

University of Maryland Insurance Abroad

Frequently Asked Questions

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

Once UMD Education Abroad 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>. Be sure to check your junk mail for this message.

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 Education Abroad for further instructions at educationabroad@umd.edu or 301-314-7746.

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

A website is available for your reference at <http://www.culturalinsurance.com/umd>. 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. Who is eligible for this coverage?

University of Maryland overseas program participants, students, faculty, and staff participating in or leading credit-bearing or non-credit-bearing international programs such as study abroad and alternative breaks.

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. If the program of study will bring an international student or faculty member to their home country, CISI should be notified before departure to ensure that this coverage is the best option. For international students studying in their home country, CISI is able to consider the U.S. to be the Home Country for the purpose/duration of the insurance policy.

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 up to 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 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.

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.

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.

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

UMD insureds may go to purchase up to a month of coverage for a period of personal travel (either before or after their study abroad program). Go to culturalinsurance.com and follow the links, or visit myCISI.