myCISI Participant Portal: Online Tools and Support for CISI Insureds

This document was designed as a helpful summary or overview of the myCISI Participant Portal's main functionalities.

Your CISI coverage includes a comprehensive online Portal of tools and information as well as access to 24/7 medical, personal, travel and security support. Through this customized site you can:

- View/print/email your ID card, coverage brochure and claim form
- Purchase an extra month of insurance for a period of personal travel
- View/update your online account profile information
- Obtain contact information for emergencies and benefit/claim questions
- Check-In to let us know you are safe in the event of a natural disaster or security-related incident

Additional travel-related information can be found under Resources & Links, such as:

- Locate 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 in the world
- Links to overseas U.S. Embassy websites
- Health and vaccination recommendations compiled by the Center for Disease Control (CDC)

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Click on any of the items above to go to that section in the document
To search for items, type Ctrl + F (PC) or Command + F (Mac)
Create an Account and Log In:

Create your own myCISI login by following these steps:

1) Click on the ‘CREATE YOUR MYCISI ACCOUNT’ link provided in the body of your welcome email (or by going to www.mycisi.com and clicking on Login to myCISI in the upper right corner).

2) On this new screen, click on the sentence that reads, ‘Please click here to create an account’ on the right-hand side of the page.

3) Fill-in your: First Name, Last Name and Birth Date and then click Continue.
(If this does not work, please call 203-399-5509 to verify the spelling of your name and date of birth in our system.)
4) Enter the e-mail address where you would like the temporary password sent and click on 'Send Password to this e-mail'.

5) Go and check this e-mail address for your myCISI temporary (case sensitive) password. *(Please note: Your username is your email address.)*

6) After retrieving your Password, go back to the page you were last on and click on Login Here or go to Login to myCISI from the homepage and enter your username *(which will be your e-mail address)* and temporary (case sensitive) password then click on Log In.

**Username:** your email address

**Password:** Use the one provided in the e-mail. *(Please note this temporary password cannot be copied and pasted from your email. You need to type in the password exactly how it appears in your email and it is case sensitive.)*
My Profile

The participant portal “My Profile” screen allows you to update your personal profile (change your password; add/change your phone #’s, e-mail addresses and home/overseas mailing addresses). Help us serve you better by keeping your contact information up-to-date. This information is especially important in the event of an unforeseen emergency or when submitting claims.

My Documents

The participant portal “My Documents” screen allows you to view, print and/or e-mail the following personalized documents:

- ID Card
- Consulate Letter
- Policy Brochure
- Claim Form
- All of the above
My Itinerary

If you are traveling to more than one country, please complete the "My Itinerary". If there is civil unrest, a security evacuation is triggered, or a natural disaster occurs, you will appear on the roster your program pulls for that region. (You can also confirm you are safe by clicking on 'Check-in' on the home page and/or through our myCISI App; Click Here to learn more).

1. Click on ‘Add Destination’

   ![My Itinerary Image]

   My Itinerary

   We use the data exclusively to assist you in providing emergency services. Our service is based on the accuracy of the itinerary you provide.

   Please note: At least one destination is required.

   Your enrollments

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>Coverage From</th>
<th>Coverage Thru</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 GLM N01110000</td>
<td>1-April-2018</td>
<td>14-April-2018</td>
</tr>
</tbody>
</table>

   Add Destination

   ![Itinerary Details]

   Itinerary details

   Destination
   Country
   City
   From date
   To date

   Contact information

   Please provide the following if different from your primary contact:
   Cell
   Email

   Note

   ![My Itinerary Image]

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   Add Destination

2. Input all fields marked with * and press ‘Save’. You will then see the destination details under ‘My Itinerary’ on the next screen.

3. If you would like to add another destination, you can proceed to do so by clicking ‘Add Destination’ again. You can manage your itinerary and make updates at any time.

   Last minute travel excursion? You can enter trip details from your cell phone using the myCISI app! Click Here to learn more.
Check-In Feature – ‘Are you safe?’

If there is a natural disaster, terrorist attack, or other security-related incident, you can click on ‘Check In’ so your program and CISI knows you are safe. **Please Note:** You do not have to ‘Check-in’ if nothing has occurred. You will only want to check-in when you want to notify your program and us that you are safe if there is a natural disaster, terrorist attack, or security-related incident.

