

World Class Rotary Youth Exchange Coverage Plan



Outbound Student Orientation
Presentation

What plan do I have?

Most students that are enrolled with CISI-Bolduc insurance are covered under our Annual Plan B Policy!

Some countries such as Belgium, France, Spain, Germany and Switzerland require their health insurance.





Your annual Plan B policy has:

\$500,000 coverage maximum

- ✓ CISI pays 80% of the first \$2,500 (of eligible expenses) and you pay the remaining 20%
- ✓ Thereafter, CISI pays 100% up to the policy maximum of \$500,000
- ✓ One time \$100 deductible for sickness only

The most you will ever pay with Plan B is
\$600!!!

What insurance documents will I be receiving?

Upon enrollment, you should have received the following materials through your email:

- ✓ ID Card
- ✓ Summary of Benefits
- ✓ Claim Form
- ✓ Consulate Letter

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



What is covered by my insurance policy?

- Your Youth Exchange experience comes complete with a comprehensive medical insurance policy supplied by CISI-BOLDUC
- This policy covers you for things like:
 - Accidents; like sprained ankles
 - Sickness; such as colds and flu
 - Doctors Visits
 - Prescriptions
 - Emergency room visits
 - Labs, Tests and X-Rays
 - Inpatient Hospital Stays

Coverage for accidents

Your Policy has a \$5,000 maximum benefit

- ✓ 0 deductible
- ✓ Paid at 100%

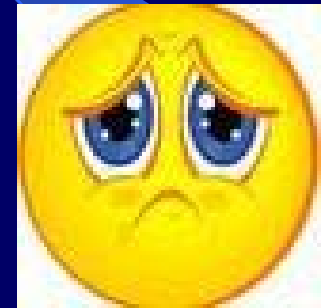


- Hospital charges including room & board and medical services
- Medical surgical treatment by a Doctor
- Services of a licensed or graduate nurse

Primary Exclusions

This is what CISI unfortunately can not cover

- Routine Physicals and Immunizations
- Along with Sports Physicals
- Routine Dental Care
- Operating a motorized vehicle
- Alcohol/Drug related illness/injury
- Vision exams, eye glasses and contact lenses



Personal Liability Coverage

- ✓ Personal Liability Limit/Claim \$100,000
w/ \$ 250 deductible per claim
- ✓ 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 objects such as household furniture or personal effects)

Personal effects and what does it mean?

If your belongings are lost or stolen, not to worry you are covered!!

Personal effects would be your:

- Luggage
- Backpack
- Purse
- Sports bag.....AnD MoRe!



Opps...I accidentally ruined my
host family's rug..Now what??

Unfortunately, you will be sent back home.....

Just KIDDING, you are COVERED!

You are covered under your Personal Liability
benefit!

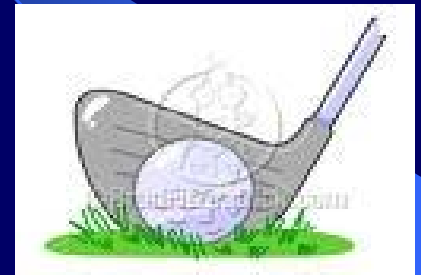
-Your host family's rug would be covered!



Lets look at a few more examples.....

A few personal liability examples

- I broke my host mom's fine China plate
- I broke my host dad's golf club
- I broke my host family's flat screen TV



Well, guess what..... You are covered!

Additional Benefits

- Allowance of \$500 to cover pre-existing conditions
- Maximum benefit for Medical Evacuation- \$100,000
- Maximum benefit for Repatriation- \$50,000
- Chiropractic paid up to \$50 per visit up to \$500 (or 10 visits)
- 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.
- Maximum benefit for Security Evacuation- \$100,000

How do I find a doctor abroad?

Outbound students, have worldwide coverage, therefore, you may visit any physician of your choice. *Keep in mind, your insurance is NOT valid in the U.S.*

CISI will pay foreign medical providers directly on behalf of the insured. The doctor or hospital should submit an itemized bill directly to CISI



You went to the doctor and they gave you a bill, now what?

