



**Summer Institute for the Gifted (SIG) – 2011  
World Class Coverage Insurance Program  
Frequently Asked Questions**

**Please Note: While we have tried to anticipate questions about the World Class Coverage Insurance Program in this document, families should reference the CISI brochure or contact CISI directly with specific policy, benefit and claims questions. Please see number 12 for contact information.**

- 1. Can all students participate in the World Class Coverage Insurance Program?**  
Yes.
  
- 2. Is there a cost for the World Class Coverage Insurance Program?**  
The premium is included in the program fees for residential students. Commuter and day program students are automatically billed \$50 for the insurance unless they opt out at the time of application.
  
- 3. If I opt out of the insurance at the time of application can I opt back in?**  
Yes. You can opt back in anytime before the start of the program.
  
- 4. What does the insurance cover?**  
The World Class Insurance plan covers personal effects, accidental and sickness expenses, accidental death and dismemberment, family reunion and evacuation expenses in the event of a catastrophic emergency, as well as tuition refunds or session interruption refunds in the event of illness (student or parent) or if the parent’s employment is interrupted in such a manner as they can no longer afford the program. For full coverage definitions and benefit amounts you should review the brochure available on the SIG student login site.
  
- 5. Are there differences in coverage depending on the type of program a student attends?**  
Yes. In general the categories mentioned above are covered for each type of student. However, the benefit amounts vary depending on whether the student is attending a residential / commuter program, day program or is an international student. The chart below simply describes the maximum benefit per coverage category.

<b>SCHEDULE OF BENEFITS:</b>	<b>SIG Int’l</b>	<b>SIG Day/Commuter</b>	<b>SIG Domestic Resident</b>
Medical Coverage	\$500,000	Excess Medical \$5,000	Excess Medical \$5,000
Deductible	\$50 per illness/per injury	Zero	Zero
Family Reunion Benefit	\$1,000	\$1,000	\$1,000
Evacuation	\$100,000	\$25,000	\$25,000
Repat	\$50,000	\$25,000	\$25,000
AD&D	\$6,000	\$10,000	\$10,000



Personal Effects	\$2,000	\$1,000	\$1,000
Tuition Refund	\$4,000 max	\$1,800 max	Res: \$4,000 max
Session /Program Interruption	\$4,000 max	\$1,800 max	4,000 max

**6. How do I know exactly what the program insurance covers?**

The insurance brochure and claim form is available on the SIG student log in site to view, download and print. An ID card will be on campus waiting for the student. ID cards are held by the SIG nurse. Parents/guardians should read the program brochure to familiarize themselves with the plan and coverage.

**7. I am an international student and our health insurance only covers services in our home country? How will I get emergency medical treatment while in the United States?**

The World Class Insurance Coverage for international students covers basic medical expenses while you are traveling to (and from) the SIG program, in addition to while you are attending the program. If you become ill or have an accident you will be able to receive medical treatment at any hospital. You will need to present your ID card to the physician's office.

**8. I am a domestic student and I have health insurance. Do I still need to sign up for the World Class Coverage?**

If you are attending the SIG program as a residential student you are already covered. When seeking emergency medical treatment you should present your personal health insurance card, as well as the World Class Insurance ID card. The World Class Coverage will cover your deductible payment and carries benefits for personal effects coverage, tuition refunds in the event of illness, and accident insurance.

If you are a day or commuter student you will also benefit by opting for the insurance plan based on the numerous benefits it offers, especially the tuition refund coverage in the event of illness (student or parent) or unemployment of a parent.

**9. I am a domestic student and I do not have health insurance. Will the World Class Coverage plan pay for my medical expenses?**

Yes, the plan is designed to assist families with out of pocket expenses up to \$5,000. If you are attending the SIG program as a residential student you are already covered. When seeking emergency medical treatment you should present your World Class Insurance ID card.

If you are a day or commuter student you will also benefit by opting for the insurance plan based on the numerous benefits it offers, especially the tuition refund coverage in the event of illness (student or parent) or unemployment of a parent.

**10. I am an international student and have health insurance valid anywhere in the world. Do I still need to sign up for the World Class Coverage?**

If you are attending the SIG program as a residential student you are already covered. When seeking emergency medical treatment you should present your World Class Insurance ID card as well as your personal health insurance card. Your World Class insurance would be your primary coverage while here in the U.S. The World Class Coverage also carries benefits for personal effects coverage, tuition refunds in the event of illness, and accident insurance.



**11. Will the SIG staff be aware of my coverage?**

Yes, the SIG campus staff will have copies of the ID cards, insurance claim forms, procedures and brochures. The nurses are instructed to send these items with any student or staff member that requires medical treatment.

**12. Is there anyone I can contact with questions regarding the policy or claim process?**

Yes. You may contact Cultural Insurance Services Monday through Friday 8am to 5pm Eastern Time at 1-800-303-8120 or 203-399-5130 or by email at [Claimhelp@culturalinsurance.com](mailto:Claimhelp@culturalinsurance.com). If you have a policy question or medical emergency outside of our regular business hours you can contact Team Assist 24 hours a day 7 days a week at 1-800-472-0906 or 1-817-826-7143 or by email at [teamassist@culturalinsurance.com](mailto:teamassist@culturalinsurance.com). Please note that Team Assist is not able to answer claim questions.

**13. What is the claim process work?**

If a student needs to see a doctor while attending the SIG program the SIG nurse will send a copy of the student's personal health insurance card and/or the World Class Coverage ID card with the SIG staff member accompanying the student. The card(s) will be presented to the physician's office. The doctor may agree to file a claim directly to the insurance company(ies). If there is a co-pay amount or applicable charges that must be paid during the visit, SIG will pay the physician up front and submit a claim to the insurance company for reimbursement. If you are billed for services by the doctor's office; you may submit the supplied claim form for payments you make. You will need to submit original itemized bills with the claim form to CISI. Your claim will be reviewed and allowable amounts will be either reimbursed to the physician or parent depending on how you request payment on the claim form.

**14. How does the tuition refund benefit work?**

If the student becomes ill before the program starts and is unable to attend you may file a claim to receive a reimbursement of funds paid (up to the amount noted below) for covered conditions. The same benefit applies if a parent becomes ill or becomes unemployed before the start of the program and the student will not be able to attend.

SCHEDULE OF BENEFITS:	SIG Int'l	SIG Day/Commuter	SIG Domestic Resident
Tuition Refund	\$4,000 max	\$1,800 max	, Res: \$4,000 max

**15. How does the session/program interruption benefit work?**

If the student becomes ill during the program and must leave you may file a claim to receive a prorated refund of funds paid (up to the amount noted below). The same benefit applies if a parent becomes ill or becomes unemployed before the start of the program and the student will not be able to attend.

SCHEDULE OF BENEFITS:	SIG Int'l	SIG Day/Commuter	SIG Domestic Resident
Session /Program Interruption	\$4,000 max (prorated)	\$1,800 max (prorated)	\$4,000 max (prorated)