

**UC EXTENSION  
2010 STUDENT INJURY AND SICKNESS INSURANCE PLAN  
FREQUENTLY ASKED QUESTIONS**

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**Am I covered? How do I enroll?**

Students are enrolled automatically through the school, unless proof of other comparable insurance is provided, and are covered for the duration of the school program. Students who wish to enroll their eligible dependents should notify the International Student Office at their school.

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**.

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

Your permanent ID card is inside. Please detach and retain for proof of coverage. No other will be issued. You should carry your insurance ID card with you at all times.

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, except if you permanently return to your home country or country of regular domicile, in which case a pro rata refund will be issued only upon written proof from the school. **Contact your school** if you qualify for a refund.

**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 **\$75 deductible** per sickness or injury. The Deductible is waived if you first utilize or if you are first referred by the approved University Student Health Center (UCLA Medical Center for students at UCLA). After you pay the deductible, the insurance company will pay 100% 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 First Health Network (PPO) may decrease your costs. For a complete listing of the PPO hospital and doctor facilities, please call **1-800-226-5116** or visit **www.myfirsthealth.com**.

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

In the event of Injury or Sickness:

1. If possible, obtain treatment from the University Student Health Center (UCLA Medical Center for students at UCLA). The Deductible will be waived for students.
2. In the event of a Medical Emergency, call 911 or go to the nearest urgent care clinic or emergency room. Please note that use of an urgent care clinic instead of a Hospital emergency room may decrease your out-of-pocket expenses. To locate a local urgent care clinic, visit the FHN website and, under Provider Type, choose "Facilities". Then select Urgent Care Clinic in the Facility Type box. A list of urgent care clinics may also be available at the Student Health Center.
3. Otherwise, students and dependents 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 First Health Network (PPO) may decrease your costs. For a complete listing of these PPO doctor and hospital facilities, call **1-800-226-5116** or visit **www.myfirsthealth.com**.
4. If you go to a doctor's office or to the hospital, be sure to show your 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**.

If you need to be admitted to a hospital, certification is recommended. For pre-certification prior to hospitalization or after hospitalization due to an emergency, call First Health Network

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FAQs (continued from previous page)

at **1-800-572-5508**.

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

1. After you receive treatment, send all itemized bills and all other expenses to Personal Insurance Administrators, Inc. at the address below. Have all your itemized bills attached when you send them.

*An itemized medical bill is a list of procedures or services with associated charges from the hospital or doctor's office.*

Be sure to include your group policy number (as shown on your ID card) .

2. All itemized bills and receipts should be sent to:

**Personal Insurance Administrators, Inc.  
P.O. Box 6040  
Agoura Hills, CA 91376-6040**

3. 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**.

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

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 of all documents submitted for claims.**