CISI strives to provide superior customer service to all of our Cultural Exchange programs and every one of their participants. In order to best serve you, we partner with a 24/7/365 Emergency Assistance Company referred to as Team Assist. Team Assist provides the resources, availability and expertise in handling all levels of emergency cases and CISI acts as an intermediary to ensure that your needs are being met and that participants are safe and comfortable during their crisis.

We encourage you to log into the myCISI portal and update or provide your emergency contact information if you have not already done so. This assists the CISI Crisis Management Team in effectively communicating with your program contacts in the event of a crisis.

CISI also encourages the use of our myItinerary module available in the myCISI participant portal. If your participants have side trips or excursions and an event happens in the area they are in, CISI will know where they are when an event occurs.
I. Team Assist and Crisis Management

Team Overview

Emergency Assistance Offered by CISI’s 24/7/365 Assistance Team

In cases of serious illness or injury requiring inpatient treatment a case should be opened with CISI’s Emergency Assistance Team, Team Assist.

Team Assist’s Services

Medical Monitoring: Team Assist has medical staff that will reach out to the treating facility to obtain comprehensive medical updates in order to ensure that the participant is receiving appropriate care.

Medical Evacuation: If it is determined that a participant has been hospitalized at a facility that is not fully equipped to treat their condition Team Assist will coordinate a medical evacuation to the nearest medical facility with the resources to provide appropriate care. If it is determined that a participant’s medical condition will prevent them from completing their program Team Assist will make arrangements for the participant to return home. They will make travel arrangements suited to the participant’s medical condition, including, but not limited to, medical escorts, non-medical escorts, upgraded seating, and air ambulance.

Security Evacuation: Should a participant need to be evacuated due to civil or political unrest, natural disaster, or personal threat Team Assist will arrange for transportation to the nearest safe location, and then to another program location or home if the situation does not improve enough to allow for a safe return.

Emergency Assistance Outside of the United States

Team Assist can be contacted anytime medical assistance is needed abroad. In addition to the above services Team Assist also provides the following services to our participants traveling abroad:

Team Assist’s Services

Medical Referrals: Team Assist can provide referrals to local medical providers. They will work to refer English-speaking providers when requested. They will also use a participant’s address abroad as a starting point to provide referrals that are nearest to where a participant is residing.

Medical Coverage: Team Assist will reach out to the facility to arrange for direct billing when a participant is admitted for inpatient treatment or requires continuous care.

Continuation of Care: Participants with pre-existing conditions can initiate a case with Team Assist ahead of departure to ensure that they will be able to continue treatment while abroad. TEAM ASSIST will research availability of medication and work with the home physician to refer local providers willing to continue with the established treatment plan.

How to Open a Case with Team Assist

Assist America serves as Team Assist and is open 24 hours a day, 7 days a week. Contact information is as follows:

REFERENCE ID# 01-AA-CIS-01133

Outside the US: (609) 986-1234 (Collect Calls Accepted)
OR Toll Free in the US: (800)-872-1414
Email: medservices@assistamerica.com

The CISI Crisis Management Team

The CISI Crisis Team consistently works with Team Assist to help support you and your participants during a time of crisis. The CISI Crisis Team consists of seasoned staff that are actively involved in Emergency Assistance Cases. They are notified at the onset of every case and kept informed throughout the life of the case to ensure that appropriate actions are being taken. Anytime they are notified that a participant has been admitted for inpatient treatment they will reach out to your program directly to make you aware of the case, provide regular updates, and address any concerns you may have.

CISI Crisis Team:

Shannon McNamara, Health and Safety Manager
Christine Wasi, Director of Operations
Renata Marut, Customer Support Supervisor
Sheila Lorson, Benefit Analyst
Andrew Woods, Customer Support Representative

Emergency Contact During Regular Business Hours

Shannon McNamara is responsible for overseeing all cases opened with Team Assist, from provider referrals, to outpatient visits, inpatient admissions, and medical evacuation and repatriation. She will be the key contact during regular business hours, ensuring that all cases flow smoothly. She will provide updates at the end of each day and week to ensure a smooth transition to the afterhours Crisis Team Duty Officer.

