



# World Class Coverage Plan

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## Coverage Guide

*Prepared for*

**International Travelers**

**-INTERNAL USE ONLY-**

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## Summary of Services Provided

Cultural Insurance Services International provides health insurance, assistance services, claim administration, 24-hour multilingual phone support, and online tools to the higher education community. It is our intent to provide comprehensive medical coverage and the best service available.

### **BROAD COVERAGE**

CISI is an insurance company that deals almost exclusively with higher education international travel. Therefore, all of our plans are designed with higher education activities mind – including student activities, student risks, and student judgment. Together, with CISI's Emergency Coordinator, Account Executive, and in-house claims and support staff, we offer a complete suite of travel, emergency and personal assistance services that have been specifically designed for university international travel participants.

**For detailed policy language (including plan exclusions and limitations), please refer to your CISI coverage brochure, which is available via the “myCISI” Client and Participant Portals.**

### ***MEDICAL AND TRAVEL ASSISTANCE***

The Team Assist Plan was designed by CISI in conjunction with the designated Assistance Company to provide travelers with a worldwide, 24-hour emergency telephone assistance service. The Team Assist Plan complements the insurance benefits provided under the policy.

The Team Assist Plan offers the following 24-7-365 services to participants:

- Medical Monitoring & Doctor/Hospital Referrals
- Emergency Medical Payments, Medical Expense Guarantee, Hospital Admission Guarantee
- Dispatch of a Doctor or Specialist
- Medical Evacuation and Medical Escort Services \*\*
- Repatriation of Remains \*\*
- Replacement of Medication or Eyeglasses
- Emergency Message Relay
- Emergency Travel Arrangements
- Emergency Cash
- Legal Assistance/Bail
- Location of Lost Items
- Interpretation/Translation
- Visa, Passport, and Inoculation Requirements
- Embassy and Consular Referrals
- Foreign Exchange Rates

\*\* **PLEASE NOTE:** Medical evacuations and repatriation of remains must be arranged by the assistance company in order for benefits to be payable.

### **SECURITY EVACUATION RIDER \*\***

In addition to providing health, medical, and travel assistance services, CISI is proud to offer security evacuation coverage. The Comprehensive Security Rider provides a \$100,000 evacuation benefit per insured for the following non-medical occurrences:

1. Expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
2. Political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Insured Person's Home Country or citizens of the Host Country should leave the Host Country;
3. Verified Physical Attack or a Verified Threat of Physical Attack from a third party;
4. The Insured Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within 7 days of his or her being found;
5. Natural Disasters.

**Natural Disaster** means a storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that is due to natural causes and results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government of the Host Country and the area is deemed to be uninhabitable or dangerous.

\*\* **PLEASE NOTE:** Security evacuations must be arranged by the assistance company in order for benefits to be payable. To view the covered Occurrences and to download a detailed PDF of this brochure, please go to the following web page: [http://www.culturalinsurance.com/cisi\\_forms.asp](http://www.culturalinsurance.com/cisi_forms.asp)

### ***ON-LINE TOOLS AND SUPPORT***

CISI provides, at no additional cost to the institution, comprehensive and customized “myCISI” Client and Participant Portals. Once enrolled in the insurance, participants can set up an account and access the portal by clicking on the green “Login to myCISI” button on the CISI site (<http://www.culturalinsurance.com>) and following the prompts for setting up a new account.

### **Participant Portal Menu Functionalities:**

- **ID Card Access**-If participants lose or misplace their insurance ID card, a new one can be generated and printed from the site.
- **Important Documents**-Participants can access/view/print the current and prior year's coverage brochure with claim form as well as a customizable consulate letter.
- **Resources and Links**-Provides one-stop access to the following resources and links:
  - by country to U.S. Embassy websites
  - by country to U.S. Department of State, Consular Information sheets
  - by country to U.S. Department of State, Country Profiles
  - by country to Center for Disease Control (CDC), Travelers' Health Profiles
  - by country to U.S. Department of State, Travel Warnings
  - by city to English speaking doctors overseas
  - to other useful links (i.e. Center for Disease Control (CDC), Office of Foreign Assets Control (OFAC), U.S. Department of State, and World Health Organization (WHO) ).
- **Personal Security Assistance**-Provides access to the security website where up to the moment security and safety related tools and information are available.

