

**1. Who is eligible for this coverage?**

CUNY overseas program participants, students, faculty, and staff participating in or leading credit-bearing or non-credit-bearing international programs such as study abroad, conferences, service projects.

**2. Are International Students (F and J visa holders) studying outside the U.S. eligible?**

Yes, provided that they are not going to study in their Home Country as this would not be considered study abroad. Also, in this case, we would consider the U.S. to be the Home Country for the purpose/duration of the insurance policy.

**3. Are Dual Citizens or Permanent Residents eligible?**

As this is a study abroad plan, we are supposed to be covering students outside of their Home Country. “Home Country” means the country where an Insured Person has his or her true, fixed, and permanent home and principal establishment or the United States.

In regard to dual citizens (i.e., citizens of the U.S. and another country) and green card holders in the U.S. with citizenship in another country, eligibility for the plan should be determined by where the student’s fixed and permanent home and principal establishment is located. If it is in the U.S., then we could call the overseas experience studying abroad. If it is in the country, they are planning to study in then we can’t say that it is a study abroad experience. In any of these cases of international students, international scholars, dual citizens, and permanent residents who become eligible for the policy, we would consider the U.S. to be the Home Country for the purpose/duration of the insurance policy.

**4. Are Dependents eligible?**

As of December 1, 2013 dependents of a Primary Insured (PI) who are accompanying the PI may be enrolled prior to departure only by using a separate PDF enrollment form which is to be completed by the PI or the dependent and e-mailed to [enrollments@culturalinsurance.com](mailto:enrollments@culturalinsurance.com) for processing. PI’s are participants, students, faculty and staff who are enrolled in the plan. Credit Card payment is made on the form by the PI or dependent and the dependent’s coverage dates cannot exceed the PI’s dates. We cannot accept dependent enrollments after departure for the overseas trip. Please allow 2 weeks to process.

**5. 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.

**6. How can I find a specific type of medical doctor in my overseas destination?**

Whether an insured has a pre-existing condition or whether a new Injury/Illness develops, AXA Assistance (our 24/7 Medical/Travel/Technical assistance partner) can help you with medical referrals to a specialist in your overseas area.

**7. Are pre-existing conditions covered?**

Pre-existing conditions are covered up to the policy Medical Expense limit, except if the insured person is traveling against the advice of a doctor, on a waiting list for a specific treatment, or when traveling for the purpose of medical treatment.

**8. Is this coverage primary?**

Yes, except where otherwise noted (i.e., auto claims, workers comp. type claims, Home Country Coverage and Extension of Benefits).

**9. 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 (GLM N04965310) 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](mailto:claimhelp@culturalinsurance.com)

**10. 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](mailto:claimhelp@culturalinsurance.com) to obtain reimbursement. Reimbursement is made to the U.S. address in U.S. dollars unless otherwise requested.

**11. Can CISI pay medical providers directly?**

Yes, we are always willing to pay a provider directly. This is usually the most successful when it's a larger bill and AXA Assistance has called ahead to provide a guarantee of payment.

**12. 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. CISI can also wire monies in nearly all currencies to foreign medical providers when requested and with sufficient bank routing details.

**13. What services does AXA Assistance provide and how are they accessed?**

- 24/7 Medical/Travel /Technical Assistance
- Emergency Medical Evacuation
- Return of Mortal Remains
- Security Evacuation (in conjunction with iJET, our 24/7 Security assistance partner)

**In cases of Medical or Security related emergency please contact our 24/7/365**

**Medical/Travel/Technical assistance provider:**

**Emergency Assistance Provider:** AXA Assistance

**Phone:** (855) 327-1411 (calling toll-free from within the US) or (312) 935-1703 (calling outside the US, collect calls accepted)

**E-mail:** [medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us)

#### **14. Who is iJET and how are they reached?**

iJET is our 24/7 Security assistance partner. Security assistance is accessed through AXA Assistance who will “warm transfer” to iJET when warranted.

#### **15. Who can open an AXA Assistance case?**

Anyone can open an AXA Assistance 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.

#### **16. When should someone open an AXA Assistance case?**

Anytime something more serious happens like a hospitalization, natural disaster, political unrest etc. involving an insured.

#### **17. How much does the insurance cost?**

The cost ranges from \$62 to \$80 per month for all programs greater than 22 days.

#### **18. How are the weekly and monthly rates calculated?**

Weekly: There is a one-day grace period allowed on the weekly rate, so 1-8 days is charged as one week, 9-15 days is charged as two weeks and 16 -22 days is charged as three weeks. Monthly: A month for us is from one day this month to the same day the following month. There is a 5-day grace period that is allowed on the monthly rate. So, for example, one month for CISI is April 17<sup>th</sup> to May 17<sup>th</sup>, but the following dates are also equal to one month April 17<sup>th</sup> to May 18<sup>th</sup>, 19<sup>th</sup>, 20<sup>th</sup>, 21<sup>st</sup> and 22<sup>nd</sup>.

#### **19. How should I determine the coverage dates to report?**

You should start coverage a few days before the program begins and end it a few days after the program is due to end.

#### **20. How can coverage for a period of personal travel before or after the program be purchased?**

To follow is the link where CUNY individuals may go to purchase up to a month of coverage for a period of personal travel (either before or after their CUNY program): <http://www.culturalinsurance.com/students/>. Additionally, extra month coverage may be purchased via the myCISI Participant Portal.

