



ACADEMIC
STUDIES ABROAD

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 Students" mobile app from the App Store/Google Play Store by searching **"CISI Students."** After downloading the app, click Register and enter your details. Once you've registered your account, you will be able to use the app to locate CISI medical providers worldwide, view your insurance card and policy, etc. right from your smartphone. Once you have a CISI account, you can also sign in to the MyCISI online portal, <https://www.mycisi.com/CISIPortalWeb>. Through the [MyCISI](#) online portal, you can also locate medical providers worldwide, view your insurance documents, etc.

WHICH DOCTOR SHOULD I GO TO? HOW DO I MAKE AN APPOINTMENT?

Although CISI will cover any doctor or hospital (public or private), CISI has **"Preferred Providers" in most locations.** A Preferred Provider means that that CISI has a billing agreement in place with the provider, so you don't have to pay up front for your medical care. However, 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 and have CISI make the appointment for you, simply contact CISI directly by using the phone number or email address listed on your insurance card. The other option is to use the CISI Students mobile app or MyCISI portal to locate a provider and then contact the provider yourself to make an appointment.** Be sure to show your CISI insurance card when you check in for your appointment!

► **REMEMBER: If you do not 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.**

WHO PAYS FOR MY MEDICAL CARE – ME OR THE INSURANCE COMPANY?

If you go to one of CISI's Preferred Providers, you won't have to pay up front. If you don't go to a Preferred Provider, you will be expected to pay for your medical care up front and then file a claim with CISI to be reimbursed. **Regardless of which doctor, clinic or hospital you go to, ALWAYS show them your insurance card (even at a non-Preferred Provider).**

Even if you show your insurance card, non-Preferred Providers will probably still require payment from you before you leave the hospital or clinic. If your medical bill is significant (\$1,000 or up), the provider may be willing to accept a "Guarantee of Payment" from CISI in lieu of your payment – BUT this is something you must arrange directly with CISI before leaving the hospital or clinic by contacting the phone number/email on your insurance card.

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 is how:

1. **Get an itemized receipt after paying for your medical care and keep any and all paperwork they give to you during your visit.** Next, download a CISI claim form* by logging into your [MyCISI](#) account or the CISI Students mobile app, and complete the claim form in its entirety. **Be sure to put your U.S. permanent address on the claim form and NOT your foreign address or college address!** (*You can also email Chelsea@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 Students 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 the provider, simply email the bill to claimhelp@mycisi.com along with a completed claim form, and CISI will pay the provider directly.**