



Au Pair in America au pairs are insured under Cultural Insurance Services International, a provider of Accident and Sickness coverage to International travelers since 1992. CISI is underwritten by ACE American Insurance Company, A++ (superior) rating by A.M. Best. Coverage provided to au pairs meets or exceeds Department of State regulations governing the au pair program. Au Pair in America au pairs are also covered under liability insurance.

CISI prides itself on being professionals that know how to work with the medical and insurance industry to give excellent customer service and quick turn-around times for claims. Please see the below FAQs for further information or visit our insurance page at www.aupairinamerica.com/resources/aupairs.asp

Au Pair Insurance FAQ


How do I find a Medical Provider?

Medical Provider refers to a doctor, urgent care, or other medical facility.

Depending on your arrival or extension date, your avenue for search for physicians, Urgent Care Facilities, Clinics, Specialists and Hospitals may differ, please see links below.

 **For au pairs that arrived or extended their stay in 2018** please visit www.myfirsthealth.com

Remember to say that you have First Health insurance if you call before being treated.

 **For au pairs arriving or extending after January 1, 2019** please use our new Aetna Search Tool by visiting www.aetna.com/docfind/custom/passport

I lost my Insurance Card! How do I get a new one?

Log into your myCISI portal and download all of your insurance materials. The best part is, you can save it to your mobile device!

I'm nervous about the \$500 Emergency Room deductible. What if I get sick?

Familiarize yourself with Urgent Care options in your area on the First Health search page. Urgent Care facilities are common medical facilities that have extended hours, accept walk-in patients and treat much of what an Emergency Room would, without the extra deductible.

If your condition is more severe and requires an ambulance,

referral from a medical professional to the Emergency Room or inpatient hospitalization, you will not be responsible for the \$500 deductible.

Any injury is always considered an emergency. If you are injured and feel that you need emergent care at an Emergency Room, you will not be charged the \$500 deductible.

I received a bill from a medical provider. What do I do?

1. Does the bill include your insurance information? If not, you may just have to provide it to them!
2. On the back of the bill or by logging into their website, there is room for you to fill in your insurance information and send it back to them.
3. Once the medical provider has this information, they can send CISI a bill.
4. The bill may be for your deductible or copay. Review the charges and see if CISI made a payment on your behalf. The balance may be your responsibility.

Can I send the bill to CISI?

Yes, but you should also give your insurance information to your medical provider. Email a copy to us at claimhelp@mycisi.com and complete the insurance information and send back to the medical provider!

Flip for additional information.

I had to pay for my medication! Can I be reimbursed?

As long as the medication is for an illness or injury that is covered under your policy, you can be reimbursed. Complete a claim form and state clearly why you needed the medication. Submit the completed claim form with the prescription receipt to CISI.

What is a prescription receipt?

This is usually stapled to the outside of your pharmacy bag when you pick up your medication. If it has the following information, it's a prescription receipt!

- Your Name
- Your Doctor's name
- Name of the Medication
- Dosage of medication
- Date medication filled
- Amount of medication

I got a letter from CISI asking for an itemized bill. What is this? Do I have to do anything?

This means that we need a certain type of bill from your medical provider. If you received the letter, we have sent one to the medical provider as well. However, it does speed things up if you call to request an itemized bill and forward it to CISI. This should ensure that we get what is needed to pay your claims!

I got an Explanation of Benefits—what is this?

This is a statement that CISI sends you when we make a claim payment on your behalf. This shows how much your policy covers and what, if any, cost you should pay to the medical provider.

What is Upgrade Insurance?

In addition to the International Travelers basic insurance provided, au pairs are given the option to purchase additional coverage. The additional coverage options include:

Medical Upgrade – Increased medical coverage to \$500,000 and reduced per occurrence deductible to \$0.
May be purchased prior to arrival in the U.S. only.

Travel Month and Upgraded Baggage – Medical Coverage for your travel month and \$0 deductible for loss or theft of personal property.
May be purchased prior to or after arrival in the U.S.

Sport Insurance – Medical coverage for injuries sustained while taking part in common sports activities. It's strongly recommended that you purchase this insurance if you did not do so before you came to the U.S. Without it, you will not be covered for injuries you may get from sports like skiing, snowboarding, skating, zip lining and others! Please call CISI for more information at 203-399-5130.