

STUDY ABROAD INSURANCE PLAN

PARTICIPANT GUIDE

What does the CISI plan cover?

The CISI Plan is designed specifically for students traveling abroad. In addition to providing health insurance, the plan will cover medical evacuation and repatriation as well as security evacuations should they become necessary. And unlike many domestic insurance plans, the CISI plan will pay 100% of covered expenses without requiring a deductible.

In addition to the above, the Team Assist Plan was designed by CISI in conjunction with the Assistance Company to provide travelers with a worldwide, 24-hour emergency telephone assistance service. Multilingual help and advice may be furnished for the insured in the event of any emergency during the term of coverage. This plan complements the insurance benefits provided by the medical plan.*

The Team Assist Plan offers the following services:

MEDICAL ASSISTANCE SERVICES

Medical Referral: Referrals will be provided for physicians, hospitals, clinics or any other medical service provider requested by the Insured. Service is available 24 hours a day, worldwide.

Medical Monitoring: In the event the Insured is admitted to a US or foreign hospital, the Assistance Provider will coordinate communication between the Insured's own physician and the attending medical doctor or doctors. The Assistance Provider will monitor the Insured's progress and update the family or the insurance company accordingly.

Prescription Drug Replacement/Shipment: Assistance will be provided in replacing lost, misplaced, or forgotten medication by locating a supplier of the same medication or by arranging for shipment of the medication as soon as possible.

Emergency Message Transmittal: The Assistance Provider will forward an emergency message to and from a family member, friend or medical provider.

Coverage Verification/Payment Assistance for Medical Expenses: The Assistance Provider will provide verification of the Insured's medical insurance coverage when necessary to gain admittance to foreign hospitals, and if requested, and approved by the insurance company, provide a guarantee of payment to the treating facility.

TRAVEL ASSISTANCE SERVICES

Assistance in Obtaining Emergency Cash:

The Assistance Provider will advise how to obtain or to send emergency funds world-wide.

Traveler Check Replacement Assistance: The Assistance Provider will assist in obtaining replacements for lost or stolen traveler checks from any company, i.e.. Visa, Master Card, Cooks, American Express, etc., worldwide.

Lost/Delayed Luggage Tracing: The Assistance Provider will assist the Insured whose baggage is lost, stolen or delayed while traveling on a common carrier,

Replacement of Lost or Stolen Airline Ticket: One telephone call to the provided 800 number will activate the Assistance Provider's staff in obtaining a replacement ticket.

TECHNICAL ASSISTANCE SERVICES

Credit Card - Passport - Important Document Replacement: The Assistance Provider will assist in the replacement of any lost or stolen important document such as a credit card, passport, visa, medical record, etc, and have the documents delivered or picked up at the nearest embassy or consulate.

Locating Legal Services: The Assistance Provider will help the Insured contact a local attorney or the appropriate consular officer when an Insured is arrested or detained, is in an automobile accident, or

otherwise needs legal help. The Assistance provider will maintain communications with the Insured, family, and business associates until legal counsel has been retained by or for the Insured.

Assistance in Posting Bond/Bail: Assist by providing a referral to a bail bondsman. The Assistance Provider will arrange for the bail bondsman to contact the Insured or to visit at the jail if incarcerated.

Worldwide Inoculation Information: Information will be provided if requested by an Insured for all required inoculations relative to the area of the world being visited as well as any other pertinent medical information.

** For a detailed description of benefits and exclusions, please refer to your CISI plan brochure.*

Can I access plan information on-line?

The CISI Participant Portal is your one-stop shop for information pertaining to your plan. To access the portal, go to www.culturalinsurance.com, click on the green "Login to MyCISI" button and then Select "click here to create an account" under the "Create an Account" section. You will then be prompted to enter your name and birth date. Please note: The information you enter here must exactly match the information you provided during the enrollment process. Once entered correctly, you will be provided access to the site and will be able to create the password of your choice. *Please make sure you add the page to your list of Trusted Sites.*

The Participant Portal allows you to:

- Print your ID card;
- View/print the policy brochure, claim form, and applicable consulate letters;
- Find recommended doctors and country-specific information through the "Resources and Links" page;
- Research up-to-the-minute travel safety information through the "Personal Security Assistance" link.

What do I need to do prior to departure?

