

HUMBOLDT STATE UNIVERSITY
2010-2011 STUDENT INJURY AND SICKNESS INSURANCE PLAN
FREQUENTLY ASKED QUESTIONS

Insurance Company: United States Fire Insurance Company

Policy Number: US002604

For questions regarding benefits or claims:

Personal Insurance Administrators, Inc.

P.O. Box 6040

Agoura Hills, CA 91376-6040

1-800-468-4343

www.piaclaims.com

For questions regarding eligibility or enrollment:

Renaissance Insurance Agency, Inc.

P.O. Box 2300

Santa Monica, CA 90407-2300

1-800-537-1777

To download enrollment forms, ID cards or a copy of this brochure, visit:

www.renstudent.com/hsu

Below are answers to questions you may have regarding your plan. Please consult your plan brochure for more details.

FREQUENTLY ASKED QUESTIONS

Am I eligible to enroll?

All regularly matriculated undergraduate students taking six (6) or more credit hours and all regularly matriculated graduate students taking credit hours are eligible to enroll in the insurance plan.

How do I enroll?

Eligible students and their eligible dependents may enroll by submitting proper payment with the completed enrollment form by the Enrollment Deadline Date. Enrollment forms are available from the Associated Students Office or at www.renstudent.com/hsu.

Can I get a refund if I no longer need/want the insurance?

There are no premium refunds, except when the student enters full-time active military service, in which case a pro-rated refund will be made upon request.

Can I still have coverage if I graduate or take a leave of absence?

No, there is no continuation plan available. For information on temporary short-term insurance plans available, contact Renaissance Insurance Agency, Inc. at **1-800-537-1777** or visit www.renstudent.com/shortterm.

Where do I get an ID card?

A temporary ID card is included on the back of this brochure. 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 one to three weeks.

Only one permanent ID card will be mailed to you each school year.

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

Is pregnancy covered under the plan?

Pregnancy, including complications of pregnancy, is covered the same as any other Sickness. Please contact Personal Insurance Administrators, Inc. at **1-800-468-4343** for further details.

(continued)

FAQs (continued from previous page)

Is vision or dental coverage provided under this plan?

Though treatment for an Injury to teeth is covered under the plan as described herein, general vision and dental benefits are **not** provided by this plan. Please contact Renaissance Insurance Agency, Inc. at **1-800-537-1777** or visit **www.renstudent.com/dental** for details on other options.

What do I do if I get sick or injured?

1. Students **must** use the services of the Student Health Center first, where treatment will be administered or referral issued. A SHC referral for care outside of the Health Service is mandatory except under the following conditions:
 - a) Medical emergency. The student must return to SHC for necessary follow-up care;
 - b) When the Student Health Center is closed;
 - c) When service is rendered at another facility during break or vacation periods;
 - d) Medical care received when the student is more than 20 miles from campus;
 - e) Medical care obtained when a student is no longer able to use the SHC due to a change in student status;
 - f) Pregnancy/Maternity; or
 - g) Treatment of Mental or Nervous Disorders.Dependents are not eligible to use the SHC and are exempt from the above limitations and requirements.
2. Students, upon referral or if exempt from referral due to one of the above conditions, and all covered dependents 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 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 (temporary ID is attached to this brochure). 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 for you or your dependents, they may 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. Claim forms are available from Personal Insurance Administrators, Inc. or may be downloaded from **www.renstudent.com/hsu**.
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.

Personal Insurance Administrators, Inc.

P.O. Box 6040

Agoura Hills, CA 91376-6040

4. 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**.

Always keep a copy of all documents submitted for claims.

Carry your insurance ID card with you at all times.