## Recommended Pre-Departure & Case Notification Procedures

*The following information is intended to ensure smooth case management from start to finish. Please contact CISI or your program office with any questions or concerns.*

### **PRIOR TO DEPARTURE**

Participants with pre-existing conditions should make sure their conditions are under control prior to departure. Those taking prescriptions should arrange to bring the appropriate supply of medication with them before they leave, provided it is allowed into the country they are traveling to. Participants should check with their doctor and the appropriate embassy/consulate prior to departure to ensure that alternative arrangements can be made if needed. They can also reach out to Team Assist prior to departure for additional support if needed. Medication should be in its original container and accompanied by a doctor's note that lists any generic equivalents and explains the need for the medication. It should also always be packed in carry-on luggage for easy access by customs officials.

Prior to departure, participants will receive an insurance ID card that contains valuable information including the group policy number and emergency contact details. **Participants should sign their ID cards after printing and keep in a safe place.**

### ***IF ASSISTANCE IS NEEDED...***

The CISI Team Assist plan was designed by CISI in conjunction with the assistance company to provide travelers with worldwide, 24-hour emergency telephone assistance service. Multilingual help and advice can be furnished for the insured person in the event of an emergency.

For all **emergency situations**, seek treatment without delay. It is important to contact Team Assist as soon as possible once this occurs so that a case can be opened and additional arrangements can be made in a timely manner if necessary. Team Assist will then work with the insured and CISI to make sure that the appropriate measures are in place for proper case management. ***Anyone can open up a case on behalf of an insured (overseas staff members, program administrators, parents, or friends of the insured are all acceptable options).***

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/long-term needs of patient
- Determine stability for travel if applicable
- Make all recommendations and arrangements

In addition to contacting Team Assist, overseas staff members/trip leaders should follow the institution's protocol for emergencies and reach out to their designated US-based contact.

**REMEMBER:** Medical and/or security evacuations and repatriations **must be arranged** and approved by the assistance company in order for benefits to be payable. Please do not make your own travel arrangements to accompany a sick student/employee or recommend a student/employee make his/her own arrangements without first consulting with CISI/Team Assist.

## IMPORTANT CONTACT INFORMATION

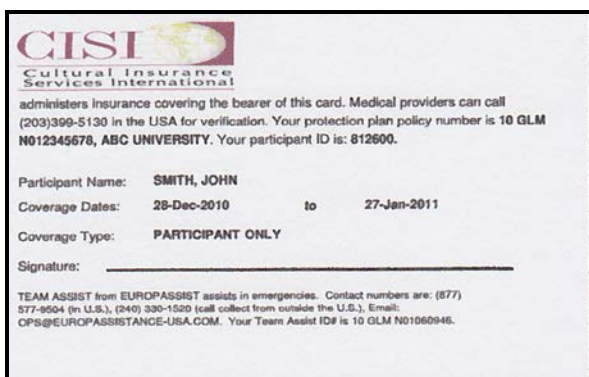
If a participant requires Team Assist assistance, their ID number is the policy number. That policy number, along with important contact information, can be found on the front of all CISI insurance ID cards, under “Emergency Contact Info” on the “myCISI” Participant Portal, and on the claim form (which is part of the CISI insurance coverage brochure).

To follow is Team Assist's contact information for your reference:

Team Assist Phone: (240) 330-1520 (calling from outside of the US, collect calls accepted)  
(877) 577-9504 (calling toll-free from within the US)

Team Assist E-mail: [ops@europassistance-usa.com](mailto:ops@europassistance-usa.com)

### Front of ID Card:



**CISI**  
Cultural Insurance  
Services International

administers insurance covering the bearer of this card. Medical providers can call (203)399-5130 in the USA for verification. Your protection plan policy number is 10 GLM N012345678, ABC UNIVERSITY. Your participant ID is: 812600.

