

STUDY ABROAD INSURANCE PLAN

PARTICIPANT GUIDE

What does the CISI plan cover?

The CISI Plan is designed specifically for students traveling abroad. In addition to providing health insurance, the plan will cover medical evacuation and repatriation as well as security evacuations should they become necessary. And unlike many domestic insurance plans, the CISI plan will pay 100% of covered expenses without requiring a deductible.

In addition to the above, the Team Assist Plan was 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 in the event of any emergency during the term of coverage. This plan complements the insurance benefits provided by the medical plan.*

The Team Assist Plan offers the following services:

MEDICAL ASSISTANCE SERVICES

Medical Referral: Referrals will be provided for physicians, hospitals, clinics or any other medical service provider requested by the Insured. Service is available 24 hours a day, worldwide.

Medical Monitoring: In the event the Insured is admitted to a US or foreign hospital, the Assistance Provider will coordinate communication between the Insured's own physician and the attending medical doctor or doctors. The Assistance Provider will monitor the Insured's progress and update the family or the insurance company accordingly.

Prescription Drug Replacement/Shipment: Assistance will be provided in replacing lost, misplaced, or forgotten medication by locating a supplier of the same medication or by arranging for shipment of the medication as soon as possible.

Emergency Message Transmittal: The Assistance Provider will forward an emergency message to and from a family member, friend or medical provider.

Coverage Verification/Payment Assistance for Medical Expenses: The Assistance Provider will provide verification of the Insured's medical insurance coverage when necessary to gain admittance to foreign hospitals, and if requested, and approved by the insurance company, provide a guarantee of payment to the treating facility.

TRAVEL ASSISTANCE SERVICES

Assistance in Obtaining Emergency Cash: The Assistance Provider will advise how to obtain or to send emergency funds world-wide.

Traveler Check Replacement Assistance: The Assistance Provider will assist in obtaining replacements for lost or stolen traveler checks from any company, i.e. Visa, Master Card, Cooks, American Express, etc., worldwide.

Lost/Delayed Luggage Tracing: The Assistance Provider will assist the Insured whose baggage is lost, stolen or delayed while traveling on a common carrier.

Replacement of Lost or Stolen Airline Ticket: One telephone call to the provided 800 number will activate the Assistance Provider's staff in obtaining a replacement ticket.

TECHNICAL ASSISTANCE SERVICES

Credit Card - Passport - Important Document Replacement: The Assistance Provider will assist in the replacement of any lost or stolen important document such as a credit card, passport, visa, medical record, etc, and have the documents delivered or picked up at the nearest embassy or consulate.

Locating Legal Services: The Assistance Provider will help the Insured contact a local attorney or the appropriate consular officer when an Insured is arrested or detained, is in an automobile accident, or otherwise needs legal help. The Assistance provider will maintain communications with the Insured, family, and business associates until legal counsel has been retained by or for the Insured.

Assistance in Posting Bond/Bail: Assist by providing a referral to a bail bondsman. The Assistance Provider will arrange for the bail bondsman to contact the Insured or to visit at the jail if incarcerated.

Worldwide Inoculation Information: Information will be provided if requested by an Insured for all required inoculations relative to the area of the world being visited as well as any other pertinent medical information.

* For a detailed description of benefits and exclusions, please refer to your CISI plan brochure.

Can I access plan information on-line?

The CISI Participant Portal is your one-stop shop for information pertaining to your plan. To access the portal, go to www.culturalinsurance.com, scroll down to "Login to MyCISI Portal" and then click on "Forgot your Password or Need to Register?" at the bottom of the page. You will then be prompted to enter your name and birth date. Please note: The information you enter here must exactly match the information you provided during the enrollment process. Once entered correctly, you will be provided access to the site and will be able to create the password of your choice. Please make sure you add the page to your list of Trusted Sites.

The Participant Portal allows you to:

- Print your ID card;
- View/print the policy brochure, claim form, and applicable consulate letters;
- Find embassy-recommended doctors and country-specific information through the “Resources and Links” page;
- Research up-to-the-minute travel safety information through the “Personal Security Assistance” link.

What should I do if I need emergency assistance while abroad?

