

WILLIAM JESSUP UNIVERSITY
2010-2011 STUDENT INJURY AND SICKNESS INSURANCE PLAN
FREQUENTLY ASKED QUESTIONS

Insurance Company:

National Union Fire Insurance Company of Pittsburgh, Pa.
175 Water Street, 18th Floor
New York, NY 10038

Administrator Policy Number:

CHH0057141

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

Am I covered? When does my coverage begin and end? How do I enroll my dependents?

All students enrolled in six (6) or more units and actively attending coverage are automatically enrolled. Please see page 3 of the brochure for the term dates.

Dependents may be enrolled for the term in which the student is enrolled, by the deadline date. Contact Renaissance Insurance Agency, Inc. at **1-800-537-1777** to enroll newly-acquired dependents after deadline date.

Please note the company does not send renewal notices to students/dependents when coverage terminates. It is your responsibility to renew by the deadline date.

How do I waive coverage if I have other insurance?

Students electing to waive out of the coverage must submit proof of comparable coverage to the Administrative Office before the Waiver Deadline Date (see page 2).

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

There are no premium refunds, except if the student enters the armed forces, in which case a pro rata refund will be made upon request. **In the event a claim has been filed, premium is fully earned and a refund is not available under any circumstances.**

Can I still have coverage if I graduate or take a leave of absence?

No. Only students enrolled in six (6) or more units and actively attending classes are eligible to be covered under the plan. 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.

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 at www.renstudent.com/wju. 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.

Are immunizations covered under the plan?

Immunizations and other preventive treatments are not covered under this plan. Please contact Personal Insurance Administrators, Inc. at **1-800-468-4343** for further details.

Is vision or dental coverage provided under this plan?

Treatment for Injury to teeth is covered as described herein, but 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 have to pay?

PPO: There is a \$10 Copay for office visits for PPO providers. After you pay the Copay, you will be responsible for 20% of the Allowable Charges.

NON-PPO: There is a \$20 Copay for office visits for non-PPO providers. You will also pay a **\$100 Deductible** per Injury or Sickness when non-PPO providers are utilized. After you pay the Deductible, you will be responsible for 40% of R&C charges.

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FAQs (continued from previous page)

ER: There is a \$100 Copay if you go to the ER for a non-emergency condition. If you go to a non-PPO Hospital for an emergency, benefits will be paid at PPO levels.

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 Doctors or Hospital facilities, call First Health at **1-800-226-5116** or visit **www.myfirsthealth.com**

What do I do if I get sick or injured?

1. Obtain treatment from the nearest Doctor or Hospital. 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 Doctors or Hospital facilities call First Health at **1-800-226-5116** or visit **www.myfirsthealth.com**.
2. If you go to a Doctor's office or to the Hospital, show your 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 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 the Student Life Office, or may be downloaded from **www.renstudent.com/wju**.
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 with you at all times.