



## myCISI Participant Portal: Online Tools and Support for CISI Insureds

This document was designed as a helpful summary or overview to the **myCISI** Participant Portal's main functionalities.

Your CISI coverage includes a comprehensive online Portal of tools and information as well as access to 24/7 medical, personal, travel and security support. Through this customized site you can:


- View/print/email your ID card, coverage brochure and claim form
- Purchase an extra month of insurance for a period of personal travel
- View/update your online account profile information
- Obtain contact information for emergencies and benefit/claim questions
- Check-In to let us know you are safe in the event of a natural disaster or security-related incident

Additional travel-related information can be found under Resources & Links, such as:

- Locate English-speaking doctors overseas
- Short-term travel alerts and travel warnings issued by the U.S. Department of State
- Country-specific information and profiles for every country in the world
- Links to overseas U.S. Embassy websites
- Health and vaccination recommendations compiled by the Center for Disease Control (CDC)

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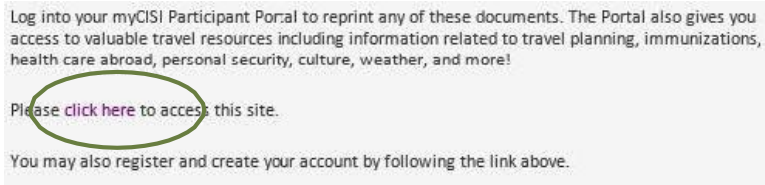
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 To search for items, type Ctrl + F (PC) or Command + F (Mac)

## Create an Account and Log In:

Create your own **myCISI** login by following these steps:

- 1) Click on the link provided in the body of your welcome email (or by going to [www.mycisi.com](http://www.mycisi.com) and clicking on **Login to myCISI** in the upper right corner).



- 2) On this new screen, click on the sentence that reads, '**Please [click here](#) to create an account**' on the right-hand side of the page.

**CISI**  
CULTURAL INSURANCE  
SERVICES INTERNATIONAL

**Login to portal**

**Sign in**  
Returning customers sign in here:  
I am a(n)  
Insured  
**User Name:** \*  
**Password:** \*  
Password is case sensitive.  
\* Required Fields  
**Log In**  
[Forgot your password?](#)

**Create an account**  
For individual insureds  
As a registered user gain 24/7 access to

- View, print and email: ID Card, Consulate letter, Plan of insurance brochure and Claim form
- Access valuable travel related sites
- Research country specific information
- Personal security assistance website

Please [click here](#) to create an account.

- 3) Fill-in your: First Name, Last Name and Birth Date and then click **Continue**.  
(If this does not work, please call 203-399-5509 to verify the spelling of your name and date of birth in our system.)

**CISI**  
CULTURAL INSURANCE  
SERVICES INTERNATIONAL

**Create an account / Forgot password**

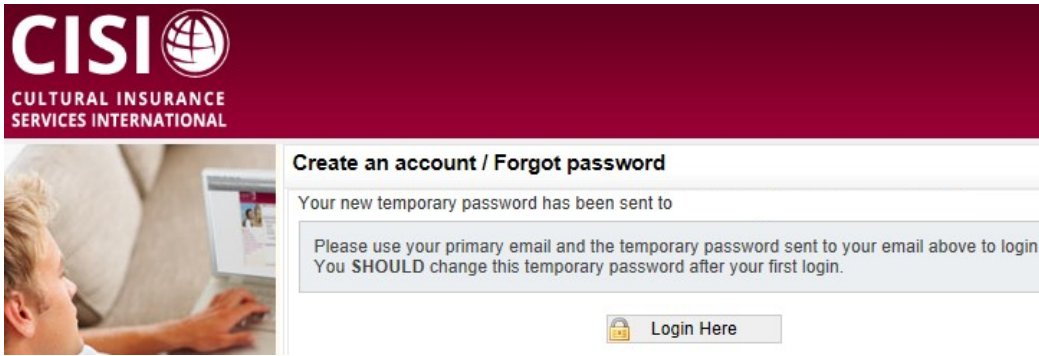
To create an account or reset your password  
Please provide your first name, last name and date of birth.

**Personal information**

**First Name** \*  
**Last Name** \*  
**Birth date** \*  
e.g. 23-Feb-1992

**Continue**

- 4) Enter the e-mail address where you would like the temporary password sent and click on **'Send Password to this e-mail'**.



- 5) Go and check this e-mail address for your **myCISI** temporary (case sensitive) password. (Please note: Your username is your email address.)
- 6) After retrieving your Password, go back to the page you were last on and click on **Login Here** or go to **Login to myCISI** from the homepage and enter your username (which will be your e-mail address) and temporary (case sensitive) password then click on **Log In**.



Username: your email address

Password: Use the one provided in the e-mail. (Please note this temporary password cannot be copied and pasted from your email. You need to type in the password exactly how it appears in your email and it is case sensitive.)



Home

My Profile

My Itinerary

My Documents

Purchase Individual Coverage

US Provider Search

International Provider Search

Emergency Contact Information

Claim Information

Personal Security Assistance

Resources & Links

Sign Out

## Welcome to the Portal

### Through this customized site you can

- [View/print/email](#) your ID card, coverage brochure, consulate letter and claim form
- Purchase an [extra month of insurance](#)
- [View/update](#) your online account profile information
- Obtain [emergency](#) contact information
- Access enhanced [Personal Security Assistance](#) (if this benefit is provided by your policy)

### Get valuable travel-related information, such as

- Contact information for English-speaking doctors overseas
- Short-term travel alerts and travel warnings issued by the U.S. Department of State
- Country-specific information and profiles for every country of the world
- Links to overseas U.S. Embassy web sites
- Health and vaccination recommendations compiled by the Center for Disease Control (CDC)

Just choose the **Resources & Links** option.



