Insurance Company: Nationwide Life Insurance Company  
Policy Number: 302-114-0409

For questions regarding benefits or claims:  
AmeriBen  
P.O. Box 6947  
Boise, ID 83707-0947  
Toll-Free 1-877-955-1567  
www.myameriben.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/touro

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 end?  
For questions regarding when your coverage begins and ends, if you and/or your dependents are eligible for coverage and how to enroll, contact Renaissance Insurance Agency, Inc. at 1-800-537-1777. The company does not send renewal notices to students when their coverage terminates. It is the student’s responsibility to renew their insurance within 31 days after their coverage ends to avoid a lapse in coverage. You cannot renew coverage over the phone.

How do I enroll?  
Eligible students are enrolled automatically through the University, unless a waiver is submitted by the Waiver Deadline.

How do I submit a waiver?  
California students: Submit a waiver application online by logging on to www.renstudent.com/touro and clicking on the waiver link. For complete instructions, see the Waiver FAQ, available at www.renstudent.com/touro or by clicking here.  
Nevada students: Contact the Student Services office to submit a waiver application.

How do I enroll dependents?  
Eligible dependents of enrolled students may enroll by submitting the enrollment form, available from www.renstudent.com/touro, along with payment by the Enrollment Deadline.

Where do I get an ID card?  
Download a temporary ID Card from www.renstudent.com/touro. You may use this card to obtain treatment after you have enrolled in the plan. Your permanent ID card will be mailed to you shortly after the beginning of your first term of coverage. If there is a problem with your ID card, contact AmeriBen at 1-877-955-1567.  
Your ID card may also be used for your covered dependents.  
Only one permanent ID card will be mailed to you each school year (not one each term).

How do I get a refund of my payment if I no longer want the insurance coverage?  
There are no premium refunds, unless the Covered Person enters full-time active military service. A pro rata refund will be issued only upon written proof from the school. Please allow 4 to 6 weeks for refund of premium.
FAQs (continued from previous page)

What is covered under the plan?
Please refer to the insurance brochure for a list of benefits or contact AmeriBen at 1-877-955-1567.

What do I have to pay?
The Covered Person pays a $250 deductible per policy year. After you pay the deductible, the insurance company will pay 100% for a PPO or 80% for a non-PPO for most Covered Charges. There is also a $20 copay for each office visit. Please see the brochure for further explanation of benefits.

What doctors can I go to?
You may use any doctor or hospital you choose, but using the doctors and hospitals available through the First Health Network (PPO) may decrease your costs. For a complete listing of these Preferred Provider hospital and doctor facilities, please visit www.myfirsthealth.com or call 1-800-226-5116.

What do I do if I get sick or injured?
In the event of Injury or Sickness:
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 First Health Network (PPO) may decrease your costs. For a complete listing of these PPO hospital and doctor facilities, please visit www.myfirsthealth.com or call 1-800-226-5116.
2. If you go to a doctor’s office or to the hospital, be sure to show your identification card. 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, they may call AmeriBen at 1-877-955-1567.

How do I get my medical bills paid?
1. After you receive treatment, send all bills and receipts (for any expenses such as medicines, x-rays or laboratory charges) to AmeriBen at the address below, along with your name, birthdate and Policy Number (302-114-0409):
   AmeriBen
   P.O. Box 6947
   Boise, ID 83707-0947
2. If you have questions about the status of your claim after it has been submitted, please call AmeriBen at 1-877-955-1567 (Monday–Friday, 7:00 a.m. to 6:00 p.m. MST). You may also log on to www.myameriben.com to check on your claim status, view your Explanation of Benefits (EOB), access answers to frequently asked questions or submit inquiries by email directly to the AmeriBen Customer Care Center.

You have the right to request an independent medical review if health care services have been improperly denied, modified, or delayed based on medical necessity.

A claim must be submitted within 90 days after an Injury or Sickness has occurred in order for the claim to be paid.

Always keep a copy of all documents submitted for claims. Keep your insurance identification card with you at all times.