

IRVINE VALLEY COLLEGE
2010-2011 INTERNATIONAL STUDENT HEALTH INSURANCE PLAN
FREQUENTLY ASKED QUESTIONS

Insurance Company: Nationwide Life Insurance Company

Policy Number: 302-082-0408

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 claim forms, ID cards, or a copy of this brochure, visit: www.renstudent.com/ivc

Translated versions of the brochure are available in Arabic, Chinese, Japanese, Korean and Spanish at www.renstudent.com/ivc

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**.

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?

There is a temporary ID card attached below, or you can download one from www.renstudent.com/ivc. 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. If there is a problem with your ID card, or you need to change your address, 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 permanently return to your home country. **Contact the International Student Office** at 1-949-451-5414 if you qualify for a refund. A prorated refund will be issued only upon written proof from the College that you are no longer eligible for coverage. Please allow 4 to 6 weeks for refund of premium.

What is covered under the plan?

Please refer to the brochure or contact Personal Insurance Administrators, Inc. at **1-800-468-4343**.

What do I have to pay?

Each Insured pays a **\$100 deductible** per Policy Year. The deductible is waived if you visit the Health and Wellness Center first (or if the Health Center is closed). After you pay the deductible, the insurance company will pay 100% for a PPO or 75% for a non-PPO for most covered charges. There is also a \$10 co-pay per office visit. Please see the brochure for further explanation of benefits.

What doctors can I go to?

You may use 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.

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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 to the Health and Wellness Center.

Dependents and students away from campus can go to the nearest doctor or hospital (using the doctors and hospitals available through the First Health Network (PPO) may decrease your costs).

2. 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, have them call Personal Insurance Administrators, Inc. at **1-800-468-4343**.

To obtain pre-certification prior to hospitalization, call First Health Network (FHN) at 1-800-572-5508.

How do I get my medical bills paid?

1. After you receive treatment, complete the insurance company claim form, available from **www.renstudent.com/ivc**. Include your policy number (as shown on your ID card, answer all the questions and 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. Do not send bills without completed claim form. Bills cannot be considered unless all the information required on the claim form is complete.
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**.

Always keep a copy of all documents submitted for claims.

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

Always carry your insurance identification card with you.