

**SOUTHERN CALIFORNIA INSTITUTE OF ARCHITECTURE
2010-2011 INTERNATIONAL STUDENT HEALTH INSURANCE PLAN
FREQUENTLY ASKED QUESTIONS**

Insurance Company: Nationwide Life Insurance Company

Policy Number: 302-090-0408

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

For plan materials such as claim forms, ID cards or a copy of the brochure, as well as translated versions of the brochure in Arabic, Chinese, Japanese, Korean and Spanish, visit:

www.renstudent.com/sciarc

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

Frequently Asked Questions (FAQs)

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?

A temporary ID card is at the bottom of this page. 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. Only one permanent ID card will be mailed to you each school year.

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

How do I get a refund if I don't want the insurance?

There are no premium refunds, unless you permanently return to your home country or country of regular domicile. If you have submitted a claim (used the insurance), then no refund is available. **Contact your school** if you qualify for a refund.

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 Doctors can I go to?

You may visit 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 Preferred Provider hospital and Doctor facilities, visit **www.beechstreet.com** or call **1-800-877-1444**.

What do I do if I get sick or injured?

In the event of Injury or Sickness:

1. Obtain treatment from the nearest Doctor or hospital.
2. Show your identification card. If the Doctor or hospital needs to verify coverage for you, they may call Personal Insurance Administrators, Inc. at **1-800-468-4343**.

To obtain pre-certification prior to hospitalization, call Beech Street at 1-877-323-6127.

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FAQs (continued from previous page)

How do I get my medical bills paid?

1. After you receive treatment, complete the claim form, available from www.renstudent.com/sciarc. Include your policy number (as shown on your ID card), 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.
3. Send your claim form and all other bills to Personal Insurance Administrators, Inc. at the address below. Have all itemized bills attached to the same claim form.
 - a) Please do not send bills without completed claim form. Bills cannot be considered unless all the information required on the claim form is submitted.
 - b) A properly completed claim form must be submitted for each Injury or Sickness.
4. Send all claim form and bills to:

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

Providers may submit claims electronically:

PAYER ID 95397

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**.

Be sure to 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 card with you.