

CISI-Bolduc would like to start our newsletter by recognizing a wonderful man and mourning his loss. With deep regret we would like to inform you that our friend and colleague Joe Bolduc has passed away. Joe was a dedicated Rotarian who fully believed in the Rotary Youth Exchange program and the fulfillment that it brings to so many lives. I am sure many of you have interacted with Joe either on a professional or personal level and come to know how much of a joy he truly was to be around. We plan to carry on in his footsteps with the passion and dedication he had. Joe is survived by his 3 daughters, 5 grandchildren, and supportive wife of 49 years Judy. We are establishing a scholarship fund in honor of Joseph C. Bolduc. Further details will follow should you like to contribute to this fund. The fund will be managed by Linda Langin of CISI and Judy Bolduc.

Switch to New Insurer Effective January 2010

For many years your policies have been underwritten by AIG but in light of the current critical situation it was determined that a change needed to be made. Therefore, effective January 1, 2010 the plan of coverage for participants of RYE will be underwritten by ACE-USA. ACE is rated A+ by AM BEST with a stable outlook. We are looking forward to this new relationship, and will continue to provide the same exceptional customer service to your students.

New Rates for 2010

Annual Term Policies (4–12 months)

Plan A \$320.00
Plan A+ \$425.00
Plan B \$660.00

Short Term Policies (up to 3 months)

Plan A \$135.00
Plan B \$165.00

Introducing STEP Rates

One Month Policy

Plan A \$50.00
Plan B \$60.00

Launch of Client Portal

Finally, we are proud to inform you that our Client Portal has been launched! Via this portal all the Youth Exchange Officers will have direct access to:

- Direct online enrollment, with payment capabilities
- Search closed invoices
- Search for enrolled students
- Reprint or e-mail ID cards
- View district specific contacts
- Obtain insurance listings for your district or for multi-districts based upon home or host district code
- Obtain all policy materials
- Link to the U.S. provider network
- Access our Resources and Links page <http://www.culturalinsurance.com/resources/>
- Direct Emergency Contact information





Plans A & B Improvements:

- A \$500 Allowance has been added to cover pre-existing conditions.
- The maximum benefit for evacuation has been increased from \$50,000 to \$100,000.
- The maximum benefit for repatriation of remains has been increased from \$10,000 to \$50,000.
- Under the Accident coverage only, there will no longer be a restriction on dental treatment as a result of a covered accident. **The \$1,000 limit has been removed, as has the \$25 deductible.** Dental treatment as a result of a covered accident will now be paid as any other accident.
- The Out-Patient Mental and Nervous co-insurance has been increased from 50% up to \$1000 to 100% up to \$1000.
- The Emergency Dental benefit has been revised to a \$100 benefit under Plan A and a \$400 benefit under Plan B. Both of these benefits had per visit limits of \$25 and \$100 respectively. There is no longer a per visit limitation.
- A Chiropractic Care limit of \$500 has been added to the policy, which includes up to 10 visits per policy period and a \$50 per visit maximum benefit.
- All sub-limits have been removed.
- The maximum out of pocket expense under Plan B remains \$600 (\$100 for deductible and \$500 in medical expenses).
- There are no changes to Plan A+ other than the above changes relating to Plan A.

Please join us in welcoming Ted Cenatiempo to our team!

We wish Melissa Boris all the best as she relocates to Manhattan! In her place, we have moved Ted Cenatiempo. Ted has been with CISI since January of this year assisting us in our business development. He has strong insurance experience and recently became licensed in the state of Connecticut as an Accident and Health Producer.

His contact information is as follows

Phone: 203.399.5121
E-mail: tcenatiempo@culturalinsurance.com
Fax: 203.399.5596

Helpful Information:

In the event of a medical emergency, please contact Team Assist at:
Phone: 800.626.2427
Outside USA: 01.713.267.2525 (call collect)
E-mail: customerservice3@aig.com

If you have benefit questions, or need Team Assist case information:

Ellen Vetrano – Client Relations Manager
Phone: 203.399.5511
E-mail: evetrano@culturalinsurance.com
Fax: 203.399.5596

For application, enrollment details and payments:

Ted Cenatiempo – Individual Plan Administrator
Phone: 203.399.5121
E-mail: tcenatiempo@culturalinsurance.com
Fax: 203.399.5596

Please note:

Applications are now being sent to:

Cultural Insurance Services International
24493 Network Place
Chicago, IL 60673-1244

Medical Claims

CISI is handling all claim submissions directly. Please send any claim submissions to our offices at:

claimshelp@culturalinsurance.com

CISI

River Plaza
9 West Broad Street
Stamford, CT 06902
800.303.8120 ext.5130