

**WESTERN UNIVERSITY OF HEALTH SCIENCES  
2010-2011 STUDENT ACCIDENT AND SICKNESS INSURANCE PLAN  
FREQUENTLY ASKED QUESTIONS**

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**Insurance Company:**

Nationwide Life Insurance Company

**Policy Number:**

302-077-0408

**For questions regarding benefits or claims:**

Personal Insurance Administrators, Inc.

1-800-468-4343

[www.piaclaims.com](http://www.piaclaims.com)

**For questions regarding eligibility or enrollment:**

Renaissance Insurance Agency, Inc.

1-800-537-1777

**To download claim forms, ID cards,  
or a copy of this brochure, please visit:**

[www.renstudent.com/wuhs](http://www.renstudent.com/wuhs)

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

All registered students are covered under the Basic Plan automatically for the term in which they're enrolled, unless they have waived coverage. If a student wants to enroll in the Optional Plan as well, they must notify the school at the time of enrollment. Please see page 2 of the brochure for the term dates.

Dependents may be enrolled by submitting an Enrollment Form and payment by the Enrollment Deadline Date. The Dependent Enrollment Form is available at [www.renstudent.com/wuhs](http://www.renstudent.com/wuhs). Effective Dates for dependents are explained on page 1 and 2 of the brochure.

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

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

No premium refunds are permitted, except when the student enters the armed forces, in which case a pro rata refund will be made upon request.

If a student wants to waive out of the coverage, they must contact the school. Please contact Debbie Harvey in Student Affairs at 1-909-469-5343 for further information.

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

No. Only registered students 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](http://www.renstudent.com/shortterm).

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

A temporary ID card is attached to this brochure. Please detach and retain for proof of coverage. Once enrolled, you may also download a permanent ID card from [www.renstudent.com/wuhs](http://www.renstudent.com/wuhs). Your insured dependents may also use your ID card to obtain treatment.

You will receive a separate ID card for prescriptions from Express Scripts, but you may use the ID card attached to this brochure to get your prescriptions in the meantime.

**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.

**What do I have to pay?**

You pay a **\$250 deductible** per policy year. After you pay the deductible, you will be responsible for 20% of the Preferred Allowance when treated by network providers or 40% of R&C when treated by non-network providers, under the Basic Plan, except as specified herein. If the Optional Coverage has been purchased, after the maximum benefit of \$50,000 has been paid by the Company under the Basic Plan, the Company will pay 100% of additional Covered Charges. There is also a \$20 copay for all office visits.

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FAQs (continued from previous page)

**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 networks may decrease your costs. For a complete listing of the PPO Doctor or hospital facilities in California, call CFMC at **1-800-334-7341** or visit **www.cfmnet.org**. For medical providers outside of California, call First Health Network toll-free 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 networks may decrease your costs. For a complete listing of the PPO Doctor or hospital facilities in California, call CFMC at **1-800-334-7341** or visit **www.cfmnet.org**. For medical providers outside of California, call First Health Network toll-free at **1-800-226-5116** or visit **www.myfirsthealth.com**.
2. If you go to a Doctor's office or to the hospital, be sure to show your identification card (attached to this brochure). Dependents covered under the plan do not receive separate ID cards and may use the insured student's ID card to obtain treatment. If the Doctor or hospital needs to verify coverage for you or your dependents, have them call Personal Insurance Administrators, Inc. at **1-800-468-4343**.

**Carry your insurance ID card with you at all times.**

**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 Western University of Health Sciences Office of Student Affairs, Personal Insurance Administrators, Inc. or may be downloaded from **www.renstudent.com/wuhs**.
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.**