Did you know that you can also check-in using the myCISI app? [Click Here](#) to learn more!

Purchase Extra Month of Coverage (Purchase Individual Coverage)

The participant portal allows you to purchase additional insurance directly through CISI for a period of personal travel (up to one month) outside the dates of your overseas program. **Please Note:** this plan is separate and different from your group study abroad plan and provides coverage for new covered accidents/sicknesses and medical evacuation/repatriation within the new period of coverage while outside the U.S. A detailed brochure describing the coverages, limits and exclusions is available through a link on this “Extend Coverage” page.

If you are looking to purchase coverage before your program begins, please follow the instructions below since you will not be able to do it through your myCISI portal:

- Go to [www.mycisi.com](http://www.mycisi.com)
- Select ‘Insurance Plans’
- Then choose ‘Insurance Plans for Studying Outside of the U.S.’
- Select ‘Upgrade Comprehensive’ (this coverage is the most similar to the one you have through your program)
- Select ‘Enroll Now’ at the bottom of the ‘Upgraded Comprehensive’ box
- From there follow the steps to enroll

**Please Note:** If you are looking to purchase coverage Before and After your program, the month of coverage cannot be split up into two segments (i.e. 2 weeks before and 2 weeks after). This coverage is monthly, so if you are traveling for less than a month before or after your program, you still need to purchase the full month.

If you have questions or need additional assistance, please contact enrollments@mycisi.com or call 203-399-5509 or 800-303-8120 ext. 5509 (toll-free from within the U.S.)

### U.S. Provider Search
(For Participant’s Studying Inside the U.S.)

The participant portal “US Provider Search” page allows you to search physicians (based upon their specialty), U.S. hospitals and clinics within Aetna's network providers.

If you need assistance locating a provider, please contact us by:

- **Phone (Toll-free):** (800) 303-8120 ext. 5130
- **Phone:** (203) 399-5130
- **E-mail:** [Claimhelp@mycisi.com](mailto:Claimhelp@mycisi.com)

### International Provider Search
(For Participant’s Studying Outside of the U.S.)

The participant portal “International Provider Search” page allows you to search physicians (based upon their specialty), hospitals and clinics worldwide.

If you need assistance locating a provider, please contact our Assistance Team by:

- **Toll-free in the U.S.:** (855) 327-1411
- **Outside the U.S. (Call Collect):** (312) 935-1703
- **E-mail:** medassist-usa@axa-assistance.us

Cultural Insurance Services International (CISI)
1 High Ridge Park, Stamford, CT 06905
[www.culturalinsurance.com](http://www.culturalinsurance.com)
Claim Information

If you seek medical treatment for an injury or sickness while abroad and pay out-of-pocket, you are eligible to submit a claim for reimbursement. This page will allow you to download a Claim Form to complete. Please follow the directions at the top of the form, and make sure to include any medical documentation you received during your visit and receipts for the out-of-pocket expenses.

For your reference, below is some helpful information on how to handle both minor injuries or illnesses and more serious situations.

In Case of a Minor Injury or Illness:

- We are always 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 doctor visits for minor illnesses such as a sore throat or a sinus infection, for example. However, even for a minor illness, if the overseas doctor is willing to bill us directly, we are willing and able to pay them directly for covered medical expenses (this is always up to the provider).

- CISI's billing address and claim help # is on each ID card and on the claim form which is part of the brochure. If medical expenses are incurred while abroad, the claim form and scanned copies of the itemized paid bill(s) can be emailed to claimhelp@mycisi.com. CISI's claim help line (203-399-5130) and e-mail address (claimhelp@mycisi.com) are answered from 9-5 EST M-F.

- Claims should be submitted for processing as soon as possible (and no later than one year after treatment was received, if possible) and are typically processed within 15 business days provided CISI has all the information needed for reimbursement.

- A case does not need to be opened in advance in order for us to pay a claim for covered expenses for minor injuries/illnesses. Team Assist (our 24/7 assistance provider) can help provide referrals to doctors/hospitals if needed but insureds may visit any provider they would like and eligible expenses will be covered at 100% (in other words, CISI does not have network restrictions).

