

**CHAFFEY COLLEGE**  
**2010-2011 INTERNATIONAL STUDENT HEALTH INSURANCE PLAN**  
**FREQUENTLY ASKED QUESTIONS**

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**Underwriting Company:**

United States Fire Insurance Company by Fairmont Specialty, a part of Crum & Forster

**Policy Number:** US002622

**For questions regarding benefits or claims:**

Personal Insurance Administrators, Inc.

P.O. Box 6040

Agoura Hills, CA 91376-6040

1-800-468-4343

**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 claim forms, ID cards, or a copy of this brochure, visit [www.renstudent.com/chaffey](http://www.renstudent.com/chaffey)**

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

**Frequently Asked Questions (FAQs)**

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**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**.

**Where do I get an ID card?**

You may obtain a temporary ID card from the school or by visiting **[www.renstudent.com/chaffey](http://www.renstudent.com/chaffey)**. 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.**

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

There are no premium refunds, unless you withdraw from school to return to your home country.

**Contact your school** if you qualify for a refund. Please allow 4 to 6 weeks for refund of premium after approval.

**What is covered under the plan?**

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

**What do I have to pay?**

The insured student pays a **\$300 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 SHS is closed). After you pay the Deductible, the insurance company will pay 80% for a PPO or 65% for a non-PPO for most Covered Expenses. There is also a \$10 co-pay for each office visit.

**What Doctors can I go to?**

Students should use the Student Health Service first. Upon referral, or if the SHS is closed, you may use any Doctor or hospital you choose, but using the Doctors and hospitals available through the Beech Street Corporation (PPO) may decrease your costs. For a complete listing of these PPO hospital and Doctor facilities, visit **[www.beechstreet.com](http://www.beechstreet.com)** or call **1-800-877-1444**.

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FAQs (continued from previous page)

### **What do I do if I get sick or injured?**

In the event of Injury or Sickness:

1. Report immediately to the Student Health Service. The Deductible is waived if you use the Student Health Service first or if the Student Health Service is closed.  
Dependents 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 Beech Street Corporation (PPO) may decrease your costs. For a complete listing of these PPO hospital and Doctor facilities, visit **www.beechstreet.com** or call **1-800-877-1444**.
2. Be sure to show your insurance ID 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, they may call Personal Insurance Administrators, Inc. at **1-800-468-4343**.  
To obtain pre-certification prior to hospitalization, call the Beech Street Corporation at **1-877-323-6127**.

### **How do I get my medical bills paid?**

1. After you receive treatment, complete the insurance company claim form, available from **www.renstudent.com/chaffey**. Be sure to include your policy number(US002622), answer all the questions and sign the form before submitting it.
2. If you have any other expenses such as medicines, x-rays or laboratory charges, attach these bills to the claim form. Send your claim form and bills to Personal Insurance Administrators, Inc. at the address below.
  - a) Do not send bills without completed claim form. Bills cannot be considered unless all the information required on the claim form is complete.
  - b) A properly completed claim form must be submitted for each Injury or Sickness.
3. Send claim form and bills to:

**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**.

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.*

**Who do I contact for Emergency Medical or Travel Assistance?** On Call International: From the U.S., call **1-866-509-7715**, or call collect worldwide: **603-328-1728**. You may also visit the website **www.on-callinternational.com**.

**ALWAYS CARRY YOUR INSURANCE IDENTIFICATION CARD WITH YOU**