

# 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 100% of your medical expenses for accident & sickness
- ✓ \$0 deductible

# 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!!



### Login to Your Youth Exchange Participant Portal

#### Sign in

Returning customers sign in here:

User Name: \*

Password: \*

Password is case sensitive.

\* Required Fields

**Log In**

[Forgot your password?](#)

#### Create an account

For individual insureds

As a registered user gain 24/7 access to

- View, print and email: ID Card, Consulate letter, Plan of insurance brochure and Claim form
- Access valuable travel related sites
- Research country specific information
- Personal security assistance website

Please [click here](#) to create an account.

#### Have a Question?

Email us  
[cisiwebadmin@  
culturalinsurance.com](mailto:cisiwebadmin@culturalinsurance.com)

or call toll-free  
**(800) 303-8120**



#### International Phonecards

eKit provides international cell phones and phonecards at a discounted rate for our participants.  
[Click here](#)





### 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](#).

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Home

My Profile

My Documents

US Provider Search

International Provider Search

Emergency Contact Information

Personal Security Assistance

Other Products

Resources & Links

Sign Out

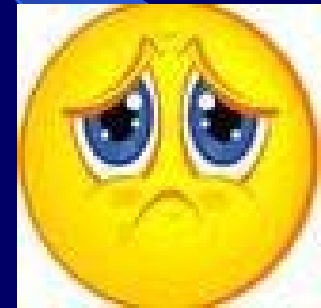
# What is covered by my insurance policy?

- 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

# 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





- Home
- My Profile
- My Documents
- US Provider Search
- International Provider Search
- Emergency Contact Information
- Personal Security Assistance
- Other Products
- Resources & Links
- Sign Out

### International Provider Search

Select a country

#### Welcome to CISI's database of International Providers

Within this utility you can search for physicians (based upon their specialty), hospitals and clinics worldwide.

Once you are ready to begin your search please select the country you wish to search by from the drop down box above. In the future, this utility will default to that country each time you return.

Once you select your country of choice you will also have access to links for

- U.S. Embassies
- Additional English Speaking Doctors
- Country and Health information:
  - Profiles
  - Specific Information
  - Health concerns and Vaccinations

#### Refine your results

[By City](#)

[By Facility](#)

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# 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- *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](http://www.CISI-Bolduc.com) – Download forms . Or you may also log into your account to retrieve the documents.

- **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.



CISI-BOLDUC  
CONTACT  
INFORMATION:

Phone Number: (800) 303-8120

(203) 399-5130

E-Mail: [claimhelp@culturalinsurance.com](mailto:claimhelp@culturalinsurance.com)

Website: [www.CISI-Bolduc.com](http://www.CISI-Bolduc.com)

# Have A Safe & Fun Time Abroad!!

Arrivederci

Adiós

Au Revoir



Czesc

Tschuss

PA