

## University of Maryland Business Travel Abroad

### Frequently Asked Questions

**1. I have not received a welcome packet from CISI, how can I view my policy information and verify that I am covered?**

**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.

**GENERIC WELCOME PACKET:** 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 a the key information.

**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).

**CISI WEB TOOLS – INCLUDING WELCOME PACKET:** University of Maryland Business Travelers have access to CISI Web Tools. These tools may be accessed by creating an account with CISI and logging into the CISI website. Information contained in the CISI website includes medical provider lists, country-specific security information, consulate letters, ID Cards, etc. Access is available by using one's trip number. If you do not know your trip number, please contact CISI directly at: [enrollments@culturalinsurance.com](mailto:enrollments@culturalinsurance.com)

CREATE AN ACCOUNT- CISI WEBSITE: <http://www.culturalinsurance.com/login/UMCP>

LOGIN TO CISI WEBSITE: <http://www.culturalinsurance.com/auth/UMCP>

**2. Is there a CISI website for quick access to this coverage?**

A website is available for your reference at <http://www.culturalinsurance.com/umcp>. That site contains quick information and access to materials. For more detailed information and other web tools, you may follow the links to the CISI Web Portal (MyCISI) and follow the directions for creating an account.

Valuable travel information, security tools, health and safety information can be accessed via MyCISI.

### **3. Who is eligible for this coverage?**

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

### **4. Are Non-US 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.

### **5. 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>. U.S. Contact: Ted Cenatiempo ([tcenatiempo@culturalinsurance.com](mailto:tcenatiempo@culturalinsurance.com), 203 399 5556), Outside U.S. Contact: Marc Pietz or Katrin Schwering in Germany ([germany@caremed-travel.com](mailto:germany@caremed-travel.com) or +49(0)228-5554900).

### **6. 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.

### **7. How can I find a specific type of medical doctor in my overseas destination?**

Whether an insured has a pre-existing condition or whether a new Injury/Illness develops, TeamAssist can help you with medical referrals to a specialist in your overseas area. Just phone TeamAssist at (312) 935-1703 (collect calls accepted) or [email\\_medassist-usa@axa-assistance.us](mailto:email_medassist-usa@axa-assistance.us). The TeamAssist Emergency Assistance Provider is AXA Assistance.

### **7. Are pre-existing conditions covered?**

Pre-existing conditions are covered up to the policy Medical Expense limit, except if the insured person is traveling against the advice of a Doctor, on a waiting list for a specific treatment, or when traveling for the purpose of seeking medical treatment.

## **8. 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.

## **9. Where are claims processed and where can I direct insureds with claim/benefit questions?**

Claims are processed in-house by CISI's experienced team of Medical Benefit Analysts in our Stamford, CT office. If you have any questions regarding your benefits or the claim submission process, do not hesitate to contact CISI. Please include your policy number on all communications submitted to CISI by e-mail or mail.

### **To reach a CISI Claims Representative:**

**Phone:** (800) 303-8120 ext. 5130 (toll-free from within the US)  
(203) 399-5130 (from outside the US, collect calls accepted)

**E-mail:** [claimhelp@culturalinsurance.com](mailto:claimhelp@culturalinsurance.com) 10. How does an insured get reimbursed for medical expenses he or she pays?

It is common in the case of minor injuries/illnesses that the insured pays, saves receipts, and submits those with a completed claim form to [claimhelp@culturalinsurance.com](mailto:claimhelp@culturalinsurance.com) to obtain reimbursement. Reimbursement is made to the U.S. address in U.S. dollars unless otherwise requested.

## **11. Can CISI pay medical providers directly?**

Yes, we are always willing to pay a provider directly. This usually works best when one contacts TeamAssist before care is provided, or upon admission to a hospital. A list of providers is available online via MyCISI, and TeamAssist stands ready to assist you via phone. Just phone TeamAssist at (01-312) 935-1703 or [email\\_medassist-usa@axa-assistance.us](mailto:email_medassist-usa@axa-assistance.us).

## **12. Which foreign currencies can CISI pay in?**

CISI can make payment/reimbursement by check in the following currencies: U.S. Dollar, Australian Dollar, Euro, Pound Sterling, Swiss Franc, Norwegian Krone, Swedish Krona, and Danish Krona.

**13. What services does TeamAssist provide and how are they accessed?**

24/7 Medical/Travel /Technical Assistance

Emergency Medical Evacuation

Return of Mortal Remains

Security Evacuation

In cases of Medical or Security related emergency or 24/7 Medical/Travel/Technical Assistance please contact our 24/7/365 emergency assistance provider:

Emergency Assistance Provider: TeamAssist (AXA Assistance)

PHONE: (01-312) 935-1703 (collect calls accepted)

[EMAIL: medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us)

**14. Who is iJet and how are they reached?**

iJet is our 24/7 Security Assistance partner. Security Assistance is accessed through TeamAssist who will “warm transfer” to iJet when warranted.

**15. Who can open a TeamAssist case?**

Anyone can open a TeamAssist case on behalf of an insured ... the insured him/herself, a friend, a family/staff/faculty member, etc. Provide the policy #, name of insured and all relevant details including hospital/doctor name/contact information, diagnosis if known, etc.

**16. When should someone open a TeamAssist case?**

Anytime something more serious happens like a hospitalization, natural disaster, political unrest etc. involving an insured.