

Georgia Tech Insurance Abroad

Frequently Asked Questions

1. How do I access my CISI insurance card and insurance letter for a student visa application?

Once Georgia Tech has enrolled you in the insurance plan, you should receive an email from CISI, enrollments@culturalinsurance.com with information on how to access your CISI account through the portal at <http://www.mycisi.com>. Bulk emails are sometimes blocked by junk mail filters, so if you don't receive the message you may want to check your junk mail folder.

If you haven't received the Welcome email with your username, click on the "Forgot your password" link on the MyCISI portal home page. If you are not able to access your account, then contact CISI for further assistance at 800 303 8120 or enrollments@culturalinsurance.com.

2. Is there a CISI website for quick access to this coverage?

A website is available for your reference at <http://www.culturalinsurance.com/gatech>. That site contains quick information and access to materials. For more detailed 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.

3. Can I extend my coverage dates for leisure travel before or after my program dates?

Yes, students may elect to extend coverage for up to 30 days before and/or after the program. The coverage package and benefits are the same for the extension. The cost is the same as well - students will pay directly for any additional charges. Instructions are available at <http://www.culturalinsurance.com/gatech>. Or you may contact CISI at 800 303 8120.

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

Yes, international students and faculty are covered worldwide for travel outside of the U.S.

5. Are Dependents eligible?

No they are not, but a separate travel policy can be purchased for dependents (ages 6 to 69) through our sister company, CareMed. The link to review and enroll in a CareMed plan is as follows: <http://www.caremed-travelinsurance.com/index.php>. U.S. Contact: Ted Cenatiempo (tcenatiempo@culturalinsurance.com, 203 399 5556), Outside U.S. Contact: Marc Pietz or Katrin Schwering in Germany (germany@caremed-travel.com or +49(0)228-5554900).

6. 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.

7. 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, TeamAssist can help you with medical referrals to a specialist in your overseas area. Just phone TeamAssist at (01-240) 330-1520 or email OPS@europassistance-usa.com

8. Are pre-existing conditions covered?

Pre-existing conditions are covered under the policy Medical Expense limit while abroad, 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.

9. Is this coverage primary?

Yes, except where otherwise noted (i.e. auto claims, workers compensation, 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.

10. 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 (**GLMN04965887**) 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

11. 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 the U.S. address in U.S. dollars unless otherwise requested. Claim forms may be downloaded via culturalinsurance.com/gatech or via mycisi.com.

12. 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, and TeamAssist stands ready to assist you via phone. Just phone TeamAssist at (01-240) 330-1520 or email OPS@europassistance-usa.com

13. What services does TeamAssist provide and how are they accessed?

- 24/7 Medical/Travel /Technical Assistance
- Emergency Medical Evacuation
- Return of Mortal Remains
- Security Evacuation

In cases of Medical or Security related emergency or 24/7 Medical/Travel/Technical Assistance please contact our 24/7/365 emergency assistance provider:

Emergency Assistance Provider: TeamAssist (EuropAssist)

PHONE: (01-240) 330-1520

EMAIL: OPS@europassistance-usa.com

14. Who is iJet and how are they reached?

iJet is our 24/7 Security Assistance partner. Security Assistance is accessed through TeamAssist who will "warm transfer" to iJet when warranted.

15. 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.

16. When should someone open a TeamAssist case?

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