Frequently Asked Questions

1. Is there a CISI website for quick access to this coverage? A website is available for your reference at http://www.culturalinsurance.com/. The site contains detailed policy information and other web tools, please follow the links to the CISI Web Portal (MyCISI) and follow the directions for creating an account. Valuable travel information, security tools, health and safety information can be accessed via MyCISI.

2. Who is eligible for this coverage? International and Local Expatriate students.

3. Are there any age restrictions associated with this coverage? No. All ages are eligible for coverage and the rates are the same regardless of age.

4. How can I find a specific type of medical doctor in Qatar or in other overseas destinations? Whether an insured has a pre-existing condition or whether a new Injury/Illness develops, TeamAssist can help you with medical referrals to a specialist in your overseas area. Just phone TeamAssist at (01-312) 935-1703 (collect calls accepted) or email medassist-usa@axa-assistance.us. The TeamAssist Emergency Assistance Provider is AXA Assistance.

5. Are pre-existing conditions covered? Pre-existing conditions are covered under the policy.

6. Is this coverage primary? Yes, except where otherwise noted (i.e. auto claims, workers comp. type claims, Home Country Coverage and Extension of Benefits). Under these specific exceptions, other policies designed for the specific event would provide coverage first and the CISI policy would provide coverage thereafter.

7. Where are claims processed and where can I direct insureds with claim/benefit questions? Claims are processed in-house by CISI’s experienced team of Medical Benefit Analysts in our Stamford, CT office. If you have any questions regarding your benefits or the claim submission process, do not hesitate to contact CISI. Please include your policy number on all communications submitted to CISI by e-mail or mail. To reach a CISI Claims Representative: Phone: (800) 303-8120 ext. 5130 (toll-free from within the US) (203) 399-5130 (from outside the US, collect calls accepted) E-mail: claimhelp@culturalinsurance.com

8. How does an insured get reimbursed for medical expenses he or she pays? It is common in the case of minor injuries/illnesses that the insured pays, saves receipts, and submits those with a completed claim form to claimhelp@culturalinsurance.com to obtain reimbursement. Reimbursement is made to a U.S. address in U.S. dollars unless otherwise requested. Wire payments may be arranged.

9. Can CISI pay medical providers directly? Yes, we are always willing to pay a provider directly. This usually works best when one contacts TeamAssist before care is provided, or upon admission to a hospital. A list of providers is available online via MyCISI, a quick-list of providers is available through your program in Qatar, and TeamAssist stands ready to assist you via phone. Just phone TeamAssist at (01-312) 935-1703 or email medassist-usa@axa-assistance.us.

10. Which foreign currencies can CISI pay in? CISI can make payment/reimbursement by check in the following currencies: U.S. Dollar, Australian Dollar, Euro, Pound Sterling, Swiss Franc, Norwegian Krone, Swedish Krona, and Danish Krona.

11. What services does TeamAssist provide and how are they accessed? 24/7 Medical/Travel/Technical Assistance, Emergency Medical Evacuation, Return of Mortal Remains please contact our 24/7/365 emergency assistance provider: Emergency Assistance Provider: TeamAssist (AXA Assistance) PHONE: (01-312) 935-1703 (collect calls accepted) EMAIL: medassist-usa@axa-assistance.us.

12. Who can open a TeamAssist case? Anyone can open a TeamAssist case on behalf of an insured…the insured him/herself, a friend, a family/staff/faculty member, etc. Provide the policy #,
name of insured and all relevant details including hospital/doctor name/contact information, diagnosis if known, etc.

13. **When should someone open a TeamAssist case?** Anytime something more serious happens like a hospitalization, natural disaster, political unrest etc. involving an insured.

14. **How can coverage for a period of personal travel before or after the program be purchased?** To purchase up to a month of coverage for a period of personal travel (either before or after the effective dates through CMUQ) go to culturalinsurance.com and follow the links, or visit myCISI.

15. **Where areas are included in the coverage area?** The coverage is good worldwide except for (1) travel to the USA, and (2) travel to one’s home country. *If you require coverage to extend to your home country please direct all questions to the Office of Health and Wellness.*

16. **Is vision and dental care covered?** Routine vision and dental care are not covered.