



**CHOOSE PEACE OF MIND.
CHOOSE CISI.**

Insurance Coverage for Participating Youth Exchange Districts of CISI Bolduc.



CISI Insurance

Presenter- Ted Cenatiempo



We provide coverage to over 150,000 students traveling to 200 countries annually

we're everywhere!



Plan B Accident & Sickness Benefits

- Accident & Sickness Limit \$1,000,000
 - Deductible \$0 (zero)
 - Paid at 100%

This policy covers you for:

- Accidents; like sprained ankles
- Sickness; such as colds and flu
- Doctors Visits
- Prescriptions
- Emergency room visits
- Labs, Tests and X-Rays
- Inpatient Hospital Stays

Primary Exclusions



This is what CISI unfortunately cannot cover:

- Routine Physicals
- Immunizations
- Routine Dental Care
- Vision exams, eye glasses and contact lenses

High Risk Activities Not Covered

- Bungee Jumping
- Parachuting
- Skydiving
- Parasailing
- Hang-Gliding
- Mount Climbing where ropes or guides are used
- Scuba diving unless you are currently certified
- Operating a motorized vehicles

Additional Benefits



- Allowance of \$500 to cover pre-existing conditions
- Mental & Nervous : \$1,000 for outpatient, \$25,000 inpatient
- Emergency Dental up to \$400 (relief of pain)
- Trip Cancellation up to \$3000 (prior to departure)
- Accidental Death & Dismemberment up \$100,000
- Chiropractic paid up to \$50 per visit up to \$500

- **Emergency Family Reunion** benefit of \$5000 for flights, meals and hotel if the insured is hospitalized in excess of 4 days and a family member travels to bedside.
- **Round trip flight benefit** of \$3000 if the insured must return home due to the death or serious illness of grandparent, parent or sibling.
- **Trip Delay** up to \$500 if delayed for more than 12 hours.
 - Carrier delay
 - Quarantine
 - Lost or stolen passport
 - Natural disaster
 - Traffic Delay due to Accident
 - Carrier Strike
 - Weather



Maximum benefit for **Medical Evacuation**- \$100,000

- Upgraded seating
- Non-Medical Escort
- Medical Escort
- Wheelchair Assistance
- Transport to and from Airports
- Air Ambulance

Arrangements must be made by CISI

Benefit for Repatriation Return of Mortal Remains- \$50,000

- Embalming
- Cremation
- Minimally Necessary Container
- Shipping Costs
- Necessary Government Authorizations

Depending on the religious beliefs or government authorizations, this process may take time

Security Evacuation Coverage up to \$100,000

- Political or Military Unrest
- Natural Disasters
- Verified Physical Attack or Verified Threat of a physical attack
- Kidnapped or Missing Person

Arrangements must be made by CISI

Personal Property & Liability

- ✓ Personal Liability Limit/Claim \$500,000
- ✓ Medical Payment Limit/Coverage Period \$5,000
(if you accidentally hurt someone other than yourself)
- ✓ Additional Living Expense Limit/Coverage Period \$5,000
(if you damage your host family's home so that it is unlivable this covers your stay in a hotel or other lodging)
- ✓ Unscheduled Personal Property w/Replacement \$5,000
(this covers damage to personal items)
- w/ \$ 250 deductible per claim for all the above





CISI and AXA Assistance

Emergency Travel Assistance

AXA Assistance is available for you around the clock! Anyone can open a case on behalf of the insured if there is an emergency.

- Legal Assistance-
 - *lets say you are arrested and need a lawyer, AXA will provide you with a lawyer and help you through the process*
- Medical evacuation-
 - *If you need to be relocated to another hospital or to a hospital back home. AXA will help you with this process*
- Multi-lingual services are available-
 - *AXA has staff members that are fluent in other languages to assist you while you are abroad*
- Guarantee of Payment, GOP
 - *AXA will coordinate with the hospital to place a payment*
- Assistance with Prescription drug
 - *shipment/replacement-AXA will coordinate with the pharmacy to replace your medication (if the drug can not be found abroad)*



In the Case of a **Minor** Injury or Illness

We are happy to pay a foreign provider directly. Many foreign providers, however, prefer payment from the patient when services are rendered.

