

HUMBOLDT STATE UNIVERSITY
2010-2011 STUDENT INJURY AND SICKNESS INSURANCE PLAN
CLAIM PROCEDURE

In the event of Injury or Sickness:

1. Report at once to the Student Health Center for treatment or referral or, when not in school, to the nearest Doctor or hospital. In the case of a medical emergency, call 911 or go to the nearest emergency room. 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 PPO hospital and Doctor facilities, call **1-800-226-5116** or visit **www.myfirsthealth.com**.
1. If you go to a Doctor's office or to the hospital, be sure to show your insurance 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, they may call Personal Insurance Administrators, Inc. at **1-800-468-4343**.
3. Obtain claim forms from the Student Health Center or visit **www.renstudent.com/hsu**.
4. Follow the instructions for completing and filing the claim forms as instructed on the forms.
5. Send claim forms along with itemized hospital and medical bills to:

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

Providers may submit claims electronically:
PAYER ID 95397

6. 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**.

The completed claim form and all hospital and medical bills must be submitted for payment within 90 days after the date loss occurs. Failure to furnish this information within the 90-day period shall not invalidate nor reduce your 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. In no event, except in the absence of legal capacity, will a claim be honored later than one (1) year from the date of first medical treatment.

Please note that there is no prescription coverage with this health plan. Prescriptions must be paid for in full by the insured at the time of purchase and may not be included with medical claims.

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.