Participants with pre-existing conditions should make sure their conditions are under control prior to departure. Those taking prescriptions should arrange to bring the appropriate supply of medication with them before they leave, provided it is allowed into the country they are traveling to. Participants should check with their doctor and the appropriate embassy/consulate prior to departure to ensure that alternative arrangements can be made if needed. They can also reach out to Team Assist prior to departure for additional support if needed. Medication should be in its original container and accompanied by a doctor's note that lists any generic equivalents and explains the need for the medication. It should also always be packed in carry-on luggage for easy access by customs officials.

Prior to departure, participants will receive an insurance ID card that contains valuable information including the group policy number and emergency contact details. **Participants should sign their ID cards after printing and keep in a safe place.**

What if I need assistance while abroad?

The CISI Team Assist plan was designed by CISI in conjunction with the assistance company to provide travelers with worldwide, 24-hour emergency telephone assistance service. Multilingual help and advice can be furnished for the insured person in the event of an emergency.

For all **emergency situations**, seek help without delay. It is important to then contact Team Assist as soon as possible so that a case can be opened and additional arrangements can be made in a timely manner if necessary. Team Assist will then work with the insured and CISI to make sure that the appropriate measures are in place for proper case management. *Anyone can open up a case on behalf of an insured (overseas staff members, program administrators, parents, or friends of the insured are all acceptable options).*

Once the call is made, Team Assist will:

- Gather contact info for patient and nature of problem
- Establish contact with a treating MD (may require translator)
- Determine adequacy of care in overseas location as well as the short/long-term needs of patient
- Determine stability for travel if applicable
- Make all recommendations and arrangements

How do I reach Team Assist?

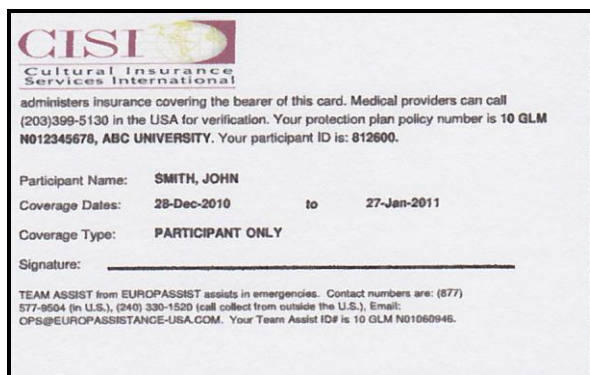
If a participant requires Team Assist assistance, their ID number is the policy number. That policy number, along with important contact information, can be found on the front of all CISI insurance ID cards, under “Emergency Contact Info” on the “myCISI” Participant Portal, and on the claim form (which is part of the CISI insurance coverage brochure).

To follow is Team Assist's contact information for your reference:

Team Assist Phone: (240) 330-1520 (calling from outside of the US, collect calls accepted)
(877) 577-9504 (calling toll-free from within the US)

Team Assist E-mail: ops@europassistance-usa.com

Front of ID Card:



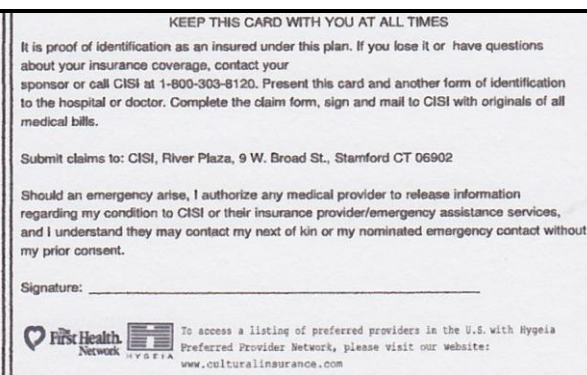
CISI
Cultural Insurance
Services International

administers insurance covering the bearer of this card. Medical providers can call (203)399-5130 in the USA for verification. Your protection plan policy number is 10 GLM N012345678, ABC UNIVERSITY. Your participant ID is: 812600.

Participant Name: SMITH, JOHN
Coverage Dates: 28-Dec-2010 to 27-Jan-2011
Coverage Type: PARTICIPANT ONLY
Signature: _____

TEAM ASSIST from EUROPASSIST assists in emergencies. Contact numbers are: (877) 577-9504 (in U.S.), (240) 330-1520 (call collect from outside the U.S.), Email: OPS@EUROPASSISTANCE-USA.COM. Your Team Assist ID# is 10 GLM N01060946.