Participant Name: **SMITH, JOHN**

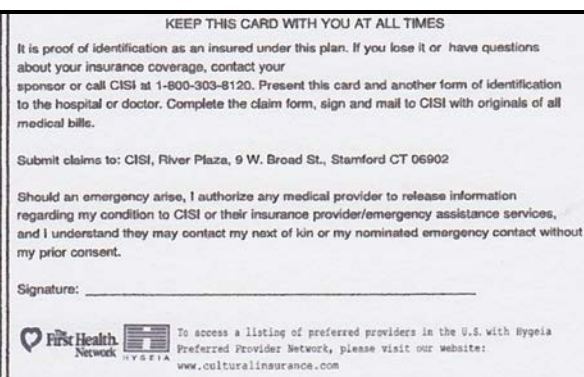
Coverage Dates: **28-Dec-2010** to **27-Jan-2011**

Coverage Type: **PARTICIPANT ONLY**

Signature: \_\_\_\_\_

TEAM ASSIST from EUROPASSIST assists in emergencies. Contact numbers are: (877) 577-9504 (in U.S.), (240) 330-1520 (call collect from outside the U.S.), Email: OPS@EUROPASSISTANCE-USA.COM. Your Team Assist ID# is 10 GLM N01060946.

### Back of ID Card:




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 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. with Hygeia Preferred Provider Network, please visit our website: [www.culturalinsurance.com](http://www.culturalinsurance.com)

↑  
Team Assist Contact Info

## ADVICE ON MAKING CALLS FROM ABROAD...

As a general rule, US-based 800 numbers can't be accessed from abroad because they are toll-free and typically blocked (these include any numbers beginning with 800, 866, 877, or 888). If you need to reach Team Assist from outside the US and have an international calling plan or Skype, 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 the country you are calling from via a drop-down menu). Please note that some countries have multiple numbers based on region. Visit:

[http://www.usa.att.com/traveler/access\\_numbers/view.jsp?group=language](http://www.usa.att.com/traveler/access_numbers/view.jsp?group=language)

**TIP:** It is a good idea to practice placing a call to Team Assist from abroad once you arrive at your destination to ensure there will be no problems should an emergency occur.

## **FOR GENERAL CARE (NON-EMERGENCY)**

Many participants do not open up cases with Team Assist when seeking treatment for common ailments. Unless CISI has already made special payment arrangements for all participants at a clinic in the program location, they may be required to pay for such visits out-of-pocket. This can often be avoided by encouraging participants to open up a case with Team Assist ahead of any visits. Team Assist can direct insureds to the appropriate facility based on their needs and can also arrange for direct billing whenever possible.

In cases where an insured pays a claim out-of-pocket, he/she can e-mail all itemized bills and receipts along with a completed claim form to [claimhelp@culturalinsurance.com](mailto:claimhelp@culturalinsurance.com).

The claim 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 the participant’s US address so that it can be deposited into a bank account for quick access from overseas via a credit or debit card. Please direct participants to contact the CISI claims department if assistance is needed.

## ***THE IMPORTANCE OF PROPER COMMUNICATION***

It is very important to encourage participants to carry their signed ID cards with them at all times and to make sure they follow the program’s suggested emergency protocols that are outlined during pre-trip orientations. Proper communication is the backbone to successful care during emergency situations. In order to ensure that participants are taken care of appropriately, please note the following:

- Encourage the buddy system! Travelers should always make sure they let someone know their whereabouts if they are going to be spending time alone.
- Remember that anyone can open up a case with Team Assist on behalf of an insured. As a staff member or trip leader, you should keep all emergency contact information with you.
- Make sure all participants know how to reach their Program Leader when a situation arises. If the Program Leader is aware of the situation, your CISI account manager will be able to provide general updates.

Understand that if participants choose to keep their health information private and do not alert the school of a situation, CISI will not automatically contact you. CISI must observe applicable privacy laws. Please see “Privacy Laws & Patient Health: Understanding HIPAA” on page 8 for more information.

## ***Privacy Laws & Patient Health: Understanding HIPAA***

The Health Insurance Portability and Accountability Act (or HIPAA) is a federal law passed in 1996 that sets basic requirements that health insurance companies must meet, including keeping a person's medical information private. It is important to understand HIPAA regulations and how CISI handles these regulations when cases are opened. Please note the following:

- 1) Regardless of how a case is initially opened (whether by the insured, a staff member, or another person), medical information cannot be shared by Team Assist or CISI with anyone other than the insured and those individuals the insured allows information to be shared with.
- 2) In some situations, the insured does not want his/her family to know the specific details of a case. It is important to understand that all adult patients are able to determine how their medical information is handled.
- 3) It should not be assumed that CISI will reach out to the program every time a case is opened.
- 4) A program's awareness of a situation from the beginning is the main difference between CISI's ability to discuss cases (on a general level only) and our inability to do so. Please remember that unless the insured provides permission for his/her information to be shared, no medical details can be provided.
- 5) CISI will reach out to the program if a case is opened outside of the coverage dates initially reported to us or if there is no record of the individual in the system. In these situations, enrollment verification is essential.
- 6) CISI may also need to reach out to the program if emergency contact information is requested by Team Assist or the treating facility and is unable to be obtained due to the insured's condition.