Regular Business hours are Monday–Friday from 9 am to 5 pm EST. Shannon can be reached at 1-203-399-5557 or crisis@culturalinsurance.com.

Emergency Contact on Evening and Weekends

In the event that you are encountering any issues with Team Assist and wish to directly speak with a CISI staff member outside of our regular business hours, please contact us on our Crisis Hotline.

After Hours Crisis Hotline is 203-550-9028 or email crisis@culturalinsurance.com.

Please use Team Assist as your primary contact for emergency assistance cases. They have the resources and expertise to best assist you throughout a crisis. CISI is happy to act as an intermediary to ensure your needs and expectations are being met and that participants are safe and secure during their crisis. CISI kindly ask that you keep this after hours contact information for your crisis personnel and not share directly with your participants.
II. Standard cases and Initial Notifications

Notifications are provided to CISI for all level cases. Many cases fall into this category and can be one of the following:

- Physician referral
- Benefit Question
- Claims Status Question
- Guarantee of Payment Requests

Benefit questions are often addressed to Team Assist on off hours and a notification will be sent to CISI with the inquiry. These requests as well as Claim Status and other non-urgent queries are referred to the CISI Claims Team to respond during regular business hours.

Any contact that coincides with an emergent situation is addressed with immediacy.

III. Inpatient Cases

If the CISI Crisis Team is notified of one of your participants whom has been admitted to the hospital, CISI will notify you of this status. All participant’s privacy must be honored, therefore, unless you have an existing agreement with CISI that allows us to release personal health information to you or your staff regarding your participant’s symptoms, suspected condition/diagnosis or specific treatment plan will be kept confidential.

Your emergency contacts will receive the below example of a notification.

_We received notification from Team Assist earlier that John Doe has been admitted to Hospital Quiron in Barcelona, Spain for treatment. We are monitoring the situation through Team Assist and will keep you updated._

_Currently, the Hospital Quiron has accepted our Guarantee of Payment and a verbal medical consult with Team Assist physicians is scheduled for this evening at 8pm EST. If a medical evacuation is necessary, we will work toward getting John home as quickly and safely as possible. It is important to note that medical evacuation is not a reimbursable benefit and must be coordinated with Team Assist for there to be coverage._

Upon inpatient admission, Team Assist’s medical team reviews the treating facility to determine its adequacy to treat the presented accident or sickness. Once this is confirmed, a GOP is sent for services. Team Assist’s role is then established with the treating nurses and physicians and if a Release of Information is required, they work with the patient or next of kin to have this completed.

Inpatient cases that are acute, generally those lasting 2-3 days or up to a week, CISI realistically anticipates a medical update every 1 to 2 days and then right before discharge in order to facilitate a transport. For hospitalizations lasting longer than that we look for those updates as frequently as possible keeping in mind that the medical condition may not change for several days. Many doctors do not feel that daily updates are not necessary if there is no change and also may not be able to fit in a call with Team Assist daily or more than once per week for a long admissions.

On average, with a hospitalization lasting one week or longer, we anticipate a medical update on the first and second day and then once weekly after the patient is more stable. Medical social calls (calls placed by Team Assist to the patient, or next of kin at bedside) occur 2-3 times a week to address concerns, needs and determine at that time if a request for more frequent updates is needed.