Accessing these documents requires Adobe Reader version 8 or higher. If you need to download this program, [click here](#).

### Are you safe? Let us know where you are.

We use the data exclusively to assist you in providing emergency services. Our service is based on the accuracy of the information you provide.

[Check In](#)

## My Profile

The participant portal **"My Profile"** screen allows you to update your personal profile (change your password; add/change your phone #'s, e-mail addresses and home/overseas mailing addresses). Help us serve you better by keeping your contact information up-to-date. This information is especially important in the event of an unforeseen emergency or when submitting claims.

## My Documents

The participant portal **"My Documents"** screen allows you to view, print and/or e-mail the following personalized documents:

- ID Card
- Consulate Letter
- Policy Brochure
- Claim Form
- All of the above

# My Itinerary

If you are traveling to more than one country, please complete the **"My Itinerary"**. If there is civil unrest, a security evacuation is triggered, or a natural disaster occurs, you will appear on the roster your program pulls for that region. (You can also confirm you are safe by clicking on 'Check-in' on the home page and/or through our [myCISI App](#); [Click Here](#) to learn more).

1. Click on **'Add Destination'**

**My Itinerary**

We use the data exclusively to assist you in providing emergency services. Our service is based on the accuracy of the itinerary you provide.

**Please note:** At least one destination is required.

**Your enrollments**

Policy Number	Coverage From	Coverage Thru	
18 GLM N01110000	1-April-2018	14-April-2018	<a href="#">Add Destination</a>

Home  
My Profile  
My Itinerary

2. Input all fields marked with \* and press **'Save'**.

You will then see the destination details under **'My Itinerary'** on the next screen

**Itinerary details**

**Destination**

Country \*

City \*

From date \*

To date \*

**Contact information**

Please provide the following if different from your primary contacts

Cell

Email

**Note**

[Save](#) [Cancel](#) powered

3. If you would like to add another destination, you can proceed to do so by clicking **'Add Destination'** again. You can manage your itinerary and make updates at any time.



Last minute travel excursion? You can enter trip details from your cell phone using the [myCISI app](#)! [Click Here](#) to learn more.

**My Itinerary**

We use the data exclusively to assist you in providing emergency services. Our service is based on the accuracy of the itinerary you provide.

**Please note:** At least one destination is required.

Country	City	From date	To date	Cell	Email	
ES	BARCELONA	10-April-2018	13-Apr-2018			<a href="#">Delete</a>

**Your enrollments**

Policy Number	Coverage From	Coverage Thru	
18 GLM N01110000	1-April-2018	14-April-2018	<a href="#">Add Destination</a>

## Check-In Feature – ‘Are you safe?’

If there is a natural disaster, terrorist attack, or other security-related incident, you can click on ‘**Check In**’ so your program and CISI knows you are safe. **Please Note:** You do not have to ‘Check-in’ if nothing has occurred. You will only want to check-in when you want to notify your program and us that you are safe if there is a natural disaster, terrorist attack, or security-related incident.



Did you know that you can also check-in using the **myCISI** app? [Click Here](#) to learn more!

## Purchase Extra Month of Coverage (Purchase Individual Coverage)

The participant portal allows you to purchase additional insurance directly through CISI for a period of personal travel (up to one month) outside the dates of your overseas program. **Please Note:** this plan is separate and different from your group study abroad plan and provides coverage for new covered accidents/sicknesses and medical evacuation/repatriation within the new period of coverage while outside the U.S. A detailed brochure describing the coverages, limits and exclusions is available through a link on this “**Extend Coverage**” page.

*If you are looking to purchase coverage before your program begins, please follow the instructions below since you will not be able to do it through your myCISI portal:*

- ▶ Go to [www.mycisi.com](http://www.mycisi.com)
- ▶ Select ‘Insurance Plans’
- ▶ Then choose ‘Insurance Plans for Studying Outside of the U.S.’
- ▶ Select ‘Upgrade Comprehensive’ (this coverage is the most similar to the one you have through your program)
- ▶ Select ‘Enroll Now’ at the bottom of the ‘Upgraded Comprehensive’ box
- ▶ From there follow the steps to enroll

**Please Note:** If you are looking to purchase coverage **Before and After** your program, the month of coverage cannot be split up into two segments (i.e. 2 weeks before and 2 weeks after). This coverage is monthly, so if you are traveling for less than a month before or after your program, you still need to purchase the full month.

*If you have questions or need additional assistance, please contact [enrollments@mycisi.com](mailto:enrollments@mycisi.com) or call 203-399-5509 or 800-303-8120 ext. 5509 (toll-free from within the U.S.)*

### U.S. Provider Search

(For Participant’s Studying Inside the U.S.)

The participant portal “US Provider Search” page allows you to search physicians (based upon their specialty), U.S. hospitals and clinics within the First Health Network.

If you need assistance locating a provider, please contact us by:

**Phone (Toll-free):** (800) 303-8120 ext. 5130  
**Phone:** (203) 399-5130  
**E-mail:** [Claimhelp@mycisi.com](mailto:Claimhelp@mycisi.com)

### International Provider Search

(For Participant’s Studying Outside of the U.S.)

The participant portal “International Provider Search” page allows you to search physicians (based upon their specialty), hospitals and clinics worldwide.

