

Important Information about CISI Overseas Health Coverage in Cuba

An Important Note About Traveling to Cuba

Rest assured, your CISI insurance policy is valid in Cuba. Though, at this time CISI is still unable to pay providers in Cuba directly due to OFAC sanctions. Outpatient treatment should be on a pay and claim basis. If medical expenses are incurred while abroad, the claim form and scanned copies of the itemized paid bill(s) can be emailed to claimhelp@mycisi.com. Claims should be submitted for processing as soon as possible (and no later than one year after treatment was received, if possible). Claims are typically processed within 15 business days provided CISI has all of the information needed for reimbursement. A case does not need to be opened in advance in order for us to pay a claim for covered expenses for minor injuries/illnesses.

However, should a participant be hospitalized a case should be opened with AXA Assistance and they will work to try to arrange for direct billing or to prepay for treatment through their local office. AXA does have the ability to issue payment to providers in Cuba through their local office in Mexico. AXA is working to expand their presence in Cuba, but at this time they do not have any preferred/in-network providers in Cuba. Should a medical or security evacuation be needed AXA and iJet would be able to provide assistance and coverage under those benefits as long as security evacuation has been authorized by ACE, or medical evacuation has been determined medically necessary by AXA and CISI.

An Important Note about Medical and Security Evacuations

Sometimes an insured's medical condition requires a medical evacuation to obtain further medical treatment in the nearest adequate location or back in the U.S. Sometimes insureds are required to evacuate due to security concerns. It is important for insureds to know that in order for medical or security-related evacuation costs to be covered all approvals and arrangements must be made by AXA Assistance in conjunction with the attending physician (for a medical evacuation) and with i-JET (for a security evacuation). Anyone may contact AXA Assistance (see information below) to open a medical or security file if assistance is needed or if evacuation may be a possibility.

Contact Information

In cases of medical or security related emergency please contact our 24/7 emergency assistance provider:

Team Assist Provider: AXA Assistance

Phone: (855) 327-1411 (calling toll-free from within the US)

(312) 935-1703 (calling from outside of the US, collect calls accepted)

E-mail: medassist-usa@axa-assistance.com

For questions regarding benefits or the claim submission process, do not hesitate to contact CISI. Please include the policy number on all communications submitted to CISI by e-mail or mail.

To reach a CISI Claims Representative (9-5 EST M-F):

Phone: (800) 303-8120 ext. 5130 (calling toll-free from within the US)

(203) 399-5130 (calling from outside of the US, collect calls accepted)

E-mail: claimhelp@mycisi.com

Mail: Cultural Insurance Services International (CISI)

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