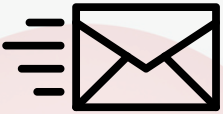# How does ASA's Medical Insurance work?

ASA provides students* with comprehensive worldwide medical coverage for the official dates of the program through Cultural Insurance Services International (CISI).

*Students from University of Minnesota Duluth receive comprehensive medical insurance through their home institution instead of from ASA.

ASA will e-mail each student* a CISI insurance card shortly before the program start date. The CISI Description of Coverage is attached to the email with the insurance card and outlines what is covered and what is not. There are no co-pays and no deductibles.

*Students from University of Minnesota Duluth should check with their home institution about receiving their insurance card and description of coverage prior to departure.

Students can download a copy of their insurance policy anytime on ASA's website here.

Students are encouraged to download the mobile app from the App Store/Google Play Store by searching "CISI Traveler". Then, go to this link to register account and create a login. Once registered, students can login to "CISI Traveler" Mobile App or login to the MyCISI online portal and have access to:

- Locate medical providers worldwide
- View/Email your insurance card and documents anytime (the mobile app has onscreen display of your insurance card)
- Offline document availability
- Claim help
- View country-specific travel alerts and warnings
- Learn more about the region to which you are traveling
- Personal security assistance information

To locate a provider anywhere in the world, contact CISI directly at the phone number or email address listed on your insurance card, or use the CISI Traveler mobile app or the MyCISI portal.
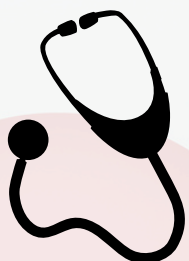
Although CISI will cover any doctor or hospital (public or private), CISI has "Preferred Providers" in most locations. A Preferred Provider means that the provider can bill CISI directly, rather than student paying up front.

Students can go to ANY provider and it will still be covered, the only difference being that at a non-Preferred Provider, a student must pay up front for any medical care and then file a claim to be reimbursed.

CISI Insurance card will need to be presented at time of service.

If a medical bill is significant (US$1000 or more) and a student is unable to pay in full at check out, CISI can be contacted to issue the provider a "Guarantee of Payment". A student would need to arrange this BEFORE leaving the hospital or clinic by contacting the number/email on the back of the insurance card.

REMEMBER
For life-threatening illnesses or injuries,
always seek IMMEDIATE, in-person medical care!

Students studying in Spain, Greece, UK, Italy and France have access to a global tele-consultation service called Doctor Please!
- 24/7 virtual medical care via app or phone
- Useful when seeking medical advice
- Can discuss non-emergency ailment and not waste time in hospital waiting room

If a student pays for medical care out-of-pocket, they must file a claim with CISI in order to be reimbursed.

1. Get an itemized receipt after paying for medical care and keep all paperwork from provider visit.
   a. Download Claim form by logging into MyCISI portal or CISI Traveler App and complete form, including any necessary documentation
   b. Students should use US permanent address on claim form and NOT the foreign address
2. Submit completed form within 30 days of treatment/service.
3. Expect reimbursement in 6-8 weeks.

If the hospital/clinic/provider does not make the student pay upon completion of treatment or services, students should expect to receive a bill in the mail, possibly even after return to the US.

If a bill is received from a provider, simply email the bill to claimhelp@mycisi.com along with a completed claim form and CISI will pay the provider directly.

For more information about CISI Tools and Resources, a step-by-step guide for downloading the CISI Traveler App, Upload your travel itinerary, Use the "I'm Safe" Check-In Feature, and more, check out CISI's Participate Guide here.