

## Important Information about **CISI** Overseas Health Coverage

### **In the case of a **minor** injury or illness**

We are always happy to pay a foreign provider directly. Many foreign providers, however, prefer payment from the patient when services are rendered. Students and faculty using this insurance should be prepared to pay for doctor visits for minor illnesses such as a sore throat or a sinus infection, for example. However, even for a minor illness, if the overseas doctor is willing to bill us directly, we are willing and able to pay them directly for covered medical expenses (this is always up to the provider). CISI's billing address and claim help # is on each ID card and on the claim form which is part of the brochure. If medical expenses are incurred while abroad, the claim form and scanned copies of the itemized paid bill(s) can be emailed to [claimhelp@culturalinsurance.com](mailto:claimhelp@culturalinsurance.com). Claims should be submitted for processing as soon as possible (and no later than one year after treatment was received). Claims are typically processed within 15 business days provided CISI has all of the information needed for reimbursement. A case does not need to be opened in advance in order for us to pay a claim for covered expenses for minor injuries/illnesses. Team Assist (our 24/7 assistance provider) can help provide referrals to doctors/hospitals if needed but insureds may visit any provider they would like and eligible expenses will be covered at 100% (in other words, CISI does not have network restrictions).

### **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 Team Assist (our 24/7 assistance provider). To avoid any delay in treatment, the insured (or someone with the insured) may need to provide a personal payment method to the hospital up front. Once a case is opened, however, it is always our goal to have the hospital or facility bill us directly so that neither the program/sponsor/school nor the insured needs to provide payment. In these types of situations, the insured (or someone calling on his/her behalf) needs to open a medical file with Team Assist asking for help with this. If personal payment has already been processed, we can expedite reimbursement. Team Assist (our medical/travel/technical partner) and i-JET (our security partner) are both 24/7 operations. To keep things simple for our insureds, the number to call for a medical/travel/technical issue is the same as for a security related issue. The toll-free 800 and non-800 (when calling from overseas) numbers for Team Assist are provided below as well as on the front of the ID card and in the brochure under the claim form. On the claim form and back of the ID card we list CISI's claim help line and e-mail address which are answered from 9-5 EST M-F. Team Assist has 24/7 access to our enrollment database and also has access to each group's coverage information. If a benefit or claim related call or e-mail comes to Team Assist during our business hours it is usually transferred to us. After hours and on weekends, Team Assist handles the communications and involves our Claims Operations Manager as needed 24/7.

### **An Important Note about Medical and Security Evacuations**

Sometimes an insured's medical condition requires a medical evacuation to obtain further medical treatment in the nearest adequate location or back in the U.S. Sometimes insureds are required to evacuate due to security concerns. It is important for insureds to know that in order for medical or security-related evacuation costs to be covered all approvals and arrangements must be made by Team Assist in conjunction with the attending physician (for a medical evacuation) and with i-JET (for a security evacuation). Anyone may contact Team Assist (see information below) to open a medical or security file if assistance is needed or if evacuation may be a possibility.

### **Contact Information**

**In cases of medical or security related emergency please contact our 24/7 emergency assistance provider:**

**Team Assist Provider:** AXA Assistance  
**Phone:** (855) 327-1411 (calling toll-free from within the US)  
(312) 935-1703 (calling from outside of the US, collect calls accepted)  
**E-mail:** [medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us)

For questions regarding benefits or the claim submission process, do not hesitate to contact CISI. Please include the policy number on all communications submitted to CISI by e-mail or mail.

**To reach a CISI Claims Representative (9-5 EST M-F):**

**Phone:** (800) 303-8120 ext. 5130 (calling toll-free from within the US)  
(203) 399-5130 (calling from outside of the US, collect calls accepted)  
**E-mail:** [claimhelp@culturalinsurance.com](mailto:claimhelp@culturalinsurance.com)  
**Mail:** Cultural Insurance Services International (CISI)  
One High Ridge Park  
Stamford, CT 06905