If you need assistance locating a provider, please contact our Assistance Team by:

**Toll-free in the U.S.:** (855) 327-1411  
**Outside the U.S. (Call Collect):** (312) 935-1703  
**E-mail:** [medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us)

## Claim Information

If you seek medical treatment for an injury or sickness while abroad and pay out-of-pocket, you are eligible to submit a claim for reimbursement. This page will allow you to download a Claim Form to complete. Please follow the directions at the top of the form, and make sure to include any medical documentation you received during your visit and receipts for the out-of-pocket expenses.

For your reference, below is some helpful information on how to handle both minor injuries or illnesses and more serious situations.

### In Case of a Minor Injury or Illness:

- ▶ *We are always happy to pay a foreign provider directly. Many foreign providers, however, prefer payment from the patient when services are rendered. Insureds using this insurance should be prepared to pay for doctor visits for minor illnesses such as a sore throat or a sinus infection, for example. However, even for a minor illness, if the overseas doctor is willing to bill us directly, we are willing and able to pay them directly for covered medical expenses (this is always up to the provider).*
- ▶ *CISI's billing address and claim help # is on each ID card and on the claim form which is part of the brochure. If medical expenses are incurred while abroad, the claim form and scanned copies of the itemized paid bill(s) can be emailed to [claimhelp@mycisi.com](mailto:claimhelp@mycisi.com). CISI's claim help line (203-399-5130) and e-mail address ([claimhelp@mycisi.com](mailto:claimhelp@mycisi.com)) are answered from 9-5 EST M-F.*
- ▶ *Claims should be submitted for processing as soon as possible (and no later than one year after treatment was received, if possible) and are typically processed within 15 business days provided CISI has all the information needed for reimbursement.*
- ▶ *A case does not need to be opened in advance in order for us to pay a claim for covered expenses for minor injuries/illnesses. Team Assist (our 24/7 assistance provider) can help provide referrals to doctors/hospitals if needed but insureds may visit any provider they would like and eligible expenses will be covered at 100% (in other words, CISI does not have network restrictions).*

### In Case of a Serious Injury or Illness:

- ▶ **For all emergencies, seek help without delay at the nearest facility and then, after admittance, open up a case with Team Assist (our 24/7 assistance provider).**
- ▶ *To avoid any delay in treatment, the insured (or someone with the insured) may need to provide a personal payment method to the hospital up front. Once a case is opened, however, it is always our goal to have the hospital or facility bill us directly so that neither the program/sponsor/school nor the insured needs to provide payment. In these types of situations, the insured (or someone calling on his/her behalf) needs to open a medical file with Team Assist asking for help with this. If personal payment has already been processed, we can expedite reimbursement.*
- ▶ *Our Team Assist medical/travel/technical partner and i-JET (our security partner) are both 24/7 operations. To keep things simple for our insureds, the number to call for a medical/travel/technical issue is the same as for a security related issue. The toll-free 800 and non-800 (when calling from overseas) numbers are on the ID card and in the brochure under the claim form.*
- ▶ *If a benefit or claim related call or e-mail comes to Team Assist during our business hours it is usually transferred to us. After hours and on weekends, Team Assist handles the communications and involves our Claims Operations Manager as needed 24/7.*

## Emergency Contact Information

The participant portal 'Emergency Contact Information' page provides you with convenient one-stop access to CISI's contact information for benefit and claim questions and also that of Team Assist, our 24/7 Emergency Assistance Provider. You can also find this information on your insurance ID card.

### **CISI Contact Information (M-F, 9-5 EST):**

**Toll-free in the U.S.:** (800) 303-8120 ext. 5130  
**Outside the U.S. (collect calls accepted):** (203) 399-5130  
**E-mail:** [claimhelp@mycisi.com](mailto:claimhelp@mycisi.com)

