

CLAIM PROCEDURE

In the event a claim is incurred as a result of a covered Injury or Sickness:

1. Obtain a claim form from Fuller Theological Seminary or from Personal Insurance Administrators, Inc. at the address below. You may also download a claim form from www.renstudent.com/fuller.
2. Follow the instructions for completing the claim form and filing claims which are listed on the claim form.
3. Send the claim form along with itemized hospital and medical bills to:

Personal Insurance Administrators, Inc.

P.O. Box 6040
Agoura Hills, CA 91376-6040
1-800-468-4343
www.piaclaims.com

Providers may submit claims electronically:

PAYER ID 95397

4. The completed claim form and all hospital and medical bills must be submitted for payment within 90 days after the date the Loss occurs. Failure to furnish this information within the 90-day period shall not invalidate nor reduce a 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, not to exceed one (1) year (except in the absence of legal capacity) from the date of first medical Treatment.
5. Always keep a copy of all forms submitted for claims.
6. If the Insured Person has questions about the status of a claim after it has been submitted, please call Personal Insurance Administrators, Inc. at **1-800-468-4343**.

RIGHT TO EXTERNAL REVIEW

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.