In Case of a Serious Injury or Illness:

- For all emergencies, seek help without delay at the nearest facility and then, after admittance, open up a case with Team Assist (our 24/7 assistance provider).

- To avoid any delay in treatment, the insured (or someone with the insured) may need to provide a personal payment method to the hospital up front. Once a case is opened, however, it is always our goal to have the hospital or facility bill us directly so that neither the program/sponsor/school nor the insured needs to provide payment. In these types of situations, the insured (or someone calling on his/her behalf) needs to open a medical file with Team Assist asking for help with this. If personal payment has already been processed, we can expedite reimbursement.

- Our Team Assist medical/travel/technical partner and WorldAware (our security partner) are both 24/7 operations. To keep things simple for our insureds, the number to call for a medical/travel/technical issue is the same as for a security related issue. The toll-free 800 and non-800 (when calling from overseas) numbers are on the ID card and in the brochure under the claim form.

- If a benefit or claim related call or e-mail comes to Team Assist during our business hours it is usually transferred to us. After hours and on weekends, Team Assist handles the communications and involves our Claims Operations Manager as needed 24/7.

Emergency Contact Information

The participant portal “Emergency Contact Information” one-stop access to Team Assist, our 24/7 Emergency Assistant Provider, and also to CISI, for benefit and claim questions. The CISI claims team is available during normal business hours to answer questions. You can also find this information on your insurance ID card.

Team Assist Contact Information (24/7):

Toll-free in the U.S.: (855) 327-1411
Outside the U.S. (collect calls accepted): (312) 935-1703
E-mail: medassist-usa@axa-assistance.us

CISI Contact Information (M-F, 9-5 EST):

Toll-free in the U.S.: (800) 303-8120 ext. 5130
Outside the U.S. (collect calls accepted): (203) 399-5130
E-mail: claimhelp@mycisi.com
Personal Security Information

The “Personal Security Assistance” page provides you with access to a security assistance website where a wealth of up-to-the-moment security and safety-related tools and information are available. The security intelligence is powered by WorldAware Intelligent Risk Systems. Additionally, you may reach Team Assist for security related concerns 24/7 at the number provided on the previous page and on your insurance card.

To access security-related intelligence:

1. Click on the policy number in blue, as circled below.

2. This will bring you to Webcorp (see next page) where you can access quick links such as:
   - Embassy Information
   - Passport and Visa
   - Vaccinations
   - Emergency Numbers
   - Airports
   - Practical Info
   - Medical Info and Alerts
   - Security Info and Alerts
   - Provider Search
3. Click on ‘Trip Planner’ and then click on the link provided.

4. You are then routed to the Worldcue Planner where you will click on ‘Location Intel’ on the top of the page.

5. On the following screen, you then have the option to choose your location by Region, Country and/or City:
6. Click ‘GO’ and you will come to a page like the following—you can then conduct research on any particular area of concern you may have. Review items such as:

- **Security** – civil unrest, crime, security services, terrorism
- **Health** – infrastructure and recommended immunizations
- **Culture** – conducting business and important dates
- **Transportation** – air travel, airports, public transportation, maritime services
- **Legal** – location’s legal overview
- **Financial** – banking and currency information
- **Environment** – current weather, common weather conditions and climate information
- **Language** – choosing and using interpreters

## Travel Destination Info

Quickly look up destination-specific emergency phone numbers and country-specific information and resources.

## Resources & Links

You can find a wealth of information under the “Resources & Links” section of myCISI (located just above the ‘Sign Out’ link).
Download the ‘myCISI Traveler’ Mobile App

(This FREE app is for all participants)

You can access many of the same features as the online myCISI Participant Portal in an easy on-the-go format by downloading the myCISI Traveler mobile app. Here’s how:

1. If you received a welcome email from CISI upon enrollment in the insurance (subject line: “CISI Insurance Materials”), you can simply click the “GET THE MYCISI APP” link in the email and follow the prompts to download:

   Dear JOHN SMITH,
   Welcome to Cultural Insurance Services International (CISI) travel insurance plan, specifically designed for STUDY ABROAD:

   ![GET THE MYCISI APP](image)

   Click on the link!

