

**2008–2009
FULL-TIME TRAINING IN ANAHEIM (FTTA)
STUDENT INJURY AND SICKNESS INSURANCE PLAN
QUICK REFERENCE GUIDE**

Insurance Company:

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

Administrator Policy Number:
AMH0062299

For questions regarding benefits or claims:

Personal Insurance Administrators, Inc.
P.O. Box 6040
Agoura Hills, CA 91376-6040
1-800-468-4343

For questions regarding eligibility or enrollment:

Renaissance Agencies, Inc.
P.O. Box 2300
Santa Monica, CA 90407-2300
1-800-537-1777

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

www.renstudent.com/ftta

Enroll online at:

www.renstudent.com/ftta

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 trainees participating in full-time training at FTTA are eligible to enroll in this insurance plan (short-term trainees are not eligible).

How do I enroll in this insurance plan?

1. You may enroll online at www.renstudent.com/ftta 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 insured student. Please see pages 1 and 2 of this brochure for dependent eligibility/enrollment requirements.

When does my coverage begin?

Your coverage becomes effective at 12:01 a.m. on the first date of the applicable term if you enroll online **before** this date or if the enrollment form and premium are postmarked before this date. If you enroll online **on or after** the first date of the applicable plan term, or if the enrollment form and premium are postmarked on or after the first date of the applicable plan term, coverage will be effective at 12:01 a.m. on the date immediately following the date on which you enrolled online or the enrollment form and premium are postmarked. In the absence of a postmark, coverage will begin at 12:01 a.m. on the day after the enrollment form and premium are received at Renaissance Agencies, Inc.

For students who are continuing their coverage under this plan from the previous term, coverage will be effective at 12:01 a.m. on the first date of the applicable term if you enroll online by the Enrollment Deadline Date or if the enrollment form and premium are postmarked by the Enrollment Deadline Date. Please note: you cannot renew coverage over the phone.

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 2 for further details. Please note: if a student withdraws from school for any reason after the first 31 days from their effective date of coverage, 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. Please note: you cannot renew coverage over the phone.

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?

Your permanent ID card is attached. You may use this card to obtain treatment after you have enrolled in the plan. This ID card may also be used for your covered dependents. You will NOT be mailed a separate ID card. If you need a replacement card, you can download one at www.renstudent.com/ftta.

What is covered under the plan?

Please refer to the brochure for a list of benefits or contact Personal Insurance Administrators, Inc. at **1-800-468-4343**.

What do I do if I get sick or injured?

In the case of an emergency, call 9-1-1.

You may obtain treatment from the doctor or hospital of your choice.

If you go to a doctor's office or to the hospital, be sure to show your insurance identification card. 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**.

You should carry your insurance ID card with you at all times.

Follow the instructions for filing a claim on page 15.