app via Google Play or App Store.
- Register and enter the access code US0223
- Enter personal details, request a video or call back
- Access to an MD via video or phone

Need to seek treatment in person - How do I find a Medical Provider?

Medical Provider refers to a doctor, urgent care, or other medical facility.

To find a doctor please use our new Aetna Search Tool by visiting www.aetna.com/docfind/custom/passport

I lost my Insurance Card. How do I get a new one?

Log into your myCISI portal and download all of your insurance materials. The best part is you can save it to your mobile device via the CISI Traveler App.

I'm nervous about the $500 Emergency Room deductible. What if I get sick?

Familiarize yourself with Urgent Care options in your area on the Aetna search page. Urgent Cares are common medical facilities that have extended hours, accept walk-in patients and treat much of what an Emergency Room would, without the extra deductible.

If your condition is more severe and requires an ambulance, referral from a medical professional to the Emergency Room or inpatient hospitalization, you will not be responsible for the $500 deductible.

Any injury is always considered an emergency. If you are injured and feel you need emergent care at an Emergency Room, you will not be charged the $500 deductible.

What is a Deductible?

The Deductible is the amount you have to pay before your benefits 'kick-in' (before insurance pays). Your plan has a $50 Deductible per occurrence and a $500 Emergency Deductible for sickness only. *The Emergency Room Deductible will be waived if you are admitted to the Hospital as an inpatient.*

Who is my PPO?

Aetna is your Preferred Provider (PPO) Network and allows access to over 1.2 million medical providers throughout the United States.

What is 'In-Network' and 'Out-of-Network'?

The providers within Aetna's network are known as 'In-Network' Providers. If you go to a Medical Provider Out-of-Network, you may be required to pay more out of pocket. Arranging services through a preferred provider is not required, but will help reduce any potential out-of-pocket expenses.

Will this insurance cover the purpose of my visit?

If you are unsure if this insurance will cover your appointment, view your plan's coverage outlined in the brochure. If you have specific questions that you are unsure of, call CISI.

I need to fill a prescription. What's my BIN or Rx?

When picking up a prescription, present your insurance card for the pharmacist to obtain this information, which is listed on the bottom left. They will bill CISI directly, if they are an In-Network pharmacy. If you use an Out-of-Network pharmacy, you can utilize the WellRx to receive a discount. Download the card via: https://www.wellrx.com/prescription-discount-card/.

How do I find an In-Network Pharmacy?

Need to find an in-network pharmacy? Aetna's network includes over 65,000 pharmacies, including most major retail chains. Call 1-888-RX AETNA (1-888-792-3862) or search online through the Aetna National Pharmacy Network.

I had to pay for my medication. Can I be reimbursed?

As long as the medication is for an illness or injury that is covered under your policy, you can be reimbursed. Submit a claim and state clearly why you needed the medication. If by email, mail or fax, make sure to complete a claim form and include the prescription receipt. If you submit a claim online, make sure to include the prescription receipt.

What is a prescription receipt?

This is usually stapled to the outside of your pharmacy bag when you pick up your medication. If it has the following information, it's a prescription receipt;

- Your Name
- Your Doctor's Name
- Name of Medication
- Dosage of Medication
- Date Medication Filled
- Amount of Medication

I received a bill from a medical provider. What do I do?

1) Does the bill include your insurance information? If not, you may just have to provide it to them. 2) On the back of the bill or by logging into their website, there is room for you to fill in your insurance information and send it back to them. 3) Once the medical provider has this information, they can send CISI a bill. 4) The bill may be for your deductible or copay. Review the charges and see if CISI made a payment on your behalf. The balance may be your responsibility.

Can I send the bill to CISI?

Yes, but you should also give your insurance information to your medical provider. Email a copy to us at claimhelp@mycisi.com and complete the insurance information and send back to the medical provider.

I got a letter from CISI asking for an itemized bill - What is this and do I have to do anything?

This means that we need a certain type of bill from the medical provider. If you received the letter, we have sent one to the medical provider as well. However, it does speed things up if you call to request an itemized bill and forward it to CISI. This should ensure that we get what is needed to pay your claims.

I got an Explanation of Benefits - What is this?

This is a statement that CISI sends you when we make a claim payment on your behalf. This shows how much your policy covers and what, if any, cost you should pay to the medical provider.

Questions about the benefits and coverage outlined in the brochure?

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

How do I submit a claim?

You are eligible to submit a claim if you seek medical treatment for an Injury or Illness and pay out-of-pocket.

Step 1: Log into your CISI Participant Portal Account

Log into our Participant Portal — no paper claim form needed. Don't have an account? Create one here using the information that matches your CISI insurance card.

Step 2: Start Your Claim

Go to the **Claim Submission & Info** tab. The click **Submit a Claim** from the portal menu and answer a few guided questions about your claim and payment details.

Step 3: Upload Your Documents and Submit

Attach any supporting documentation (like receipts, invoices, or medical reports) and submit your claim.

Alternative ways to submit a claim:

Submit a claim by mail, email, or fax if needed. Download and complete a claim form; and send it alongside any pertinent bills, invoices receipts and any additional documentation pertaining to your claim. Always double-check your claim form and reimbursement details to help prevent processing delays.

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

Email: submityourclaim@mycisi.com, *or*

Fax: (203) 399-5596

Submissions and Reimbursement:

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, if possible).

Can I check claim status?

Log into your Log into our Participant Portal to check your claim status.

What is Upgrade Insurance?

In addition to the International Travelers basic insurance provided, au pairs are given the option to purchase additional coverage through the U.S. office upon arrival. The additional coverage options include:

Travel Month and Upgraded Baggage – Medical Coverage for your travel month and $100 deductible for loss or theft of personal property.

Sport Insurance – Medical coverage for injuries sustained while taking part in common sports activities. It's strongly recommended that you purchase this insurance before you come to the U.S. Without it, you will not be covered for injuries you may get from sports like skiing, snowboarding, zip lining and others.

Contact Au Pair in America to Upgrade your insurance.

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Contact Us Today!

inquiries@mycisi.com | 800.303.8120 | www.mycisi.com