

**SAN DIEGO CHRISTIAN COLLEGE
2010-2011 STUDENT INJURY AND SICKNESS INSURANCE PLAN
FREQUENTLY ASKED QUESTIONS**

Insurance Company:

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

Policy Number:

US002621

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/sdcc

Am I covered? When does my coverage begin and end?

All undergraduate students taking nine (9) or more credit hours and all graduate students taking credit hours are automatically enrolled, unless you submit a waiver by the Waiver Deadline Date. Coverage dates are the same as the school term dates. Please see page 2 of the brochure for the term dates.

How do I enroll my dependents?

Enroll your eligible dependents by submitting the required premium amount with enrollment form to the College by the Enrollment Deadline Date. Effective Dates for dependents are explained on page 3 of the brochure. Enrollment forms are available from Student Health Services or www.renstudent.com/sdcc. Please note the company does not send renewal notices to students/dependents when their coverage terminates.

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

There are no premium refunds, except when an Insured enters full-time active military service, at which time a pro rata refund of premium paid (for number of full months remaining) will be made upon written request. **In the event a claim has been filed, premium is fully earned and a refund is not available under any circumstances.**

Students electing to waive out of the coverage must submit the Waiver Form (available at www.renstudent.com/sdcc) and proof of comparable coverage to the College by the Waiver Deadline Date (see page 3).

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.

(continued)

FAQs (continued from previous page)

Where do I get an ID card?

A temporary ID card is included on the back of this brochure. You may download a permanent ID card from www.renstudent.com/sdcc. This 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.

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 Service first, where treatment will be administered or referral issued. A SHS referral for care outside of the Health Service is mandatory except under the following conditions:
 - a) Medical emergency. The student must return to SHS for necessary follow-up care;
 - b) When the Student Health Service 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 50 miles from campus;
 - e) Medical care obtained when a student is no longer able to use the SHS due to a change in student status; or
 - f) Maternity.

Dependents are not eligible to use the SHS and are exempt from the above limitations and requirements.

2. Upon referral, you (and your 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 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, show your ID card. 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/sdcc.
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.