

**WESTERN UNIVERSITY OF HEALTH SCIENCES  
2010-2011 STUDENT ACCIDENT AND SICKNESS INSURANCE PLAN  
CLAIM PROCEDURE**

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In the event of Injury or Sickness the Insured should:

1. Obtain treatment from the nearest Doctor or hospital. You may choose any Doctor or hospital, but using the Doctors and hospitals available through the PPO networks may decrease your costs. For a complete listing of the PPO Doctor or hospital facilities in California, call CFMC at **1-800-334-7341** or visit **www.cfmnet.org**. For medical providers outside of California, call First Health Network toll-free at **1-800-226-5116** or visit **www.myfirsthealth.com**.
2. If you go to a Doctor's office or to the hospital, be sure to show your identification card (attached to this brochure). If the Doctor or hospital needs to verify your coverage, have them call Personal Insurance Administrators, Inc. at **1-800-468-4343**.

**Carry your insurance ID card with you at all times.**

3. After you receive treatment, complete the insurance company claim form. Claim forms are available from the Western University of Health Sciences Office of Student Affairs, Personal Insurance Administrators, Inc. or you may download a claim form from **www.renstudent.com/wuhs**.
4. Follow the instructions listed on the claim form.
5. Send claim form 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.

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.**