For all emergency situations or situations that require specialized treatment it is important to contact Team Assist as soon as possible so that a case can be opened and arrangements can be made in a timely manner (even if the insured has already been admitted to a hospital). Our Team Assist partner will work with the treating facility and CISI to make sure that the appropriate measures are in place for proper case management. **Please Note: Anyone can open up a case on behalf of an insured!**

Once the call is made, Team Assist will:

- Gather contact info for patient and nature of problem
- Establish contact with a treating MD (may require translator)
- Determine adequacy of care in overseas location as well as the short and long-term needs of patient
- Determine stability for travel if applicable
- Make all recommendations and arrangements
- Make a warm transfer to the security assistance provider if the issue is security-related

How do I reach Team Assist?

If you require Team Assist assistance, your ID number is your policy number. That policy number, along with important contact information, can be found on your CISI insurance ID card, under “Emergency Contact Info” on the MyCISI Participant Portal, and on the claim form (which is part of your insurance coverage brochure). Team Assist services are provided by AXA Assistance. To follow is Team Assist's contact information for your reference:

Team Assist Phone: (855)327-1411 (calling toll-free from within the US)

(01-312) 935-1703 (calling from outside US, collect calls accepted)

Team Assist E-Mail: medassist-usa@axaassistance.us.

How do I make a collect call from abroad?

On your insurance ID card, you will see an 800 number and a standard phone number listed. The 800 number is for calls originating from the US. As a general rule, US-based 800 numbers can't be called from abroad because they are toll-free and typically blocked. If you need to reach Team Assist from outside the US and have an international calling plan, you can dial the standard US phone number listed using the appropriate country code for placing an outbound international call. You can also place a collect call to Team Assist.

One of the easiest ways to call collect is to use the international AT&T directory service. The number you will need to dial will depend on the country you are in. The below link is an excellent guide (with the ability to select your country from a drop-down menu). Please note that some countries have multiple numbers based on region. No membership is required for this service (per the AT&T site) and if using it to call collect, you should not be incurring any additional costs.

http://www.usa.att.com/traveler/access_numbers/view.jsp?group=language

What if I just have a pre-departure question or want to visit a doctor for a situation that is not an emergency? Do I need to call Team Assist?

The MyCISI Participant Portal contains valuable country-specific information that may help you in your pre-departure planning. Still need assistance? Team Assist can help with your pre-departure questions.

When it comes to seeking treatment for common ailments, many students do not open up cases with Team Assist prior to visiting the doctor. Unless CISI has already pre-arranged for direct billing at a clinic in your city of study, you may be required to pay for visits out-of-pocket. This can often be avoided by opening up a case with Team Assist ahead of any visits. Team Assist can direct you to the appropriate facility based on your specific needs and can also arrange for direct billing whenever possible and at the discretion of the treating facility.

How do I submit claims?

If you do pay a claim out-of-pocket, you can e-mail all itemized bills and receipts along with a completed claim form to: claimhelp@culturalinsurance.com (indicating that you are a CISI insured and referencing your policy number). The form is available through the MyCISI Participant Portal. Once received, CISI then reviews it and as long as it is payable, will send reimbursement as a US dollar check to your US address so that it can be deposited into a bank account for quick access from overseas via a credit or debit card. If you do not have a US-based address, please include instructions as to where the reimbursement can be sent.

Am I required to go to certain “in-network” doctors?

CISI does not have network restrictions. There is no penalty for visiting a non-network doctor and no penalty for visiting specialists that were unwilling to sign network contracts. We endeavor to pay claims directly to all foreign providers whenever possible and will cover all eligible claims at 100%.

CISI does provide support for students seeking qualified doctors. We maintain lists of doctors recommended by US Embassies abroad on our website and our assistance line is reachable 24 hours a day with comprehensive lists of doctors and hospitals all over the world.

What if I want to travel on my own before or after the program?

If you wish to travel on your own before or after the program, you can purchase a separate CISI insurance plan through the MyCISI Participant Portal. Please note that this plan differs from the group plan under which you are automatically enrolled through your study abroad program. You are encouraged to discuss your travel plans with the study abroad office so that they can make sure to note your itinerary and make the appropriate insurance recommendations.

What if I need to go home early or end up not traveling at all? Will I get an insurance refund? If you end up leaving your program early or not traveling at all, you are entitled to a refund of any full remaining terms of coverage. Please make sure to discuss your plans with the study abroad office or your program director before making travel arrangements.

Still have questions?

Please contact the study abroad office if you require any additional information.