

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

1. In the event of an Injury or Sickness:
Burbank campus students should report to the University Health Services Office.
San Diego campus students should report to the Administration Office.
When not in school, or in the case of an Emergency Medical Condition, students should report to the nearest Doctor or Hospital.
2. You may choose any Doctor or Hospital, but using the Doctors and Hospitals available through the First Health Network (PPO) may decrease costs. For a complete listing of these PPO Hospital and Doctor facilities, call **1-800-226-5116** or visit **www.myfirsthealth.com**
3. If you go to a Doctor's office or to the Hospital, he/she should be sure to show the insurance ID card (attached to this brochure or downloaded from **www.renstudent.com/woodbury**). Dependents covered under the plan do not receive separate ID cards and may use a copy of 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**.
Carry your insurance ID card with you at all times.
4. Obtain a claim form from the University Health Services or Administrative Office, or download from **www.renstudent.com/woodbury**.
5. Follow the instructions for completing the form and filing claims, which are listed on the claim form.
6. Send claim form 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
7. If you have questions about the status of a 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 the 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.

Covered Students may seek assistance with claims at the Health Services Office on the Burbank campus.

You have the right to file a written complaint and obtain an expedited review if health care services have been improperly denied, modified, or delayed. Written requests for review should be sent to Personal Insurance Administrators, Inc., at the address above. If necessary to resolve the grievance, complaints may be submitted to the Department of Insurance or the Covered Person may request an Independent Medical Review in accordance with state law. Please see the Policy for additional details.

Always keep a copy of all documents submitted for claims.