

CLAREMONT COLLEGES
2010-2011 STUDENT ACCIDENT AND SICKNESS INSURANCE PLAN
FREQUENTLY ASKED QUESTIONS

Insurance Company: Nationwide Life Insurance Company

Policy Number: 302-113-0408

For questions regarding benefits or claims:

Personal Insurance Administrators, Inc.

1-800-468-4343

For questions regarding eligibility or enrollment:

Renaissance Insurance Agency, Inc.

1-800-537-1777

**To download claim forms, ID cards, or
a copy of this brochure, please visit:**

www.renstudent.com/claremont

Am I covered? When does my coverage end?

For questions regarding when your coverage begins and ends, if you and/or your dependents are eligible for coverage and how to enroll, contact Renaissance Insurance Agency, Inc. at **1-800-537-1777**. The company does not send renewal notices to students when their coverage terminates. It is the student's responsibility to renew his or her insurance within 31 days after their coverage ends to avoid a lapse in coverage. You cannot renew coverage over the phone.

If you need a receipt for payment or proof of coverage, contact Renaissance Insurance Agency, Inc. at **1-800-537-1777**.

Where do I get an ID card?

A temporary ID Card is attached to this booklet. You may use this card to obtain treatment after you have enrolled in the plan. Your permanent ID card will be mailed to you in approximately 1 to 3 weeks. If there is a problem with your ID card, contact Renaissance Insurance Agency, Inc. at **1-800-537-1777**.

Your ID card may also be used for your covered dependents.

Only one permanent ID card will be mailed to you each school year (not one each term).

How do I get a refund of my payment if I no longer want the insurance coverage?

If the College/University pays for the cost of coverage for the student under this plan, the student should check with the College/University regarding the school's refund policy. If the student is responsible for submitting payment for the costs of coverage, there are no premium refunds, except in the case the student returns to the home country or country of regular domicile or when the student enters full-time active military service, in which case a pro rata refund will be issued only upon written proof from the College/University. Please contact Renaissance Insurance Agency, Inc. at 1-800-537-1777 for more details.

What is covered under the plan?

Please refer to the health insurance brochure for a list of benefits or contact Personal Insurance Administrators, Inc. at **1-800-468-4343**.

What do I have to pay?

You pay a **\$100 deductible** per Policy Year. The deductible is waived if you first utilize and/or are first referred by the Student Health Service or if the Student Health Service is closed (this does not apply to dependents and non-student exchange visitors). After you pay the deductible, the insurance company will pay 90% for a PPO or 70% for a non-PPO for most covered charges. There is also a \$10 copay for office visits. Please see the brochure for further explanation of benefits.

What do I do if I get sick or injured?

In the event of Injury or Sickness:

1. Students must report to the Student Health Service first 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. The deductible is waived if you first utilize and/or are first referred by the Student Health Service or if the Student Health Service is closed (this does not apply to dependents and non-student exchange visitors).

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FAQs (continued from previous page)

2. Dependents, non-student exchange visitors and students who are away from campus should 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 (PPO) may decrease your costs. For a complete listing of the 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, be sure to show your 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, have them call Personal Insurance Administrators, Inc. at **1-800-468-4343**.

How do I get my medical bills paid?

1. After you receive treatment, complete the insurance company claim form.
 - a) Claim forms are available from Personal Insurance Administrators, Inc. or you may download a claim form from **www.renstudent.com/claremont**.
 - b) Be sure to include your policy number (as shown on your insurance ID card) on the claim form.
 - c) Answer all of the questions and be sure to sign the claim form before submitting it.
2. If you have any other expenses such as medicines, x-rays or laboratory charges, be sure to attach these bills to the claim form.
3. Send your claim form and all other bills to Personal Insurance Administrators, Inc. at the address below. Try to have all itemized bills attached to the same claim form.
 - a) Please do not send bills without a completed claim form. Bills cannot be considered unless all of the information required on the claim form is submitted.
 - b) A properly completed claim form must be submitted for each Injury or Sickness.
4. All claim form and bills should be sent to:

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

5. 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**.

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.

A claim must be submitted within 90 days after an Injury or Sickness has occurred in order for the claim to be paid.

**For Emergency Medical or Travel Assistance, call MEDEX:
1-800-527-0218 or 1-410-453-6330
Program No. 995**

Always carry your insurance identification card with you.

Always keep a copy of all documents submitted for claims.