You can view CISI's privacy statement here: [http://www.culturalinsurance.com/cisi\\_hipaa.asp](http://www.culturalinsurance.com/cisi_hipaa.asp)



## **Key CISI Staff**

As the designated Third Party Administrator (TPA) for all claims, CISI is able to effectively handle situations by working with the underwriter and assistance provider on behalf of our clients. CISI has several staff members dedicated to claims and account management. Key CISI staff member bios are below.

### **Emily Davis, Account Executive**

Emily Davis serves as the primary contact for your institution. She is available to assist the study abroad community with any and all questions regarding coverage, policies, and claims. Prior to coming on board with CISI, Emily worked at Aon Affinity Insurance Services as the lead organizer and presenter of informational seminars to more than 650 orthodontic residents and faculty members at 45 universities including Harvard, NYU, Columbia, UCLA, and other selective institutions. She has also worked as a Special Projects Coordinator at Oakland University in Michigan and has helped design and develop cross-cultural learning programs as a Project and Program Manager at Chicago-based Educational Endeavors.

Emily is a graduate of Antioch College and has studied abroad in Kenya, London, and Australia. She is licensed in life, health, property, and casualty insurance lines and is currently pursuing an Associate in Risk Management (ARM) designation.

### **Linda Langin, Senior Vice President**

Linda joined Cultural Insurance Services International (CISI) in 1997 and now serves as the Senior Vice President and Officer of CISI. Linda has extensive experience with medical insurance and operations management. She came to CISI from Alicare, Inc., a large third party insurance administrator in Manhattan where she was the Assistant Vice President of the Claims Operations.

Prior to working for Alicare, Linda was employed at Prudential Insurance Company. She also serves as Risk Manager for the parent corporation and is a member of the Board of Directors. Her expertise in Crisis Management allows her to serve as a strong resource for all our program sponsors. Linda is dedicated to humanitarian efforts both within her local community and the world.

### **Ellen Vetrano, Claims Operations Manager**

Ellen joined CISI in 1996 as a Medical Benefits Analyst responsible for customer service and the processing of medical and personal effects claims. Over a period of fourteen years, she advanced to Crisis Case Supervisor, Client Relations Manager, and Claims Operations Manager. Ellen is now responsible for overseeing the claims department, with all benefit analysts directly reporting to her. She remains the main claims contact for our largest clients while continuing to oversee all of the medical evacuation cases and process all foreign currency claims. Additionally, Ellen is responsible for quality review and training new benefit analysts.

Through her longevity with CISI, Ellen has developed direct contacts in the billing departments of several large foreign medical facilities, including Beijing United Family Health (China), EuroMed Clinic, International Clinic and Hospital Medem (Russia) and Clinica Biblica (Costa Rica).

### **Jeanette Torres, Enrollment Supervisor**

Jeanette maintains supervisory responsibility for plan administrator staff conducting billing and invoicing of all CISI product lines. She oversees functionality and development of CiBill billing and invoicing operating system. She supports sales staff in servicing of all CISI clients.

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**ISU’s Policy Number: GLM N04965085**

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**Team Assist E-mail: ops@europassistance-usa.com**

## **ISU CONTACT INFORMATION**

**Group Leaders should contact CISI for all emergency situations**

**Contact ISU Study Abroad at the (24/7) emergency cell phone number if communication with parents or an emergency contact is also required:**

**Study Abroad Emergency Cell Phone (001) 515-460-0900**

**ISU Police (001) 515-294-4428**

**During normal work hours:  
Study Abroad Center (001) 515-294-6792**

**Study Abroad will contact respective international coordinators in each college and the Dean of Students if necessary**