### **Team Assist Contact Information (24/7):**

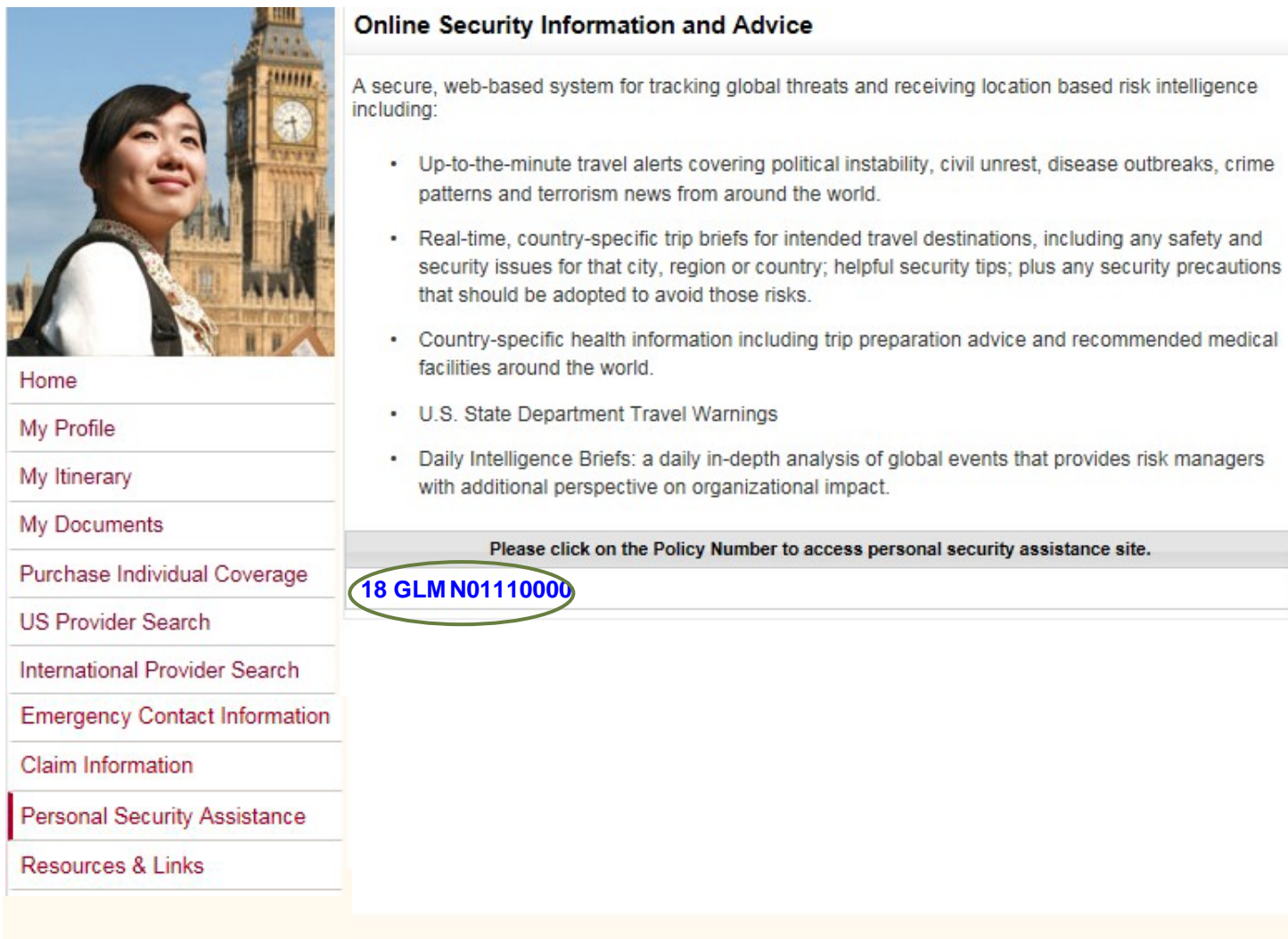
**Toll-free in the U.S.:** (855) 327-1411  
**Outside the U.S. (collect calls accepted):** (312) 935-1703  
**E-mail:** [medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us)

## Personal Security Information

The "Personal Security Assistance" page provides you with access to a security assistance website where a wealth of up-to-the-moment security and safety-related tools and information are available. The security intelligence is powered by **ijET Intelligent Risk Systems**. Additionally, you may reach Team Assist for security related concerns 24/7 at the number provided on the previous page and on your insurance card.

To access security-related intelligence:

1. Click on the policy number in blue, as indicated below.



**Online Security Information and Advice**

A secure, web-based system for tracking global threats and receiving location based risk intelligence including:

- Up-to-the-minute travel alerts covering political instability, civil unrest, disease outbreaks, crime patterns and terrorism news from around the world.
- Real-time, country-specific trip briefs for intended travel destinations, including any safety and security issues for that city, region or country; helpful security tips; plus any security precautions that should be adopted to avoid those risks.
- Country-specific health information including trip preparation advice and recommended medical facilities around the world.
- U.S. State Department Travel Warnings
- Daily Intelligence Briefs: a daily in-depth analysis of global events that provides risk managers with additional perspective on organizational impact.

Please click on the Policy Number to access personal security assistance site.

**18 GLM N01110000**

2. This will bring you to **Webcorp** (see next page) where you can access quick links such as:

- ▶ Embassy Information
- ▶ Passport and Visa
- ▶ Vaccinations
- ▶ Emergency Numbers
- ▶ Airports
- ▶ Practical Info
- ▶ Medical Info and Alerts
- ▶ Security Info and Alerts
- ▶ Provider Search



3. Click on 'Trip Planner' and then click on the link provided.

Please select a country

**WEBCORP** [HOME](#)

[PRACTICAL INFO](#) [MEDICAL INFO](#) [SECURITY INFO](#) [PROVIDER SEARCH](#)

**Quick links**

- Embassies
- Passport and Visa
- Vaccination
- Emergency numbers
- Airports

**MY CORPORATE**

**CISI**  
Cultural Insurance Services International

**CONTACTS**

**NEWS**

**DOCUMENTS** [More>>](#)

**LINKS**

[Trip Planner >https://secure.worldcue.com/UserManagement/plannerLogin/redirect.htm?username=ACEAHClients](https://secure.worldcue.com/UserManagement/plannerLogin/redirect.htm?username=ACEAHClients)

**Emergency Numbers:**  
Within the US: 1-855-327-1411  
Worldwide: 1-312-935-1703

**SECURITY ALERTS IN UNITED KINGDOM**

- Alert Scale | Local  Country
- Europe - Ryanair Disruptions (Upd. 1) - Regionwide  
Thursday, 28 September 2017  
18:20:00 To  
Sunday, 25 March 2018 21:59:00
- UK - Security Operations - Nationwide  
Wednesday, 20 September 2017  
19:55:00 To  
Tuesday, 31 October 2017 22:59:00
- Europe - Ryanair Service Disruptions - Regionwide  
Saturday, 16 September 2017 20:18:00 To

**Trip Planner** [Country-Specific Trip Briefs](#)

4. You are then routed to the Worldcue Planner where you will click on 'Location Intel' on the top of the page.

**WORLD CUE® PLANNER**



Welcome [Location Intel](#) [Global Travel Tips](#) [Tools](#) [Help](#) [Terms of Use](#) [Privacy Policy](#)

