

2025 Season Insurance Coverage



BENEFIT OVERVIEW:

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EMERGENCY ROOM ILLNESS DEDUCTIBLE

PRE-EXISTING CONDITIONS*

XRAYS & LABS

CAT SCANS & MRIS

EMERGENCY DENTAL - PAIN RELIEF

EMERGENCY DENTAL - ACCIDENT

MENTAL/NERVOUS

EMERGENCY FAMILY REUNION

TRIP INTERRUPTION

12 months prior to coverage.

\$500,000 \$250 (Waived for injuries or admission to hospital for illness) \$100,000 \$1,000 \$2,000

\$500 \$1.500

\$500

\$2,500 to cover cost of flight and hotel and meals (Must be hospitalized MORE than 10 consecutive days)

\$2,000

(Death or unforeseen injury or sickness of a family member)

*Pre-existing Conditions: Any condition treated for or experienced symptoms of in

WHAT IS NOT COVERED:

- Routine care including vaccinations and immunizations, routine dental and routine eye or hearing tests.
- Congenital anomalies or complications that arise from congenital conditions or birth defects.
- STDs.

• Injury resulting from; scuba diving; jet, snow or water skiing; mountain climbing (where ropes or guides are used); sky diving; bungee jumping; spelunking white water rafting; surfing; parasailing; off-roading vehicles (example: ATVs).



FOR MEDICAL EMERGENCIES

Contact AXA Assistance Phone: 1-855-327-1411

Email: medassist-usa@axa-assistance.us



LOCATE A DOCTOR PPO NETWORK: *aetna*

- Its *important* participants reference Aetna when calling for an appointment.
- Use the following link to locate a

https://www.aetna.com/dsepublic/#/conte ntPage?page=providerSearchLanding&site id=passport

Make sure to bring your ID card with you when going to the doctor.



CLAIM SUBMISSIONS &/OR CLAIM/COVERAGE QUESTIONS

CONTACT CUSTOMER SERVICE:

Phone: 800-303-8120 option 5 or 203-399-5130

Email: claimhelp@mycisi.com



PRESCRIPTIONS:

- All participants <u>must pay out-of-pocket</u> for prescriptions and submit a claim form reimbursement.
- CISI cannot pay pharmacies directly.
- Prescriptions are covered at 100% if the medication is used to treat a covered condition.

RX RELIEF CARD

• Have participants present their ID card when paying for a prescription. The bottom right corner has the Rx information, or download the RX Relief Card: https://www.wellrx.com/rx-discount-card/enroll/. The information allows for savings up to 70% on medication at the time of

HOW TO SUBMIT A CLAIM FOR PRESCRIPTIONS:

- Fully complete a CISI claim form.
- Note what the medication is treating.
- Include the prescription receipt (this is typically stapled to the bag the medication comes in).
- Include any documentation provided by the doctor.
- Claims can be submitted via mail, email or fax.
 - If by email: All claim submissions must be sent as PDF or Jpeg attachment files. Claim images scanned within the body of the email are not acceptable.