

# Student Health Insurance at Pepperdine

## Who can I speak with about health insurance?

For health insurance questions or if you need assistance with your claims, you may contact Wells Fargo Insurance Services at (800) 853-5899 or visit the health insurance website at <http://studentinsurance.wellsfargo.com/~pepperdine>.

## How do I pay for insurance coverage?

You can purchase insurance by going online, <http://studentinsurance.wellsfargo.com/~pepperdine> or by contacting Wells Fargo Insurance Services at (800) 853-5899. Payment must be made in full at the time of purchase by a valid credit card.

## Health Center Referral Requirement

Those students who attend the Malibu Campus are required to visit the Health Center first for a referral before visiting an outside doctor. The insurance plan will not cover any bills that do not have a Health Center referral. *Those students who are NOT attending the Malibu Campus are NOT required to have a Health Center referral.* No referral required for Emergency Room care or for Gynecology annual exams.

## Can I see any doctor?

After you have visited the Health Center and obtained a referral, you can then see a doctor of your choice. HOWEVER, it is best to see a doctor who is “In-Network”, as your health insurance will provide more benefits if the doctor is “In-Network”. Students who are not registered on the Malibu campus do not need a Health Center referral.

## How do I find an “In-Network” doctor or a hospital?

To find an “In-Network” doctor, visit the online website at <http://studentinsurance.wellsfargo.com/~pepperdine> and go to the *Network Provider* link. This will take you to the Aetna Network provider list which includes all the doctors and hospitals that are “In-Network”. You can also call (877) 373-2758 to find an “In-Network” doctor or a hospital by phone.

## How do my bills get paid?

The Health Center does not bill insurance companies directly. You will be able to charge your student account and a receipt with the necessary insurance codes will be given to you to submit to Aetna Claims for reimbursement. If you visit an “In-Network” doctor or a hospital, they will send the bills directly to the insurance company for payment. BUT if you receive a bill from the doctor/hospital, that means they do not have your health insurance plan information to send the bills to the company. In this case you need to mail the bill to the claims administrator at the address below:

Aetna Student Health  
P.O. Box 15708  
Boston, MA 02215-0014

## Who do I speak to if I have a question about my claim?

You should call Aetna Customer Service at 877-373-2758. You should be ready to give the date of service you are calling about.

## Does my coverage include vision and dental?

The Student Insurance does not include vision or dental other than services related to sickness or injury.

**What happens when I graduate?**

Coverage will continue until the last date for the term you've purchased. For example, if you bought insurance for the Spring term that starts on 1/8/09 and ends on 8/20/09, but you graduate on 4/24/09, you will continue to have insurance until the last day of your term which is 8/20/09.

**I have waived the Pepperdine Student Insurance, but I no longer have comparable health insurance. What should I do?**

You are required to maintain comparable health insurance at all times during your approved waiver period. If your health insurance coverage is terminated during the waiver period, you are required to enroll in the Student Insurance Plan or another plan that is comparable. To enroll in the Student Insurance Plan you must notify the University's broker, Wells Fargo, at 800-853-5899. They will enroll you over the phone and your Student Insurance Plan will take effect as of the date of your request. If you purchase a plan other than the Student Insurance plan, you must notify the Health Center and present a copy of your insurance card for your records.

**I enrolled in the Student Insurance but I never received my ID card. What should I do?**

You should call Aetna at 877-373-2758 to make sure they have your correct mailing address. Once your correct address is confirmed you should request Aetna mail your card to you. Ask for your Aetna ID# so that you can go on line and print a temporary card.

**Reminder!**

It is wise to carry your insurance card with you at all times. The insurance card is proof that you have insurance and provides all the insurance information that the doctor or the hospital needs to send the bills to the company.