

**UNIVERSITY OF SOUTHERN NEVADA
2010-2011 STUDENT INJURY AND SICKNESS PLAN
FREQUENTLY-ASKED QUESTIONS**

INSURANCE COMPANY: Nationwide Life Insurance Company
POLICY NUMBER: 302-111-2708

TERMS OF COVERAGE

Program	Waiver Deadline	Effective Date	Termination Date	Dependent Enrollment Deadline
Pharmacy (P1, P2, P3-2011)	05/01/10	08/25/10	08/25/11	09/25/10
Pharmacy (P3-2010)	05/01/10	08/27/10	11/27/10	09/27/10
Pharm-MBA (P1-2013)	05/01/10	07/06/10	08/25/11	08/06/10
Pharm-MBA (P2-2012)	05/01/10	08/25/10	08/25/11	09/25/10
Pharm-MBA (P3-2011)	05/01/10	08/25/10	08/25/11	09/25/10
Pharm-MBA (P3-2010)	05/01/10	08/27/10	11/27/10	09/27/10
MBA	05/01/10	07/06/10	07/05/11	08/06/10
Nursing	05/01/10	08/09/10	08/08/11	09/09/10
Nursing - Winter Start*	12/01/11	01/20/11	08/08/11	02/20/11
Dental	05/01/10	07/06/10	07/05/11	08/06/10

*Term dates for Nursing students starting Winter term have not been finalized.

COSTS OF COVERAGE

Program	Student	Spouse	Each Child
Pharmacy (P1-2013, P2-2012, P3-2011)	\$ 869.25	\$2,161.00	\$1,418.00
Pharmacy (P3-2010)	\$ 73.00	\$ 180.00	\$ 118.00
Pharm-MBA (P1-2013)	\$1,014.00	\$2,521.00	\$1,654.00
Pharm-MBA (P2-2012)	\$ 869.25	\$2,161.00	\$1,418.00
Pharm-MBA (P3-2011)	\$ 869.25	\$2,161.00	\$1,418.00
Pharm-MBA (P3-2010)	\$ 218.00	\$ 540.00	\$ 355.00
MBA	\$ 869.25	\$2,161.00	\$1,418.00
Nursing	\$ 869.25	\$2,161.00	\$1,418.00
Nursing - Winter Start*	\$ 507.00	\$1,261.00	\$ 827.00
Dental	\$ 869.25	\$2,161.00	\$1,418.00

*Cost of Coverage for Nursing students starting Winter will be finalized once term dates are set.

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

Am I covered?

If you are a student registered for nine (9) or more credit hours per academic year, you will be automatically enrolled in the plan unless you waive coverage prior to the Waiver Deadline.

What do I do if I don't want or need the student insurance plan?

All registered students taking nine (9) or more credit hours per academic year are required to have health insurance, but you may opt out of the University-sponsored plan if you are covered under another health plan with comparable benefits.

To waive coverage, students must submit the waiver form and proof of comparable insurance coverage before the Waiver Deadline Date.

What if I waive out of the University-sponsored plan, then later lose my other coverage?

If you waive out of the plan and later lose your qualifying prior coverage (see the definition of Involuntary Loss of Coverage), it is your responsibility to submit to the University notification of interest to enroll in the Student Insurance Plan and pay a pro-rated premium for the remainder of your term.

(continued)

FREQUENTLY-ASKED QUESTIONS (continued from page 1)

How do I enroll my dependents?

Eligible students who are enrolled in the plan may also enroll their eligible dependents by the Dependent Enrollment Deadline Date. To enroll, visit www.renstudent.com/usn, print out a dependent enrollment form, and mail it, along with required payment, to the address below:

Renaissance Insurance Agency, Inc.
P.O. Box 2300
Santa Monica, CA 90401-2300

Newly acquired dependents (spouse and/or children) are not subject to the Dependent Enrollment Deadline Dates. However, the enrollment form and full premium payment for all newly acquired dependents (spouse and/or children) must be submitted to Renaissance within 31 days of the attainment of such dependents (proof of birth, adoption or marriage may be requested). *Otherwise, enrollment forms cannot be accepted after the Dependent Enrollment Deadline Dates listed.*

What doctors can I go to? Is my doctor part of the PPO network?

You may choose any Doctor or Hospital, but using the Doctors and Hospitals available through the PPO network may decrease your costs. For a complete listing of the PPO Hospital and Doctor facilities, visit www.myfirsthealth.com or call **1-800-226-5116**.

What do I do if I get sick or injured?

In the event of an Emergency, call 911 or go to the nearest emergency room. Otherwise, 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 may decrease costs. For a complete listing of these PPO Hospital and Doctor facilities, call **1-800-226-5116** or visit www.myfirsthealth.com.

How do I get my medical bills paid?

1. If you go to a Doctor's office or to the Hospital, show your insurance identification 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, they may call Personal Insurance Administrators, Inc. at **1-800-468-4343**.

If you need a prescription prior to receiving your ID card, you may be required to pay for the prescription drugs in full at the time of pick up. You may then submit a claim for reimbursement of the portion the Company is responsible for paying.

Make sure to carry your insurance ID card at all times.

2. After receiving treatment, send all bills and all other itemized expenses to Personal Insurance Administrators, Inc. at the address below. Attach all bills and be sure to include the Policy Number (**302-111-2708**):

Personal Insurance Administrators, Inc.
P.O. Box 6040
Agoura Hills, CA 91376-6040
Toll Free 1-800-468-4343
www.piaclaims.com

ALWAYS KEEP A COPY OF ALL DOCUMENTS SUBMITTED FOR CLAIMS.

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.

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

There are no premium refunds, except when the student enters full-time active military service, in which case a pro rata refund will be made upon written request from the student. In the event a claim has been filed, premium is fully earned and a refund is not available under any circumstances.

Where do I get an ID card?

Login to www.renstudent.com/idcards to download an ID card. ID cards will be available for download within five (5) days after the Effective Date of your term. This insurance ID card may also be used to obtain prescription medications from Express Scripts pharmacies.

Dependents covered under the plan do not receive separate ID cards and may use the covered student's ID card to obtain treatment.

Who do I talk to if I have additional questions or concerns?

For questions regarding benefits or claims, contact Personal Insurance Administrators at **1-800-468-4343** or www.piaclaims.com.

For questions regarding eligibility or enrollment, contact Renaissance Agencies at **1-800-537-1777** or visit www.renstudent.com/usn for dependent enrollment form, ID card and other helpful information.