

**CALIFORNIA INSTITUTE OF INTEGRAL STUDIES  
STUDENT INSURANCE PLAN  
QUICK REFERENCE GUIDE**

*this page contains useful information*

*detach and carry with you at all times along with your ID Card*

**Insurance Company:**

National Union Fire Insurance Company of Pittsburgh, Pa.  
70 Pine Street  
New York, NY 10270

**Administrator Policy Number:**

AMH0062038

**For questions regarding benefits or claims:**

Personal Insurance Administrators, Inc.

P.O. Box 6040

Agoura Hills, CA 91376-6040

1-800-468-4343

[www.piaclaims.com](http://www.piaclaims.com)

**For questions regarding eligibility or enrollment:**

Renaissance Agencies, Inc.

P.O. Box 2300

Santa Monica, CA 90407-2300

1-800-537-1777

**To enroll online:**

[www.renstudent.com/ciis](http://www.renstudent.com/ciis)

**To download brochures, claim forms or ID cards, access the internet website:**

[www.renstudent.com/ciis](http://www.renstudent.com/ciis)

**FREQUENTLY ASKED QUESTIONS (FAQS)**

**Why do I need health insurance?**

Medical costs can be overwhelming and are rising continuously. Without health insurance, a student can go into debt with excessive medical bills that may hinder his or her academic career.

**Am I eligible to enroll in this insurance plan?**

All Full-Time students (including Distance Learning courses for California residents only), as determined by CIIS, are eligible to enroll in this insurance plan. However, only students new for the Spring Term may enroll in the insurance for the Spring/Summer Term. Students have until September 11, 2007 for the Annual Term or January 29, 2008 for the Spring/Summer Term (Add/Drop Deadline) to attain Full-Time Status through the school.

**How do I enroll in this insurance plan?**

1. You may enroll online at: [www.renstudent.com/ciis](http://www.renstudent.com/ciis) by the Deadline Date.
2. You may also enroll by completing the enrollment form attached to this brochure. Answer all questions, indicating the term in which you are enrolling. Please note: even if you are enrolling after the effective date of the term, you must still pay the total premium amount for that term. Premiums cannot be prorated.

Submit the completed form, along with the proper premium payment (including payment for any eligible dependents you are enrolling), to Renaissance Agencies, Inc. at the address above (must be postmarked by the Enrollment Deadline Date).

Please note: dependents must enroll for the same period of coverage as the covered student. Please see pages 1 and 2 of this brochure for dependent eligibility/enrollment requirements.

**When does my coverage begin?**

Please see the Terms of Coverage section on page 1 and 2 for further details.

**When does my coverage end?**

Coverage terminates at 12:01 a.m. on the termination date of the applicable term for which premium is paid. Please see the Terms of Coverage section on page 1 and 2 for further details. Please note the company does not send termination/renewal notices to students/dependents when their coverage terminates.

If a student withdraws from school for any reason, coverage under the insurance plan will remain in effect until 12:01 a.m. on the termination date of the applicable term for which premium was paid. Coverage cannot be cancelled and no premium refunds are permitted for any reason, except when the student enters full-time active military service, in which case a pro-rata refund will be made upon request.

**Where do I get an ID card?**

A temporary ID Card is attached to this booklet. Please detach and retain for proof of coverage. A permanent ID card will be mailed to you after you have enrolled in the plan. Covered Dependents may also use this card to obtain treatment. Only one permanent ID card will be mailed to you each school year.

**Is vision or dental coverage provided under this plan?**

Though treatment for an Injury to teeth is covered under the plan as described herein, general vision and dental benefits are not provided by this plan. Please contact Renaissance Agencies, Inc. at 1-800-537-1777 or access the website [www.renstudent.com/dental](http://www.renstudent.com/dental) for details on other options.

**What do I do if I get sick or injured?**

1. Obtain treatment from the nearest Doctor or Hospital. You may choose any Doctor or Hospital, but using the Doctors and hospitals available through the PPO network may decrease your costs. For a complete listing of the PPO Doctors or Hospital facilities, call FHN at **1-800-226-5116** or access the internet website [www.myfirsthealth.com](http://www.myfirsthealth.com).
2. If you go to a Doctor's office or to the Hospital, be sure to show your insurance ID card (attached to this brochure). Dependents covered under the plan do not receive separate ID cards and may use the Covered Student's ID card to obtain Treatment. If the Doctor or hospital needs to verify coverage for you or your dependents, have them call Personal Insurance Administrators, Inc. at **1-800-468-4343**.

**Carry your insurance ID card with you at all times.**

**How do I get my medical bills paid?**

1. After you receive treatment, complete the insurance company claim form. Claim forms are available at: [www.renstudent.com/ciis](http://www.renstudent.com/ciis).
2. If you have any other expenses such as medicines, x-rays or laboratory charges, be sure to attach these bills to the claim form.
3. Send your claim form and all other bills to Personal Insurance Administrators, Inc. at the address below. Try to have all itemized bills attached to the same claim form.

**Personal Insurance Administrators, Inc.**

**P.O. Box 6040**

**Agoura Hills, CA 91376-6040**

4. 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**.