Ideally, the doctor or facility will bill CISI directly, BUT.....

- If you need to pay upfront, please print out the claim form that was emailed to you upon enrollment.
- The claim form should be completed in full and have the original bills and receipts attached.
- Claims should have the most up-to-date contact information & address
- Neat handwriting is KEY!

What if I am in the hospital and my bill is too expensive for me to pay out of pocket?

Lets say you are hospitalized and your bill is \$7,000-We do not expect for you to pay upfront so.....

If you call Team Assist, they will make arrangements with the hospital to pay in the currency of the country you are in.

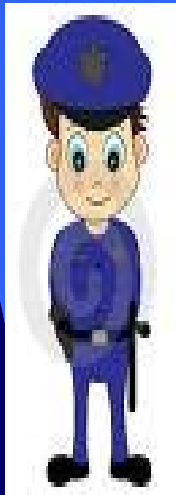
How do I submit a prescription claim?



- In order to submit a prescription claim, it must be prescribed by a doctor or hospital. It can not be an over the counter drug such as Tylenol.
- Pay for medication and submit for reimbursement with completed claim form.
- Claim form must be accompanied by a prescription receipt. Receipt must include: Insured's name, Physician's name, name of medication and cost.

How do I submit a personal liability claim form?

- Printout the Personal Liability claim form which was emailed to you upon enrollment
- Please fill it out completely!!
- Describe the items that were lost, stolen or damaged
- For robbery, a police report must be included with the claim form



Where to send your claim

Mail to:

CISI

River Plaza, 9 West Broad St
Stamford, CT 06902



Fax to:

(203) 399-5596

Ok, so I faxed/mailed my claim form with my receipts.

Hang on tight!

- All of your friends at CISI are doing their best to process your claims within 2 weeks of submission. This is why it's very important that you submit the right materials with the right information!
- Once we analyze your claim form & match it up with your benefits, we will send you a reimbursement check. Checks are mailed to your address in the U.S since it will be very difficult for you to cash a check abroad. Your parents can always transfer/deposit the money back into your account!

Emergency Assistance Coverage

Team Assist is available for you around the clock!

- Team Assist services are included with all your plans!
- Contact Team Assist for 24/7/365 pre-departure, medical, travel, and legal assistance (including payment arrangements with foreign providers, and eligibility verification).
- (240) 330-1520 & (877) 577-9504 call collect from outside of the U.S.

What can Team Assist (TA) do for me?

Anyone can open a case on behalf of the insured if there is a medical emergency

- Legal Assistance available-*lets say you are arrested and need a lawyer, TA 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 in the U.S. TA will help you with this process*
- Multi-lingual services are available- *TA has staff members that are fluent in other languages to assist you while you are abroad*
- Assistance in replacing passports and lost luggage-*TA will coordinate with the consulate to provide you with a new passport*
- Assistance with Prescription drug shipment/replacement-*TA will coordinate with a U.S. pharmacy to replace your medication (if the drug can not be found abroad)*



Frequently Asked Questions:

- **I lost my ID card and claim form, what do I do?**

Simply contact CISI, we will be more than happy to email you a new ID card and claim form. Claim forms may also be found at www.CISI-Bolduc.com – Download forms

- **My insurance card says Italy is my host country, may I visit the neighboring country and still be covered?**

Yes, your CISI insurance is valid worldwide, except for your home country. Also, please keep CISI informed of your travels

- **If a claim is paid by the host family; who does CISI reimburse?**

The insured student is reimbursed, unless a receipt is submitted which clearly indicates that the host family has already paid along with a letter from the insured authorizing the host family to be reimbursed.

What is available to you

Visit our website at www.CISI-Bolduc.com
if you.....

- Need to download a claim form
- Need to download your policy booklet
- Need to locate a Consulate abroad



CISI-BOLDUC
CONTACT
INFORMATION:

Phone Number: (800) 303-8120

(203) 399-5130

E-Mail: claimhelp@culturalinsurance.com

Website: www.CISI-Bolduc.com

Have A Safe & Fun Time Abroad!!

Arrivederci

Adiós

Au Revoir



Czesc

Tschuss

PA