Welcome

**Welcome to Worldcue® PLANNER**  
Know-Before-You-Go Travel Intelligence®

**Quick Tips for Getting Started**

- ▶ Click the **Location Intel** tab to begin your search
- ▶ Choose a location or airport code
- ▶ Click **Go**



5. On the following screen, you then have the option to choose your location by Region, Country and/or City:

**Location Selection**

Search by Location or Airport Code

Select Location

- Select a Region -
- Select a Country -
- Select a City -

6. Click 'GO' and you will come to a page like the following—you can then conduct research on any particular area of concern you may have. Review items such as:

- **Security** – civil unrest, crime, security services, terrorism
- **Health** – infrastructure and recommended immunizations
- **Culture** – conducting business and important dates
- **Transportation** – air travel, airports, public transportation, maritime services
- **Legal** – location's legal overview
- **Financial** – banking and currency information
- **Environment** – current weather, common weather conditions and climate information
- **Language** – choosing and using interpreters

The screenshot shows the myCISI Location Intel interface for Florence, Italy. The top navigation bar includes 'Welcome', 'Location Intel', 'Global Travel Tips', 'Tools', and 'Help'. The main content area is divided into several panels:

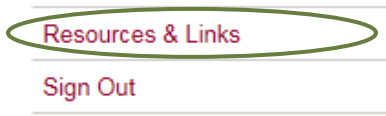
- Current Location:** Florence
- Location Selection:** Search by Location or Airport Code (input field), Select Location (dropdowns for Europe, Italy, Florence), and a GO button.
- Destination Intelligence:**
  - DESTINATION OVERVIEW:** Introduction to Italy.
  - SECURITY:** Civil unrest in Florence, Italy; Crime generally poses a moderate threat in Italy; Emergency numbers and embassy contacts in Italy.
  - HEALTH:** Health considerations for individuals in Italy; Medical infrastructure in Italy; Recommended immunizations for individuals in Italy.
  - CULTURE:** Conducting Business in Italy; Important dates in 2017 for Italy.
  - TRANSPORTATION:** Air travel in Florence, Italy; Airports in Italy are generally efficient and safe; Public transport in Italy is generally modern, efficient, and safe.
  - LEGAL:** Legal Overview for Italy.
- Important Notices:** No current notices posted for this location.
- Location Alerts:** Key: Critical (red), Warning (orange), Informational (blue). Alert: 10/17/2017 Italy - Measles (Update 1) - Nationwide; 03:11 GMT Florence; UPDATE 1: Measles activity continues in Italy. Confirm immunization status.
- World Map:** A map of Italy with Florence highlighted. Other cities shown include Bologna, Ravenna, Imola, Forli, Cesena, Rimini, San Marino, Pistoia, Prato, Arezzo, Siena, Livorno, Lucca, Piacenza, San Gimignano, Cecina, San Vincenzo, Piombino, Chianciano Terme, Perugia, Assisi, Gubbio, and Citta di Castello.
- Security Rating:**

Crime	2
Security Services	2
Civil Unrest	1
Terrorism	2
Kidnapping	1

Rating Values: 1 - Minimal, 2 - Low, 3 - Moderate, 4 - High, 5 - Very High, NR - Not Rated
- Location Reports:** Trip Brief, Health Brief, Security Brief, Immunization Brief.
- Exchange Rates:** 1 US Dollar = 0.850243 Euro
- Weather:** Florence / Peretola (LIRQ)
  - Currently: 10.0° C
  - Wednesday: 25.9° C
  - Thursday: 12.7° C, 12.3° C
  - Wind: 0 at 0 KPH
  - Humidity: 100.0%
  - Pressure: 1,022.02 kPa

## Resources & Links

You can find a wealth of information under the Resources & Links section of myCISI (located just above the 'Sign Out' link).



Learn about:

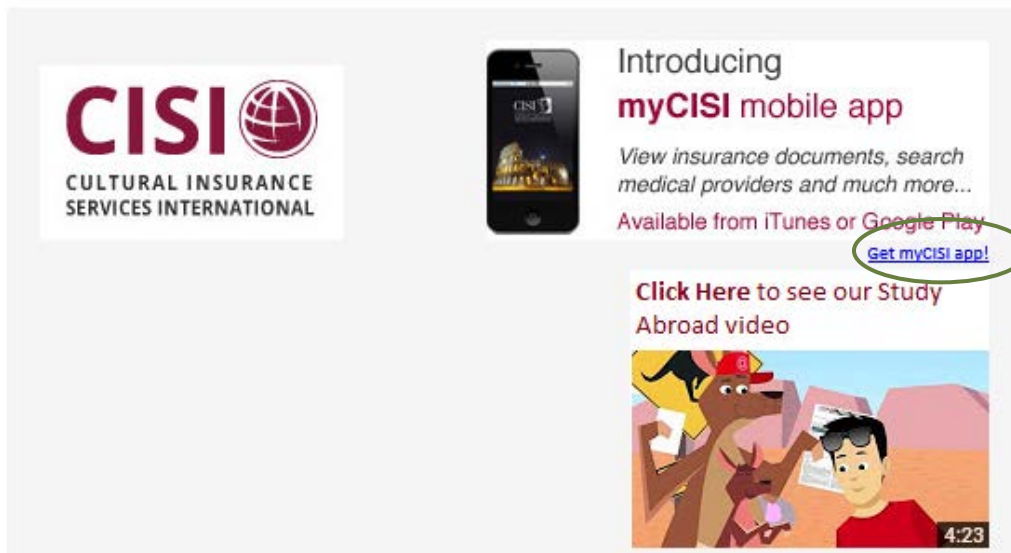
- ▶ English Speaking Doctors Overseas
- ▶ Short Term Travel Alerts
- ▶ Travel Warnings
- ▶ Country Specific Information
- ▶ U.S. Embassies Overseas
- ▶ Country Profiles
- ▶ Health & Vaccinations
- ▶ Country Specific Contacts

