

Quick Tips

Designed for
Howard Community College



CISI
Cultural Insurance
Services International

Frequently asked questions

Q: What is a \$250 Non Emergency Room deductible?

A: If you visit the ER and you are not admitted, you will be responsible for a \$250 ER deductible. If you visit the ER due to an accident, or if you are admitted, the \$250 ER deductible will be waived.

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 First Health Network, not all facilities participate with First Health and are considered out of network.

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

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

Still have questions?

Feel free to contact our office at 1-800-303-8120 or by email at Claimhelp@culturalinsurance.com

Cultural Insurance Services International

1 High Ridge Park
Stamford, CT 06905
Phone 1.800.303.8120
Fax 203.399.5596

www.culturalinsurance.com

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

- Please go to www.myCISI.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: 800-872-1414
- Outside of the U.S.A: 609-986-1234 (call collect)
- Email: medservices@assistamerica.com

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 "Downloads" tab on www.myCISI.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: 1 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 my insurance plan cover: (these are just a few important benefits)

- **Accident & Sickness benefit up to \$100,000**
Such as cold or flu, pink eye, headaches, stomach aches, breaks / fractures (these are just a few examples). You have a deductible of \$50 (you are responsible for the deductible). After the deductible CISI will pay 100% of the first \$5,000 of the covered medical bills. Thereafter, \$5,001 to \$45,000 at 80%, \$45,001 to \$100,000 at 100% coverage..
- **Home Country Coverage up to \$1,000**
As an accommodation and supplemental benefit, the insured person will be covered under this insurance during incidental return trips to his/her Home Country during the period of coverage.
- **Baggage and Personal Effects benefit up to \$200**
For theft or damage to baggage and personal effects, checked with a common carrier

For your full benefits, please review your coverage brochure!