

**GRADUATE INSTITUTE OF APPLIED LINGUISTICS
2009-2010 INTERNATIONAL STUDENT INSURANCE PLAN
FREQUENTLY ASKED QUESTIONS**

Insurance Company:

United States Fire Insurance Company
by Fairmont Specialty, a Division of Crum & Forster

Policy Number:

US002598

Frequently Asked Questions (FAQs)

Am I covered? When does my coverage end?

For questions regarding when your coverage begins and ends, if you and/or your dependents are eligible for coverage and how to enroll, contact Renaissance Insurance Agency, Inc. at **1-800-537-1777**. The company does not send renewal notices to students when their coverage terminates. It is the student's responsibility to renew their insurance within 30 days after their coverage ends to avoid a lapse in coverage. You cannot renew coverage over the phone.

If you need a receipt for payment or proof of coverage, contact Renaissance Insurance Agency, Inc. at **1-800-537-1777**.

Where do I get an ID card?

A temporary ID card is attached below. You may use this card to obtain treatment after you have enrolled in the plan. Your permanent ID card will be mailed to you in approximately 1 to 3 weeks. If there is a problem with your ID card, contact Renaissance Insurance Agency, Inc. at **1-800-537-1777**.

Your ID card may also be used for your covered dependents.

How do I get a refund of my payment if I no longer want the insurance coverage?

There are no premium refunds, unless the Insured returns to the home country or country of regular domicile. **Contact your school** if you qualify for a refund. A pro-rata refund will be issued only upon written proof from the Institute. Please allow 4 to 6 weeks for refund of premium.

What is covered under the plan?

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

What do I have to pay?

The insured student pays a **\$100 deductible** per sickness or injury. After you pay the deductible, the insurance company will pay 100% for a PPO or 80% for a non-PPO for most covered charges. Please see the brochure for further explanation of benefits.

What Doctors can I go to?

You may use any Doctor or hospital you choose, but using the Doctors and hospitals available through the Beech Street Corporation (PPO) may decrease your costs. For a complete listing of these Preferred Provider hospital and Doctor facilities, visit **www.beechstreet.com** or call **1-800-877-1444**.

What do I do if I get sick or injured?

In the event of Injury or Sickness:

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 Beech Street Corporation (PPO) may decrease your costs. For a complete listing of these PPO hospital and Doctor facilities, visit **www.beechstreet.com** or call **1-800-877-1444**.
2. If you go to a Doctor's office or to the hospital, be sure to show your identification card. Dependents covered under the plan do not receive separate ID cards and may use the insured 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**.

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FAQs (continued from previous page)

How do I get my medical bills paid?

1. After you receive treatment, complete the company claim form.
 - a) Claim forms are available from Personal Insurance Administrators, Inc. or you may download a claim form from **www.renstudent.com**.
 - b) Be sure to include your policy number (as shown on your ID card) on the claim form.
 - c) Answer all the questions and be sure to sign the claim form before submitting it.
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.
 - a) Please do not send bills without completed claim form. Bills cannot be considered unless all the information required on the claim form is submitted.
 - b) A properly completed claim form must be submitted for each Injury or Sickness.
4. All claim form and bills should be sent 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**.

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.

A claim must be submitted within 90 days after an Injury or Sickness has occurred in order for the claim to be paid.

For Emergency Medical or Travel Assistance, call MEDEX
1-800-527-0218 or 1-410-453-6330
Program No. 995

Always carry your insurance identification card with you.