## Download the 'myCISI Students' Mobile App

(This **FREE** app is for all participants, including faculty/staff members)

You can access many of the same features as above in an easy on-the-go format by downloading the **myCISI** Students mobile app. Here's how:

1. If you received a welcome email from CISI upon enrollment in the insurance (subject line: "CISI Insurance Materials"), you can simply click the "[Get myCISI app!](#)" link in the email and follow the prompts to download:



2. If you didn't receive the enrollment email or can't locate it, simply click on the below "Google Play" or "App Store" icons to download:

### Android Phones



If the icon link isn't working:

- ▶ Go to Google Play
- ▶ Search Cultural Insurance Services International or myCISI

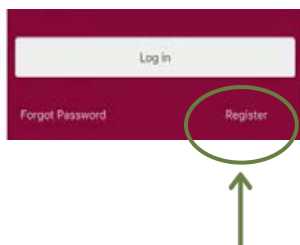
### iPhones



If the icon link isn't working:

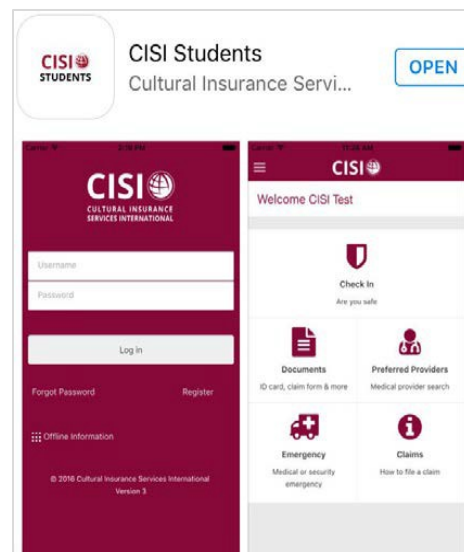
- ▶ Go to the App Store
- ▶ Search Cultural Insurance Services International or myCISI

3. After downloading, use the **myCISI** log in information you created via the full website ([Click Here](#) to learn more) **OR** register via the app by selecting 'Register' under the white "Log In" button and follow the prompts.\*



Click on the link!

\*If registering through the app doesn't work, try registering through the full website. If you continue to have problems, please contact [enrollments@mycisi.com](mailto:enrollments@mycisi.com) or call 203-399-5509 for assistance.



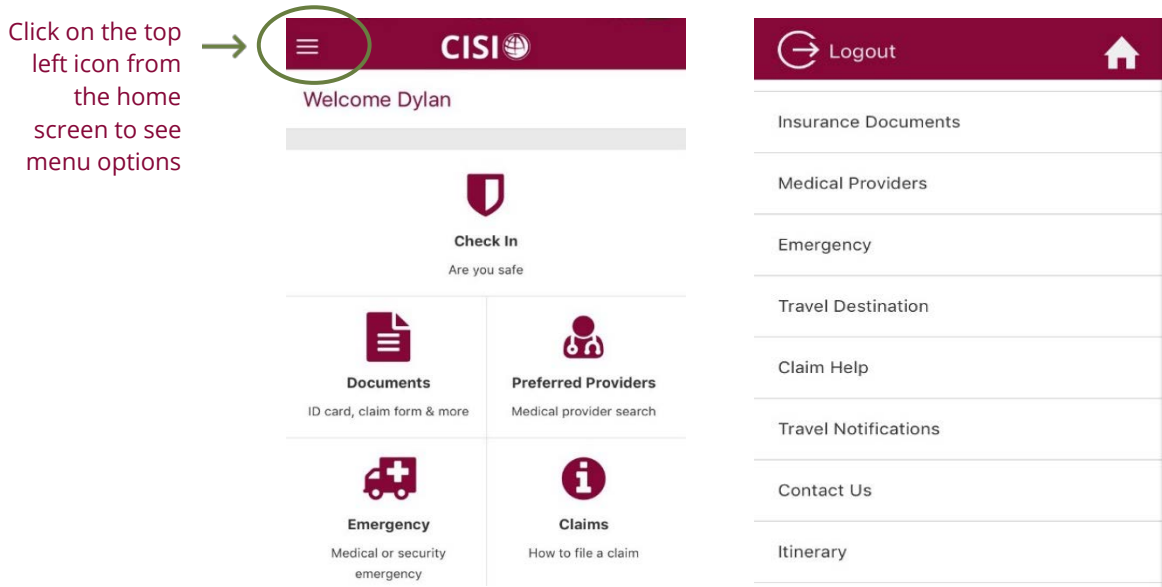
# Mobile App Features

Once accessed, the app provides users with any easy-to-read home screen and simple-to-navigate menu options:

- **Documents** - Email/view your travel insurance documents or download for offline viewing later
- **Preferred Medical Providers** - Search medical providers worldwide
- **Emergency** - Get Team Assist’s contact information and access the Personal Security Assistance site
- **Claim Help** - Get information on filing claims and opening cases
- **Check In** - Let your program and CISI know you are safe when unforeseen events occur
- **Travel Destination** - Get embassy contact details and country-specific details and information
- **Travel Notifications** - Get up-to-date Travel Alerts and Travel Warnings
- **Contact Us** - All contact information in one place (for CISI claims as well as links to Team Assist)
- **My Itinerary** - Add and edit travel plans on-the-go to ensure you can be located in the event of an emergency

