

WESTMONT COLLEGE
2010-2011 STUDENT ACCIDENT AND SICKNESS INSURANCE PLAN
CLAIM PROCEDURE

Parents and students are advised that payment of insurance benefits is not automatic. You will receive itemized bills for the services rendered. When bills are received by a parent they should be forwarded to the student with a reminder that payments cannot be made until claims are properly filed through the Westmont College Health Center.

If medical attention is required:

1. If at school, report immediately to the College Health Center so that proper treatment can be prescribed or approved; or
2. If away from school, consult a Doctor. Notify the College Health Center as soon thereafter as possible.

You can find claim forms and instructions at the College Health Center or from **www.renstudent.com/westmont**. For questions about claims, contact:

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

You must submit the completed claim form and all hospital and medical bills 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.

You have the right to request an independent medical review if health care services have been denied, modified, or delayed based on the Company's determination of medical necessity.

**Always keep a copy of all documents
submitted for claims.**