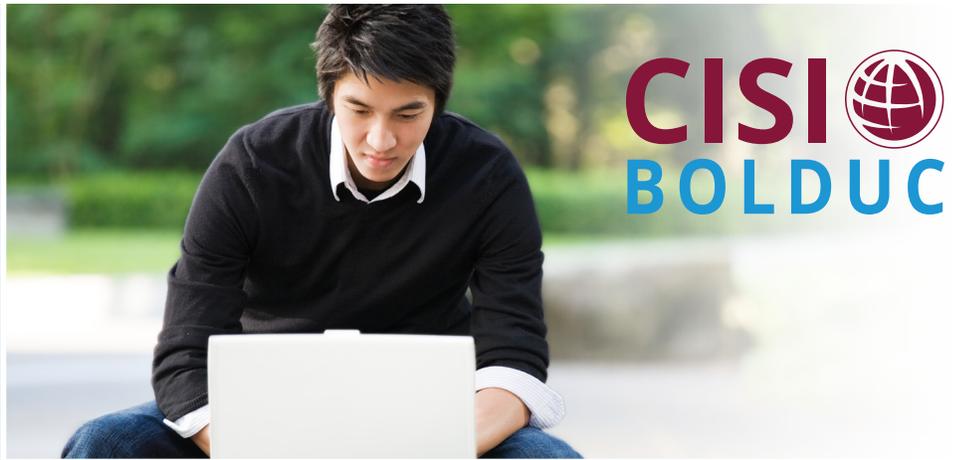


Quick Tips

for CISI-Bolduc Rotary Youth Exchange Insureds



Frequently asked questions:

Q: Why is there a Preferred Physician list?

A: These providers accept our fee schedule and have agreed to bill CISI directly and file a claim on behalf of the insured.

Q: Why are all doctors not on this Preferred list?

A: CISI is part of the Aetna Network, not all facilities participate with Aetna and are considered out of network.

Q: What happens if the student visits an out of network provider?

A: The student or host family is likely to have to pay upfront and then fill out a claim form and submit it to CISI for reimbursement.

How to locate a physician in the USA for a minor illness or accident:

- Please go to www.CISI-Bolduc.com
- Click on U.S. Provider Search located in the upper right hand corner
- To narrow down the search, please enter your zip code, or city and state

If the student has a serious accident, please call our assistance team for emergency medical assistance: (available 24/7)

- Toll-free in the U.S.A: 855-327-1411
- Outside of the U.S.A: 312-935-1703
- Email: medassist-usa@axa-assistance.us

A majority of the time, the provider will bill CISI directly, but in the event that the student pays for the bill upfront:

- Complete the claim form which can be found under the "Services" tab on www.CISI-Bolduc.com
- Submit the claim form with all the paper work that you received at the time of the visit i.e. medical bill/paid invoice to: (please only send it once)
 - Email: claimhelp@culturalinsurance.com or;
 - Fax: 203.399.5596 or;
 - Mail: One High Ridge Park, Stamford, CT 06905 (be sure to make copies for yourself as a backup).
 - If you have any questions about a claim, please call CISI at 1.800.303.8120 ext: 5130 or by email, claimhelp@culturalinsurance.com (typically it takes 2–3 weeks to process a claim).

What does Plan B Inbound and Plan B+ cover: (these are just a few important benefits)

Accident & Sickness benefit up to \$1,000,000

- **Plan B Inbound**
Such as cold or flu, pink eye, headaches, stomach aches, breaks/fractures (these are just a few examples). You have a one time deductible of \$100 (you are responsible for the deductible and 20% of the first \$5,000). CISI will pay 80% of the first \$5,000 of the medical expenses, thereafter; CISI will pay 100% of the covered medical bills. You're out of pocket expenses are \$1,100. Example, your bill is \$5,000; you will need to pay 20% of the bill which is \$1,000 and the one time deductible of \$100.
- **Plan B+ Inbound**
Such as cold or flu, pink eye, headaches, stomach aches, breaks/fractures these are just a few examples). Your policy pays at 100% coverage up to \$1,000,000 of usual and customary covered charges.
- **Family Reunion benefit up to \$5,000**
In the event that you are hospitalized for more than 4 days, a family member may come to your bedside and will pay for their travel & lodging expenses.
- **Trip Interruption benefits up to \$3,000**
In the event that a family member is very ill or has passed away, you may purchase a round trip ticket up to \$3,000 to go back home (please do not use your open ticket unless you are not planning on returning).

Cultural Insurance Services International

1 High Ridge Park, Stamford, CT 06905

Phone 800.303.8120 | Fax 203.399.5596 | www.cisi-bolduc.com