



HOW DOES ASA'S MEDICAL INSURANCE WORK?

- ASA provides you with comprehensive medical insurance coverage **for the official dates of your program through CISI (Cultural Insurance Services International).**
 - ASA will email you an insurance card that you must print out and keep in your wallet.
- Your CISI Description of Coverage (attached to the same email with your insurance card) will tell you what is covered and what is not. There are no co-pays and no deductibles.
 - CISI's website is: www.culturalinsurance.com

CISI MOBILE APP

Please download the "CISI Traveler" mobile app from the App Store/Google Play Store by searching "CISI Traveler."

Next, Register your account and create a login at this link: https://www.mycisi.com/CISIPortalWeb/pub/forgot_register_participant.aspx
Once you've registered your account, you can login to the CISI Traveler app and use it to locate medical providers worldwide and view your insurance card and policy right from your smartphone. Once you've registered, you can also sign into the MyCISI online portal (<https://www.mycisi.com/CISIPortalWeb>) and locate medical providers online, view your insurance documents online, etc.

HOW TO: FIND A DOCTOR, MAKE AN APPOINTMENT, PAY

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, instead of you paying up front. Keep in mind, you can go to ANY provider you want to and it will still be covered – the only difference being that at a non-Preferred Provider, you must pay up front for your medical care and then file a claim to be reimbursed. **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 to locate a provider. Then, contact the provider to make an appointment.**

Telemedicine visits are available for non-emergency illnesses/injuries through the **Doctor Please** group of providers.

When should I use "Doctor Please"? You are seeking medical advice or medical care for a non-emergency illness or injury. You have forgotten medicine and need a prescription for a chronic condition. You have a non-emergency ailment and don't want to sit in a hospital waiting room. **How to access "Doctor Please"** 1. Contact AXA Assistance by phone (their number will be on your insurance card). 2. AXA will verify eligibility and provide you with an activation code. 3. Download the app via Google Play or App Store. 4. Register and enter the access code. 5. Enter your personal details; request a video or call back. 6. Access to an MD via video or phone. 7. Coverage is based off your policy benefits and limits.

If your medical bill is significant (\$1,000 or up) and you are not able to pay your bill in full when you check out, contact CISI and ask them to issue the provider a "Guarantee of Payment". You would need to arrange this BEFORE leaving the hospital or clinic by contacting the phone number/email on your insurance card.

► **REMEMBER: If you don't go to a Preferred Provider, you will need to pay for your medical care up front** and then **file a claim** with CISI to be reimbursed, as described below.

► **REMEMBER:** Always show your CISI insurance card when you visit ANY provider, whether preferred or not!

► **REMEMBER:** For life-threatening illnesses or injuries, always seek immediate, in-person medical care!

HOW TO FILE A CLAIM

If you pay for medical care out-of-pocket, you must file a claim with CISI in order to be reimbursed. Here's how:

1. **Get an itemized receipt after paying for your medical care and keep any and all paperwork from your visit.** Next, download a CISI claim form* by logging into your [MyCISI](#) account or the CISI Traveler mobile app, and complete the claim form in its entirety. **Put your U.S. permanent address on the claim form and NOT your foreign address or college address!** (* You can also email hello@academicstudies.com for a claim form.)
2. Submit your completed claim form and copies of your receipts to CISI within 30 days of treatment. You can submit these online by logging into your [MyCISI](#) account, or through the CISI Traveler mobile app. Or, simply email your claim form and receipts to claimhelp@mycisi.com. Typically, they will reimburse you in about 6 weeks.
3. If the hospital/clinic/provider doesn't make you pay upon completion of your treatment, you should expect to receive a bill in the mail – possibly even after you return home! **If you receive a bill from a provider, simply email the bill to claimhelp@mycisi.com along with a completed claim form, and CISI will pay the provider directly.**