2. If you didn't receive the enrollment email or can't locate it, simply click on the below “Google Play” or “App Store” icons to download:

   **Android Phones**
   ![Android App on Google Play](image)
   **If the icon link isn't working:**
   - Go to Google Play
   - Search Cultural Insurance Services International or myCISI

   **iPhones**
   ![Available on the App Store](image)
   **If the icon link isn't working:**
   - Go to the App Store
   - Search Cultural Insurance Services International or myCISI
3. After downloading, use the myCISI log in information you created via the full website (Click Here to learn more) OR register via the app by selecting ‘Register’ under the blue ‘Login’ button and follow the prompts.*

*If registering through the app doesn’t work, try registering through the full website. If you continue to have problems, please contact enrollments@mycisi.com or call 203-399-5509 for assistance.

Mobile App Features

After logging in, you will have access to an easy-to-read home screen and simple-to-navigate menu options:

- **Check-in** - Let your program and CISI know you are safe when unforeseen events occur
- **Itinerary** - Add and edit travel plans on-the-go to ensure you can be located in the event of an emergency
- **View Documents** - Email/view your travel insurance documents or download for offline viewing later
- **Locate a Provider** - Search medical providers worldwide
- **Medical or Security Emergency** - Get Team Assist’s contact information (and access the Personal Security Assistance site, if this benefit is provided by your policy)
- **Filing a Claim** - Get information on what to do in the event of a minor or major illness or accident, how-to file a claim, and information on how to open a case with Team Assist if needed
- **Contact CISI** - All contact information in one place (for CISI claims as well as links to Team Assist)
- **Travel Warnings** - Get embassy contact details and country-specific details and information
Save your Insurance Documents to your Phone

You can view or email your insurance documents (ID Card, Consulate Letter and/or Claim Form) from the myCISI Traveler app or download these documents for later access and viewing.

Click on ‘View Documents’ on your home screen, and select ‘Download All’.

*To avoid data usage charges when downloading, we strongly advise you to use a WiFi connection.

Access Documents Offline

Downloading your documents as instructed on the previous page will ensure that they can be accessed regardless of whether or not you are connected to a network. To access them offline after downloading them, click on ‘Downloaded Documents’ on the Log in screen.
Search for Providers On-the-Go

You can search for providers from your mobile phone using the myCISI Traveler app.

**IMPORTANT NOTE REGARDING DATA:** You do not need to have your location on while using the app, thus ensuring less data usage. Pulling up local doctors, hospitals, etc. are all done by search, and not through GPS services.

Simply follow the steps below after clicking on ‘Locate a Provider’:

**Step 1**
Click on ‘International’ and enter in the Country or scroll down and select.

**Step 2**
Narrow the search by clicking on the filter icon.

**Step 3**
Scroll down, select City, and press ‘Search’.

A full list of Providers will appear:

Click on the phone icon, to call

Click on the information icon:

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**Address**

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Use the Mobile ‘Itinerary’ Feature

CISI can more accurately pinpoint your location during emergencies when the ‘Itinerary’ section of the myCISI Participant Portal or myCISI Traveler app is utilized. For this reason, we highly encourage all participants to use this feature. See the below information/screnhots to access this feature from the myCISI Traveler app:

**Step 1**
Click on + to add your Itinerary

(Repeat the steps until you have entered in your full itinerary)

**Step 2**
Add your information and press ‘Save Itinerary’

Once saved, your itinerary will appear in this section:

**PLEASE NOTE:** If any date changes or destinations need to be added or removed, you can edit your Itinerary at any point.
‘Are You Safe?’ Mobile Check-in

When the unexpected happens, you can check in to let your program and CISI know you are safe via the portal or myCISI Traveler app. The app makes it easy to check in – just click ‘Check-in’ from your home screen*:

Once checked in, your program can pull an emergency roster through the myCISI sponsor portal where they can then view participant check-in times and locations. If you need immediate assistance, you will be directed to contact our 24/7 assistance team, Team Assist.

**Please Note:** You do not have to ‘Check-in’ if nothing has occurred. You will only want to check-in when you want to notify your program and us that you are safe if there is a natural disaster, terrorist attack, or other security-related incident.

*Alerts will not be automatically sent to your phone after you check in. Your program will work on a communication plan with CISI for contacting participants after an incident occurs.*