_**Signature on Release of Information:** At the start of the case, participants are provided with a Release of Information form to sign which allows the hospital staff to discuss the medical care with Team Assist. Many medical providers, especially those in the United States, will not honor a request for medical management without this release signed. Dependent on the nature of the case, we may ask for on the ground support from your staff in facilitating this process if the hospital staff is difficult to work with remotely._

_**Placement and Acceptance of GOP:** For medical care abroad, our standard process is to issue a Guarantee of Payment and then Team Assist confirm acceptance and name of medical provider representative accepting the Guarantee in case there are questions, or paperwork gets lost in the hospital shuffle._

IV. Medical Evacuations

- Medical Evacuations occur at the recommendation of Team Assist’s physicians. Evacuations occur for one of the following reasons:
  - Transporting a patient from an inadequate facility to an adequate facility.
  - The participant’s medical condition warrants transportation to his/her home country to obtain further medical treatment or to recover.
  - Mental Nervous Inpatient or Outpatient (in some cases)

The Evacuation benefit covers transport, services and supplies necessary in connection with the safe transport of a participant. This may include, if recommended by the Team Assist physician:

- Upgraded Seating
- Non-Medical Escort
- Medical Escort
- Wheelchair assistance
- Transport to and from airports
- Air Ambulance

Once an evacuation becomes necessary, Team Assist will begin to gather all pertinent information in order to best accommodate the participant.

The process of medically evacuating/repatriating a participant has many factors. Dependent on the severity of the illness or injury all or some of the following steps are going to be taken by Team Assist:

- Obtain Medical Escort
- Obtain Lodging
- Obtain Flight Clearance

It is important to note that the medical evacuation process can take anywhere from 1-3 days in order to ensure the safety and security of the participant, travel companions and others on the airline.
Occasionally, an eager parent or family member will want to book a flight ahead of Team Assist and without their recommendations just to bring their child home. While we sympathize, the benefit is contingent on Team Assist’s involvement. The medical evacuation benefit is not reimbursable and must be facilitated by Team Assist.

Discharge and CTF (Cleared to Fly) not parallel: This is not uncommon. Depending on the illness or injury, the patient may not need to be inpatient but may have a length of time that they are unable to fly. In these cases, a hotel is covered under the medical evacuation benefit until the participant is cleared to fly. These arrangements must also be made by Team Assist.

Parent wanting to travel with child being transported: Parents can accompany their children and act as a non-medical escort in the event that one is recommended by Team Assist’s medical team. If a non-medical escort is not recommended and the parent is on site, Team Assist will do all they can to book the parent on the same flight. Depending on the benefits available for this, this would be an extension of the family reunion benefit, or the parent’s own cost. If the student is flying in medically necessary upgrade seating, our benefits do not cover this for the parent in the event that a non-medical escort is not needed. The parent can pay the difference between an economy class and business class if they wish to sit with their child.

Emergency Family Reunion Benefit: This is a pay and claim benefit UNLESS criteria has been met* and the maximum allowance is enough to allow Team Assist to book airfare with a cost within the benefit. Please consult your current CISI Insurance brochure for the conditions of this benefit.

*Parents are welcome to travel at any time during a hospitalization but will only be reimbursed for the airfare/hotel and meals if the student’s hospitalization meets the criteria set forth in the policy.

*The exception to this rule is if the anticipated length of stay provided by the facility meets or exceeds the criteria of the benefit.

Below is a Flow Chart of steps taken during a medical evacuation process:

V. Repatriation of Mortal Remains

In the event of the death of your participant while on your program, Team Assist will work toward returning mortal remains to the home country in the manner the family requests and is coverable under the policy.

Repatriation Costs include:

- Embalming
- Cremation
- Minimally Necessary Container appropriate for transportation
- Shipping Costs
- Necessary Government Authorizations

Depending on the religious beliefs of the family or some government authorizations, this process may take time. Team Assist will work directly with the family of the participant to work through all legalities and wishes. CISI Crisis Management will provide updates to you throughout this process.

VI. Security Cases

CISI Clients whom have opted into the Security Rider have access to the following.

