

**CALIFORNIA INSTITUTE OF THE ARTS
2010-2011 STUDENT ACCIDENT AND SICKNESS INSURANCE PLAN
CLAIM PROCEDURE**

In the event of Injury or Sickness:

1. If an insured student, report at once to the Student Health Center for necessary treatment or advice. If away from the Institute, visit your Physician or the nearest hospital. You may choose any Physician or hospital, but using the Physicians and hospitals available through the Anthem Blue Cross Prudent Buyer Plan (PPO) network may decrease your costs.
 - *Please be aware that if a Covered Person is treated at a PPO hospital, it does not mean that all providers at that hospital are PPO providers. In addition, if a Covered Person is referred by a PPO provider to another provider or facility, it does not mean that the provider or facility to which the Covered Person is referred is also a PPO provider.*
 - The Anthem Blue Cross network consists of over 45,000 Physicians and over 400 hospitals, so your current Physician may already belong to the Anthem Blue Cross PPO network.
 - Please note if you choose to go to non-network provider you will pay a larger share of the cost.
 - For a complete listing of these PPO hospital and Physician facilities, call **1-800-888-2108** or visit the website **www.anthem.com/ca**. At the Home Page, click on Find a Doctor or hospital (Provider Finder). Follow the prompts for Large group members to locate the name of your health care provider. You can also search by a provider's name, by city or by a specific specialty.
 - **Benefits for prescription drugs are available at any pharmacy. Students using network pharmacies must pay 50% of the negotiated rate at the point of purchase. No claims forms are to be submitted. Students using non-network pharmacies must pay 100% of the drug cost at the point of purchase. The student must then submit a claim form for reimbursement of up to 50% of the Drug Limited Fee Schedule amount allowed and costs in excess of that amount.**
2. If you go to a Physician's office or to the hospital, be sure to show your insurance ID card. If the Physician or hospital needs to verify your coverage, have them call Renaissance Insurance Agency, Inc. at **1-800-537-1777. Carry your insurance ID card with you at all times.**
3. If you receive care from an Anthem Blue Cross PPO network provider, **you do not need to submit a claim.** The network providers have agreed to handle this process for you.
4. If you receive services from a non-network provider, you will need to submit a claim form for reimbursement. You can get a claim form:
 - a) At Student Health Services;
 - b) By calling Anthem Blue Cross Customer Service at **1-800-888-2108**; or
 - c) By downloading and printing a claim form from **www.anthem.com/ca** (click on Members, Groups of 51 or More, then Forms).Use a separate claim form for each patient and service provider.
5. After receiving treatment and/or prescriptions from a **non-network** provider/pharmacy:
 - a) **Non-Network Medical Provider:**
Check to see that all sections of the claim form are completed and mail to:
Anthem BC Life & Health
PO Box 60007
Los Angeles, CA 90060-0007
 - b) **Non-Network Pharmacy:**
Check to see that all sections of the claim form are completed and mail to:
WellPoint Pharmacy Management
Attn: Anthem Blue Cross
P.O. Box 4165
Woodland Hills, CA 91365-4165
6. After your claim is processed, you will receive an Explanation of Benefits (EOB). The EOB summarizes the services you received, how the claim was paid and what portion of the cost you will need to pay. The EOB is designed to provide you with the information you need to understand the medical costs you are responsible for and what costs will be paid by Anthem BC Life and Health. Occasionally, a claim is denied payment. If this happens, you and your Physician will receive an explanation of denial. If you believe your claim should be paid, please call the toll-free Customer Service number on your ID card. This information is also included in your Summary Plan Description.