

**UNIVERSITY OF SOUTHERN NEVADA
2010-2011 STUDENT INJURY AND SICKNESS PLAN
CLAIM PROCEDURES**

1. In the event of an Emergency Medical Condition, call 911 or go to the nearest emergency room. For non-emergency medical conditions, 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 may decrease costs. For a complete listing of these PPO Hospital and Doctor facilities, call **1-800-226-5116** or visit **www.myfirsthealth.com**.
2. If you go to a Doctor's office or to the Hospital, show your insurance identification card. Dependents covered under the plan do not receive separate ID cards and may use the covered student's ID card to obtain treatment. If the Doctor or Hospital needs to verify coverage, have them call Personal Insurance Administrators, Inc. at **1-800-468-4343**

If you need to fill a prescription prior to receiving the ID card with Express Scripts member information, you may be required to pay for the prescription drugs in full at the time of pickup, then submit a claim for reimbursement of the portion the Company is responsible for paying.

Be sure to should carry his/her insurance ID card at all times.

3. Send all bills and all other expenses to Personal Insurance Administrators, Inc. at the address below. Have all bills attached and be sure to include the Policy Number (**302-111-2708**).

Personal Insurance Administrators, Inc.

P.O. Box 6040

Agoura Hills, CA 91376-6040

Toll Free 1-800-468-4343

www.piaclaims.com

Providers may submit claims electronically:

PAYER ID 95397

All Hospital and medical bills must be submitted for payment within 90 days after the first date of treatment. Failure to furnish this information within the 90-day period shall not invalidate nor reduce the Covered Person's claim if it was not reasonably possible to file the claim within this time, provided that the claim 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 last medical treatment.

Always keep a copy of all documents submitted for claims.