### Home Screen:

### Menu Options:

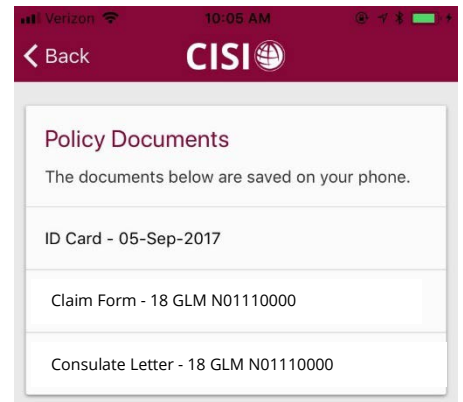
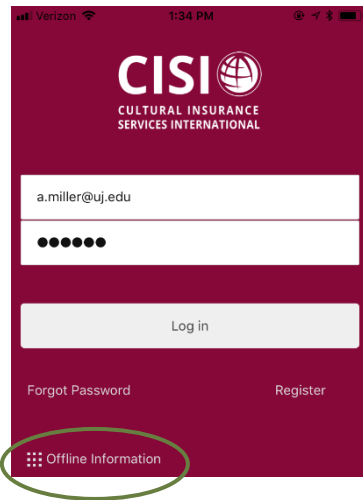


## Access Documents Offline

You can view or email your insurance documents (ID Card, Claim Form, or Consulate Letter) from the **myCISI** app or download these documents for later access and viewing. Downloading your documents will ensure that they can be accessed regardless of whether or not you are connected to a network. To download:

1. Click on **'Documents'** from your home screen or menu list and select "Download All"\*
2. Click the **'Offline Information'** link from the login screen – Your saved policy documents will be listed

\*To avoid data usage charges when downloading, we strongly advise you to use a WIFI connection

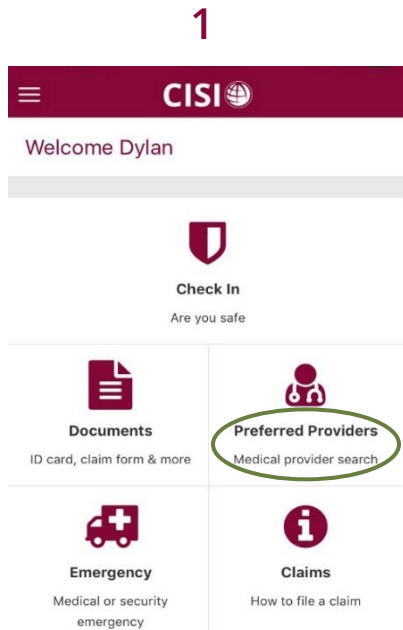


## Search for Providers On-the-Go

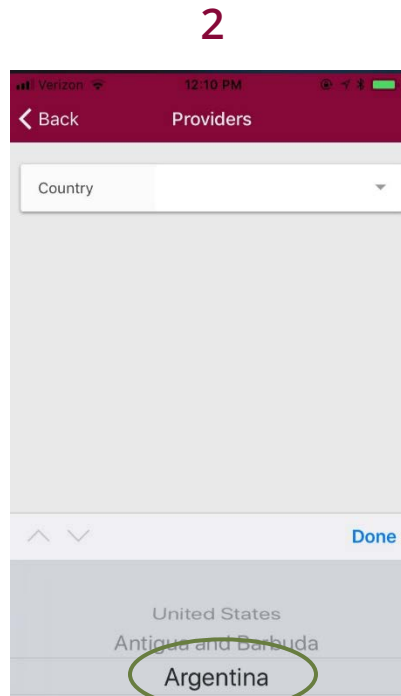
You can search for providers from your mobile phone using the **myCISI app** and then save them to a list of favorites for easy viewing later.

**IMPORTANT NOTE REGARDING DATA:** *You do not need to have your location on while using the app, thus ensuring less data usage. Pulling up local doctors, hospitals, etc. are all done by search, and not through GPS services.*

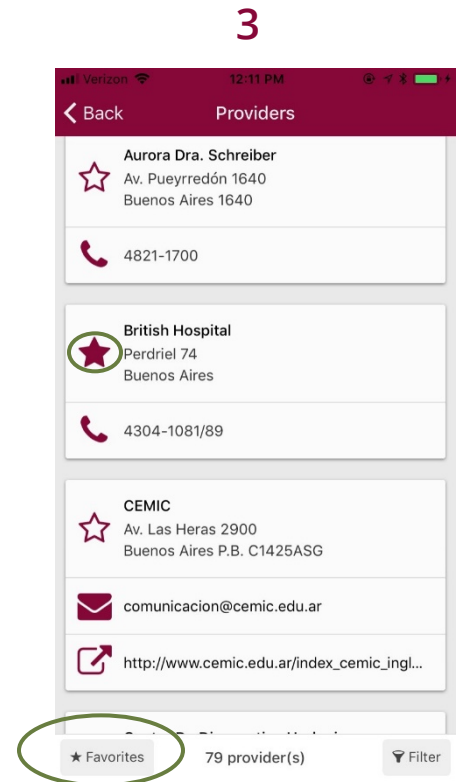
Simply follow the below steps:



Select 'Check In' from home screen



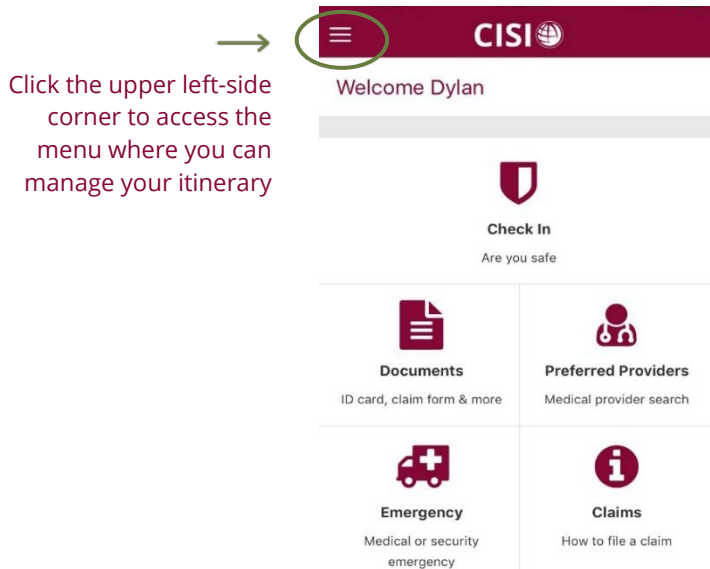
Choose a country from the drop-down menu



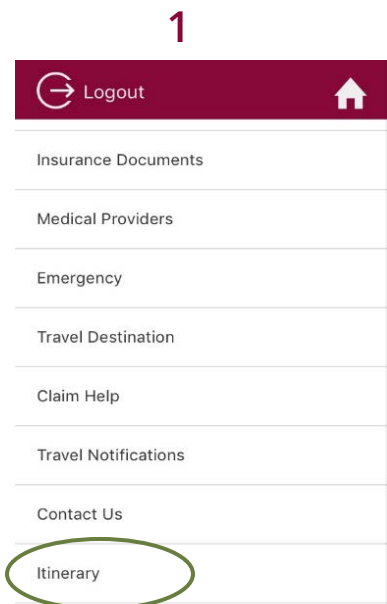
Click on the star next to your favorite providers and then access those providers at any time by clicking on 'Favorites'

# Use the Mobile 'My Itinerary' Feature

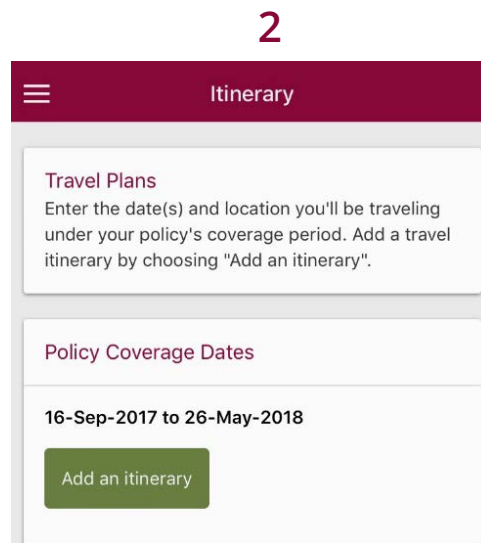
CISI can more accurately pinpoint your location during emergencies when the 'My Itinerary' section of the myCISI Participant Portal or web app is utilized. For this reason, we highly encourage all participants to use this feature. See the below information/screenshots on to access this feature from the myCISI Student App:



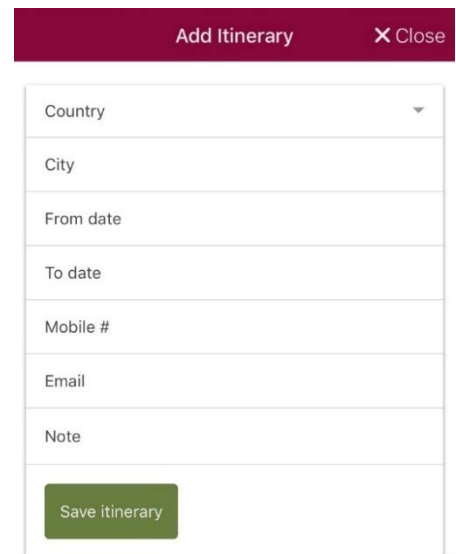
Click the upper left-side corner to access the menu where you can manage your itinerary



Click on 'Itinerary'



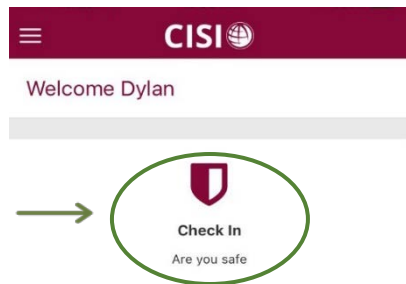
'Add an Itinerary'



Add your information and press 'Save Itinerary'  
(Repeat the steps until you have entered in your full itinerary)

## 'Are You Safe?' Mobile Check-In

When the unexpected happens, you can check in to let your program and CISI know you are safe via the portal or **myCISI** mobile app. The app makes it easy to check in – just click '**Check In**' from your home screen\*:



Once checked in, your program can pull an emergency roster through the **myCISI** sponsor portal where they can then view participant check-in times and locations. If you need immediate assistance, you will be directed to contact our 24/7 assistance team, Team Assist.

**Please Note:** You do not have to 'Check-in' if nothing has occurred. You will only want to check-in when you want to notify your program and us that you are safe if there is a natural disaster, terrorist attack, or other security-related incident.

\*Alerts will not be automatically sent to your phone after you check in. Your program will work on a communication plan with CISI for contacting participants after an incident occurs.