- Insureds using this insurance should be prepared to pay for a doctor visits for minor illnesses such as a sore throat or a sinus infection, for example
- Claim form and itemized bills can be emailed to CISI
- Claims are typically processed within 15 business days, provided CISI has all of the information needed
- For minor incidents, we do not need to be notified
- **No Network Restrictions!**



In the Case of a **Serious** Injury or Illness

- Contact AXA Assistance to open a medical case
- Provide AXA the location and the students information
- AXA will contact the facility to issue a guarantee of payment
- Email AXA at medassist-usa@axa-assistance.us
AXA Collect [+1-312-935-1703](tel:+13129351703)

*Emergency contact information is located on your
medical Id card*

How do I enroll and where are my insurance documents?

Go to www.cisi-bolduc.com and click on
Purchase Your Insurance Coverage

Once enrolled you will receive the following materials via email:

- ✓ ID Card
- ✓ Policy Brochure
- ✓ Claim Form
- ✓ Consulate Letter

It is very important that you keep your ID Card on you at all times!!

Medical Id Card



Insurance Identification Card

Carry your ID at all times. Always present it to your medical service provider.

Medical providers can call (877) 577-9504 in the USA or call collect +1 (240) 330-1520 outside the USA for verification. Your participant ID is: **1025306**

Participant Name: **CENATIEMPO, TED**

Coverage Dates: **01-Aug-2012** through: **01-Aug-2013**

Policy: **12 N0106096A R** **PLAN B**

KEEP THIS CARD WITH YOU AT ALL TIMES

It is proof of identification as an insured under this plan. If you lose it or have questions about your insurance coverage, contact your sponsor or call CISI at 1-800-303-8120.

Present this card and another form of identification to the hospital or doctor. Complete the claim form, sign and mail to CISI with originals of all medical bills.

Submit claims to: CISI, River Plaza, 9 W Broad St., Stamford, CT 06902

Should an emergency situation arise, I authorize any medical provider to release information regarding my condition to CISI or their insurance provider/emergency assistance services and I understand they may contact my next of kin or my nominated emergency contact without my prior consent.

Signature _____



To access a listing of preferred providers in the U.S., please visit our website:
www.culturalinsurance.com

Student Portal



CULTURAL INSURANCE SERVICES INTERNATIONAL

800 303-8120

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Student Portal Welcome Screen



Welcome to the Portal

Through this customized site you can

- [View/print/email](#) your ID card, coverage brochure, consulate letter and claim form
- [View/update](#) your online account profile information
- Obtain [emergency](#) contact information

Get valuable travel-related information, such as

- Contact information for English-speaking doctors overseas
- Short-term travel alerts and travel warnings issued by the U.S. Department of State
- Country-specific information and profiles for every country of the world
- Links to overseas U.S. Embassy web sites
- Health and vaccination recommendations compiled by the Center for Disease Control (CDC)

Just choose the **Resources & Links** option.



Accessing these documents requires [Adobe Reader version 8 or higher](#). If you need to download this program, [click here](#).

Have a Question?

Email us
cisiwebadmin@culturalinsurance.com
or call toll-free
(800) 303-8120



International Phonecards

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MyCISI Student App

Free for all participants currently enrolled with CISI. This includes students, faculty, staff and dependents.

DOWNLOAD THE APP TODAY:

1. Visit Google Play or the App store
2. Search for **CISI Students**
3. Register by providing your first name, last name and date of birth
4. The App will then confirm your email address or ask you to provide one
5. An email will be sent to you providing a user name and temporary password

Note: if you have created a login for our Participant portal, your sign on for the App will be the same.



Contacts

CISI Account Manager: Ted Cenatiempo

Office Line: 203-399-5556

Email: Tcenatiempo@mycisi.com

Website: www.CISI-Bolduc.com

CISI Hours-M-F, 9am -5pm EST

24/7 Emergency Contact for AXA Assistance

Phone: +1-312-935-1703

Email Medassist-USA@AXA-Assistance.US



Questions?



EMERGENCY



MEDICAL



SECURITY