Basic Security covers evacuations for:

- Political or Military Unrest
- Verified Physical Attack or Verified Threat of a Physical Attack
- Kidnapped or Missing Person
- Persona non Grata

Comprehensive Security covers evacuations for:

- All of the above in addition to Natural Disaster
1. Go to www.mycisi.com and click Login to myCISI

2. Use the drop down to select Sponsor and log into your myCISI portal.
At the bottom left of the screen click on **Personal Security Assistance**.

1. **Enrollments**
   - Add individual enrollments
   - Generate your policy specific import templates
   - Upload enrollment templates
   - Send welcome email packages
   - Manage itinerary etc.

2. **Search & Reporting tools**
   - Access claim forms and policy brochure
   - Generate enrollment rosters
   - Invoice details; Search participants, invoices
   - US and International provider search

3. **Destination information**
   - View any CDC issued health and vaccinations information
   - Get destination profile
   - Details on visa, exit/entry requirements

4. **Invoicing**
   - Quickly search through invoices and perform various activities with just a few clicks
   - Send welcome package for invoices
   - View/print invoice details
   - Make online payments
   - Receive notifications on outstanding invoices

5. **Travel information**
   - View travel alerts and warning issued by the state government
   - Get information on US embassies around the world

6. **Other resources**
   - Embassy listing; Useful links

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Click **view** on the most current policy.
This will take you to Team Assist’s Webcorp Portal: Click on “Trip Planner” Country Specific Briefs

Click on the link provided

You are then routed to the WorldCue Planner where you will click on **Location Intel**.

On the following page, you have the option to choose your location by **Region**, **Country** and **City**.
Once you’ve entered your selections and hit “go” you will come to the following page. Here you can conduct research on any particular area of concern you may have.

The location intel accessible through the myCISI portal is specific to all countries and large cities within the country. If the city or location you are looking for is not listed, please contact the CISI Crisis Management Team who will work with our security provider to retrieve the location intel you for you.
Security events that Impact your participants

A world event may not always result in a security evacuation. When there is an occurrence, the CISI Crisis Management team pulls information on all reported participants in the affected area (as long as these are reported by the program upon enrollment or entered by the participant in the myItinerary section of their myCISI portal). If you have a participant in an area that has been affected by a major political/military unrest or natural disaster, you will receive a communication from CIsI with information on the occurrence and travel advice for anyone in the affected area as well as a listing of students reported in the area with their contact information. You will be asked to provide any changes or updates as soon as possible in the event that CISI must contact them for a security evacuation.

CISI will not contact any participants potentially impacted by a security situation without your authorization. We respect that your program has their own emergency protocols to follow. In the event that a security evacuation has been triggered for the particular area, we will work with you to communicate with the participants. The quickest and most efficient way to evacuate anyone from a volatile area is to have your participant or group leader be in direct contact with our security assistance provider. CIsI Crisis Management will facilitate this contact. We are consistently provided with updates on safety, whereabouts and next steps of an evacuation plan and will communicate this to you immediately upon receipt to ensure all parties are aware of each transport.

In the event that a Security Evacuation has been triggered, the following is a flow chart from our security assistance provider, iJet, of the steps taken.

If an evacuation has not been triggered but the situation abroad needs to be closely monitored, CIsI Crisis Management Team will send out intel updates to you and your emergency contacts throughout the life of the event. As information changes, in some cases several times per day in others every few days, we will send this communication to you. At your request, we can also send this information to students directly.

Points to remember/consider for Security Evacuation:

- Evacuations do not need to be to the home country. Team Assist is instructed to extract participants and bring them to the nearest place of safety. Coverage for meals, lodging and transportation is covered for up to 14 days after the evacuation. Prior to that and as soon as reasonably possible, the participant can chose to be sent:
  - back to the Host Country if return is safe and permitted; or
  - the Insured Person’s Home Country; or
  - where the educational institution that sponsored the Insured Person’s trip is located.

