



Submitting a Medical Claim

The Rotary Youth Exchange policy is underwritten by American International Group (AIG). Physicians, hospitals, and medical facilities, including foreign providers, may submit claims directly to the claims department at: CISI, River Plaza, 9 West Broad Street, Stamford, CT 06902, Attn: Rotary Youth Exchange. **The student should carry their insurance ID card at all times.**

If a student pays for any medical claims please submit the bill(s) attached to a claim form and mail them to CISI for reimbursement. The participant should keep a copy of the bills for their records. All students insured under the program have a claim form enclosed with their policy booklet. If additional forms are needed, they are available for download at www.cisi-bolduc.com under **Download the Health and Accident Claim Form.**

All claim forms mailed from outside the US must be sent via **AIR MAIL**, or it may take several weeks for the forms to arrive back in the US for payment. In every case, the student should follow up on the claims to be sure that the bills have been paid. **EACH STUDENT SHOULD BE AWARE OF THE FACT THAT THE POLICY HAS DEDUCTIBLES.** The student is responsible for and should pay any part of the bill, which is not covered by the insurance policy. Contact the claims department of Cultural Insurance Services International (CISI) at any time to inquire about the status of your claim.

ENROLLMENT SUBMISSION



River Plaza
9 West Broad Street
Stamford, CT 06902
Phone (203) 399-5121
Fax: (203) 399-5596
www.cisi-bolduc.com

MEDICAL CLAIM SUBMISSION

For questions regarding claim submissions, claim status, or to access a listing of preferred providers in the U.S., please contact CISI at:

Telephone
800-303-8120

Fax
203-399-5596

Email
cisiwebadmin@culturalinsurance.com

Outside USA
203-399-5130

Send all completed claim forms to:

CISI
River Plaza
9 West Broad Street
Stamford, CT 06902
www.culturalinsurance.com

AIG Assist provides pre-departure, medical, legal, and travel assistance to our participants worldwide 24-7. Services include, but are not limited to:

- Advice on required and recommended immunizations
- Medical case monitoring
- Legal referral
- Help with lost passports, tickets and documents



Submitting a Personal Liability Claim

Personal liability claims are underwritten by American International Group (AIG). Claims can be submitted directly to CISI-Bolduc at the following address:

**CISI-Bolduc
River Plaza
9 West Broad Street
Stamford, CT 06902**

For questions regarding your Personal Liability Claim submission, please contact CISI-Bolduc directly:

**800-303-8120
203-399-5121**

The following will be required along with the claim form:

- Estimate of repair/replacement
- Proof of homeowners policy deductible

Please note: A personal liability claim form must be completed and submitted to CISI -Bolduc by or on behalf of the insured for each occurrence. Additional claim forms are available on our website, www.cisi-bolduc.com, under Download the Liability Claim Form.

Frequently Asked Questions

Q: Is there a network of physicians the student must stay in?

A: For inbound students to the U.S there is a preferred provider directory through the First Health Network. For a listing in your area please visit www.culturalinsurance.com and click Provider Search on the menu bar to the left. Students may visit any physician at any facility of their choosing and are not required to use a physician listed in the provider directory. However, utilizing the network may help keep the students' out of pocket costs to a minimum.

All other students may visit any physician of their choosing and have worldwide coverage on their exchange abroad until the completion of their program or return home to the U.S.

Q. Who initially pays for medical care?

A. CISI will pay medical providers directly on behalf of the insured. The doctor or hospital should submit an itemized bill directly to CISI. Payments can be made to foreign providers as well, in several foreign currencies.

Q: If the bill is paid by the student/host family who does CISI reimburse?

A. The student, unless the host family provides a receipt showing payment was made by them, along with authorization from the insured to reimburse the host family.

Q. How do I file a medical claim?

A. Students will receive a claim form enclosed in the insurance packet mailed or emailed to them. They should fill out the claim form as completely as possible and mail or fax it with all either paid or unpaid claims to the CISI claims department address listed on the top of the form. (Please Air Mail if outside the U.S, or fax). Medical providers may submit claims to CISI for payment (foreign providers included.)