

**WOODBURY UNIVERSITY  
2010-2011 STUDENT INJURY AND SICKNESS INSURANCE PLAN  
FREQUENTLY ASKED QUESTIONS**

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**Insurance Company:**

National Union Fire Insurance Company of Pittsburgh, Pa.

**Administrator Policy Number:**

CHH0058781

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

**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 Health Services Office, or may be downloaded from [www.renstudent.com/woodbury](http://www.renstudent.com/woodbury).
2. If you have any other expenses such as x-rays or laboratory charges, be sure to attach these bills to the claim form.
3. Send the claim form and all other bills to Personal Insurance Administrators, Inc. at the address below. Attach all itemized bills to the same claim form.

**Personal Insurance Administrators, Inc.**

**P.O. Box 6040**

**Agoura Hills, CA 91376-6040**

**Providers may submit claims electronically:**

**PAYER ID 95397**

4. If you have questions about the status of their claim after it has been submitted, should call Personal Insurance Administrators, Inc. at **1-800-468-4343**.

**Always keep a copy of all documents submitted for claims.**

**What do I do if I get sick or injured?**

1. Students are advised to consult with the Health Services Office for outpatient care. Please see page 1 for more details.
2. 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 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](http://www.myfirsthealth.com).
3. If you go to a Doctor's office or to the Hospital, be sure to show your health 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, have them call Personal Insurance Administrators, Inc. at **1-800-468-4343**.

**Remember to carry an insurance ID card at all times.**

**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](http://www.renstudent.com/dental) for details on other options.

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

No, only eligible students and dependents may be covered by the plan, and no continuation coverage, or coverage for a leave of absence is available under the plan. (This does not include coverage for international students participating in Practical Training through the University). 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](http://www.renstudent.com/shortterm).

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FAQs (continued from previous page)

**Can I get a refund if I don't need or want the insurance?**

There are no premium refunds, except under certain conditions. Please see page 5 for more information.

**Am I covered?**

The following students are eligible and are automatically enrolled unless an approved waiver form and proof of comparable coverage are submitted by the Waiver Deadline Date:

1. All traditional undergraduate students;
2. All students residing in University-operated housing (including graduate students); and
3. All international students on an F-1 or J-1 visa, including those residing off-campus (insurance coverage purchased from companies outside of the U.S. does not meet the University's insurance requirements). International students must show proof of insurance coverage and obtain approval from the campus nurse in order to waive.

**Students electing to waive out of the coverage must submit proof of comparable coverage by the Waiver Deadline Date.**

All non-traditional (evening and weekend program) students taking six (6) or more credit units, and graduate students taking three (3) or more credit units, who are enrolled in a degree-granting program and who attend classes on campus are eligible to enroll in the plan on a voluntary basis. This includes international students participating in Practical Training through the University (enrollment must be accompanied by confirmation of Practical Training status from the University).

**How do I enroll my dependents?**

Eligible dependents may be enrolled for the term(s) in which the Covered Student is enrolled. However, premiums cannot be pro-rated for late enrollment. Covered Students who wish to enroll their eligible dependents should complete the enrollment form included in this brochure and submit with payment as instructed.

**Please note the company does not send renewal notices to students/dependents when their coverage terminates.**

**Where do I get an ID card?**

A temporary ID card is included on the back of this brochure. You can download a permanent ID card from [www.renstudent.com/woodbury](http://www.renstudent.com/woodbury).

Your insurance ID card can also be used to obtain prescriptions. Dependents do not receive separate ID cards, and may use the Covered Student's ID card to obtain treatment.