- Any cases of rape or sexual assault do not need to be reported to police if the victim/insured does not wish to do so. The attack needs to be verified, therefore verification by an onsite responsible staff member or program contact is sufficient. CIsI Crisis Management Team in conjunction with Team Assist will then take the following steps:
  - Locate an English Speaking counselor in the area to meet with the participant if they so wish.
If an English speaking counselor cannot be located quickly, we can work with a counselor in London whom offers secure webcam sessions. Services would be covered under any applicable mental nervous outpatient benefit.

Cover medical costs associated with a rape kit, prophylactic medication or additional medical treatment following the assault if the participant wishes.

Transport the participant back to their home country.

- Self-Evacuations are not covered
- If your program has opted out of the security coverage or only has the Basic coverage and there is a natural disaster, our security assistance partner will work with you and your participants to get them to safety regardless. The cost of the evacuation will not be covered by CISI. The costs can include, but are not limited to, airfare, ground transportation, meal costs, lodging and any applicable case fees.

Intel Requests

If you are looking for security information on a particular location your participants are currently in or traveling to, please contact the CISI Crisis Management Team.

For more in depth requests such as intel based off of an itinerary or in depth review of a potential site location for your program, this may carry additional fees as assessed by the security provider. CISI Crisis Management Team can facilitate this quote process for you.

Travel After an Evacuation is Triggered

Per the Security Evacuation rider, CISI will not cover Security Evacuation Expense Benefits due to military or political issues for an evacuation requested more than 30 days after the event is triggered. If your program authorizes covered individuals to remain in the area of conflict beyond this period, or allows covered individuals to travel into an area of conflict after an event is triggered, no benefits will be payable under this provision unless another evacuation period is triggered. The triggering of an event is based on the severity of the situation as referenced in any applicable advisory issued by appropriate authorities and confirmation from our security consultant of the likelihood of the continued escalation of the event.

VIII. Legal

Every CISI policy provides an unwritten benefit for a free consultation with our attorney, Dick Atkins. In the event that a participant has encountered legal trouble, regardless of whether or not they are at fault, the following contact information can be used.

Dick Atkins
Work: (215) 977-9982
Cell: (215) 869-8686
Email: dickatkins@aol.com

It is not necessary to open a case with Team Assist or contact CISI in the event that this service is needed.

IX. General Information

Continuation of Care

This benefit is provided through Team Assist to research and support any participants traveling abroad with a known medical condition that requires medication or treatment during their program. It is imperative that these sorts of cases be considered as part of your participant’s pre-departure planning. Once abroad, assistance may be challenging in determining legality or availability of medication or some medical services. It is important to determine these hurdles prior to travel so that accommodations can be made that are consistent with the participant’s schedule.

Depending on the nature of the condition, a research or Continuation of Care case can take time and involve forms to be completed by both the student, home country physician and overseas physician. CISI recommends no less than 4 weeks prior to departure to begin a comprehensive review of the request.

Please contact Shannon McNamara (crisis@culturalinsurance.com or 203-399-5557) to discuss.

Guarantees of Payment
(for students traveling outside of the United States only)

CISI encourages all students to pay and claim for medical treatment in relation to acute illnesses and injuries. In the event that a student does not have the means to pay for medical services, or is admitted as an inpatient, CISI will authorize a Guarantee of Payment to be placed with the medical provider once contacted. If your policy with CISI carries a deductible, the participant will still be responsible to pay this predetermined amount to the medical provider directly.

Sharing of Personal Health Information

In order for most medical providers to share personal health information with Team Assist or CISI, a Release of Information form must be signed by the patient or next of kin if the patient is indisposed. This allows the treating physician to discuss medical care directly with Team Assist/CISI.

In order for CISI to release personal health information to your program or family members of the participant, an additional release of information must be signed by the participant. There are options available to have a participant sign a release of information prior to travel that would allow CISI to discuss personal health information with your program if hospitalized abroad. Please contact Christine Wasil (cwasil@culturalinsurance.com or 203-399-5508) to discuss these options.