

Dominican University
2007-2008 Student Health Insurance Plan

Policy Number: DSP00017-07

Claim Procedure

In the event of Injury or Sickness:

1. Insured Students should obtain treatment from the nearest doctor or hospital. You may choose any doctor or hospital, but using the doctors and hospitals available through the California Foundation for Medical Care (PPO) may decrease your costs. For a complete listing of these PPO hospital and doctor facilities, call **1-800-334-7341** or access the website: **www.cfmnet.org**. (Outside of California the PPO network is the First Health Network. For a complete listing of these PPO hospital and doctor facilities, call **1-800-226-5116** or access the website: **www.myfirsthealth.com**.)
2. If you go to a doctor's office or to the hospital, be sure to show your identification card (attached to this brochure). If the doctor or hospital needs to verify coverage for you, have them call Personal Insurance Administrators, Inc. at **1-800-468-4343**.
You should carry your insurance ID card with you at all times.
To obtain pre-certification prior to hospitalization, call the First Health Network at **1-800-572-5508**.
3. Download a claim form from **www.renstudent.com**.
4. Send completed claim forms along with itemized hospital and medical bills to:
Personal Insurance Administrators, Inc.
P.O. Box 6040
Agoura Hills, CA 91376-6040
5. If you have questions about the status of your claim after it has been submitted, please call Personal Insurance Administrators, Inc. at **1-800-468-4343**.

The completed claim form and all hospital and medical bills must be submitted for payment within 90 days after the date loss occurs. Failure to furnish this information within the 90-day period shall not invalidate nor reduce your claim if it was not reasonably possible to file the claim within this time, provided that the claim form is submitted as soon as is reasonably possible. In no event, except in the absence of legal capacity, will a claim be honored later than one (1) year from the date of first medical treatment.

You have the right to request an independent medical review if health care services have been improperly denied, modified, or delayed based on medical necessity.

**Always keep a copy for your files of all forms
submitted for claims.**