Back of ID Card:



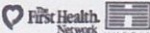
KEEP THIS CARD WITH YOU AT ALL TIMES

It is proof of identification as an insured under this plan. If you lose it or have questions about your insurance coverage, contact your sponsor or call CISI at 1-800-303-8120. Present this card and another form of identification to the hospital or doctor. Complete the claim form, sign and mail to CISI with originals of all medical bills.

Submit claims to: CISI, River Plaza, 9 W. Broad St., Stamford CT 06902

Should an emergency arise, I authorize any medical provider to release information regarding my condition to CISI or their insurance provider/emergency assistance services, and I understand they may contact my next of kin or my nominated emergency contact without my prior consent.

Signature: _____

 To access a listing of preferred providers in the U.S. with Hylegia Preferred Provider Network, please visit our website: www.culturalinsurance.com

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Team Assist Contact Info

Can I get advice on making calls from abroad?

On your insurance ID card, you will see an 800 number and a standard phone number listed. The 800 number is for calls originating from the US. As a general rule, US-based 800 numbers can't be accessed from abroad because they are toll-free and typically blocked (these include any numbers beginning with 800, 866, 877, or 888). If you need to reach Team Assist from outside the US and have an international calling plan or Skype, you can dial the standard US phone number listed using the appropriate country code for placing an outbound international call. You can also place a collect call to Team Assist.

One of the easiest ways to call collect is to use the international AT&T directory service. The number you will need to dial will depend on the country you are in. The below link is an excellent guide (with the ability to select the country you are calling from via a drop-down menu). Please note that some countries have multiple numbers based on region. Visit: http://www.usa.att.com/traveler/access_numbers/view.jsp?group=language

You can find additional advice and resources here: <http://www.cisi.ekit.com/ekit/home>

TIP: It is a good idea to practice placing a call to Team Assist from abroad once you arrive at your destination to ensure there will be no problems should an emergency occur.

What if I just have a pre-departure question or want to visit a doctor for a situation that is not an emergency? Do I need to call Team Assist?

The MyCISI Participant Portal contains valuable country-specific information that may help you in your pre-departure planning. Still need assistance? Team Assist can help with your pre-departure questions.

When it comes to seeking treatment for common ailments, many students do not open up cases with Team Assist prior to visiting the doctor. Unless CISI has already pre-arranged for direct billing at a clinic in your city of study, you may be required to pay for visits out-of-pocket. This can often be avoided by opening up a case with Team

Assist ahead of any visits. Team Assist can direct you to the appropriate facility based on your specific needs and can also arrange for direct billing whenever possible and at the discretion of the treating facility.

How do I submit claims?

If you do pay a claim out-of-pocket, you can e-mail all itemized bills and receipts along with a completed claim form to: claimhelp@culturalinsurance.com (indicating that you are a CISI insured and referencing your policy number). The form is available through the MyCISI Participant Portal. Once received, CISI then reviews it and as long as it is payable, will send reimbursement as a US dollar check to the your US address so that it can be deposited into a bank account for quick access from overseas via a credit or debit card. If you do not have a US-based address please include instructions as to where the reimbursement can be sent.

Am I required to go to certain “in-network” doctors?

CISI does not have network restrictions. We endeavor to pay claims directly to all foreign providers whenever possible and will cover all eligible claims at 100%. CISI does provide support for students seeking qualified doctors. We maintain lists of recommended doctors on our website and our assistance line is reachable 24 hours a day with comprehensive lists of doctors and hospitals all over the world.

What if I want to travel on my own before or after the program?

If you wish to travel on your own before or after the program, you can purchase a separate CISI insurance plan through the MyCISI Participant Portal. Please note that this plan differs from the group plan under which you are automatically enrolled through your study abroad program. You are encouraged to discuss your travel plans with the study abroad office so that they can make sure to note your itinerary and make the appropriate insurance recommendations.

What if I need to go home early or end up not traveling at all? Will I get an insurance refund?

Please make sure to discuss your plans with the study abroad office or your program director for additional information.

Still have questions?

Please contact the study abroad office if you require any additional information.