



## Insurance Plans: Regular Insurance Details

### Lost your insurance card information?

Go to your portal using the following link,  
<https://www.mycisi.com/CISIPortalWeb/pub/login.aspx?PT=GEN>,  
input your information and access your insurance card.

Or you can also contact the insurance team at (800) 303-8120, prompt 5 or (203) 399-5130 or email [claimhelp@culturalinsurance.com](mailto:claimhelp@culturalinsurance.com). Include your full name, ID number, and your Host Family's address.

All au pairs are covered under a medical insurance policy arranged by Au Pair in America. The cost of this policy is covered by the program fees that the host family pays. Details of the medical insurance, including the policy number, dollar limits of coverage, and exclusions are available in the Insurance Brochures, which you can download below.

### Download the Insurance Brochure

Click [here](#) if you arrived in 2017  
<https://www.aupairinamerica.com/pdf/liability%20and%20property%202017.pdf>

### Liability and Property Insurance

Download the [2017 Liability and Property Insurance](#) information  
(To read these documents, you will need to download [Adobe Acrobat Reader](#) if you do not already have it.)  
<https://www.aupairinamerica.com/pdf/liability%20and%20property%202017.pdf>

### Need to file a claim?

[Click here](#) to get the form. Submit form and attachments to:  
[https://www.aupairinamerica.com/pdf/insurance\\_claim\\_form.pdf](https://www.aupairinamerica.com/pdf/insurance_claim_form.pdf)

Cultural Insurance Services International  
1 High Ridge Park  
Stamford, CT 06905

For claim submission questions, call (800) 303-8120, prompt 5 or (203) 399-5130 or email [claimhelp@culturalinsurance.com](mailto:claimhelp@culturalinsurance.com)

## List of Preferred Physicians, Hospitals and Medical Centers

To access a listing of preferred physicians, hospitals and medical centers in the U.S., please visit <http://www.culturalinsurance.com/usprovidersearch/>. *If there is no participating provider in your area, then you may use any physician or hospital.*

## Insurance for Extension Au Pairs:

Any au pair who begins her extension term in 2017 will be covered under the terms of the 2017 plan of insurance. Au pairs/companions will continue to have full medical coverage provided by the Basic Plan. They will not have to pay any additional amount to continue the basic insurance coverage.

Au pairs/companions who upgraded their insurance prior to arrival in the US must continue with the same upgrade (s) for the extension period, and will be required to pay an additional fee for this coverage. Please check the extension application for information on the cost of insurance upgrade packages for the extension term. In addition, au pairs who originally came with the basic insurance, or purchased the medical upgrade insurance can purchase Sports Insurance in the United States for an additional \$90. The sports insurance will cover medical treatment for injuries sustained while participating in certain sports such as skiing, ice skating, etc. Review the 2017 Plan of Insurance for a comprehensive list.

## How to file a claim

CISI (Cultural Insurance Services International) is a member of the **First Health Network**. This means that there is a list of doctors who will accept the insurance, and if you can locate a doctor in your area on this list, they will accept payment from the insurance directly. If you have the basic plan or the Travel & Sports Package, you will have to pay a deductible of \$50. In addition, you will have to pay a 20% co-pay of the first \$2,500 in medical claims, as long as the condition is covered under the insurance. For a link to search for the doctors in your area, [click here](#).  
<http://www.providerlookuponline.com/Coventry/po7/Search.aspx>

Please note that when purchasing prescription medication, you must always pay the pharmacy and then submit the receipt for reimbursement. You will need to submit a bill from pharmacy with your prescription information and submit the bill, along with your completed claim form, to Cultural Insurance Services International for reimbursement.

## Exclusions:

Some of the most frequently occurring exclusions are the following:

- Pre-existing conditions:  
This is any condition that existed prior to coverage. This also applies even if the condition started before you arrived but you did not have any medical attention. If you had no symptoms or treatment of a condition within the 12 months prior to arrival, then this exclusion does not apply.

- Routine services:  
There is no coverage for any routine medical, dental or vision examinations. This includes physical exams that may be required by school and immunizations.
- Alcohol/drug related:  
Any illness or injury caused by your use of alcohol or illegal drugs is not covered
- Birth control, pregnancy testing and pregnancy are not covered
- Mental nervous conditions or evaluations for these conditions including eating disorders are not covered.
- Dental services are not covered except in the case of an accidental fall or blow to the face causing damage to a sound natural tooth. (If you have the medical upgrade policy or combination policy then you are covered for up to \$500 of emergency dental services).

These are the most common exclusions. A full list is detailed in the insurance plan located above by arrival year. If you require a replacement brochure or claim form, please download a brochure at the top of this section.