

# Pepperdine University

## Student Health Insurance (SHIP)

### Frequently Asked Questions

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](tel:(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](tel:(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".

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 Anthem Network provider list which includes all the doctors and hospitals that are "In-Network". You can also call [\(855\) 296-0864](tel:(855)296-0864) 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 Anthem 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:

**Anthem Blue Cross Life and Health Insurance Company**

P.O. BOX 60007

LOS ANGELES, CA 90060

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

You should call Anthem Customer Service at [\(855\) 296-0864](tel:855-296-0864). 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?

Regardless of your graduation date, your coverage will continue until the last date for the policy term you purchased. If you purchased the SHIP Annual plan, coverage ends in August of the next year, even if you graduate in December or April/May. If you purchased the Spring/Summer plan, your coverage continues through the August termination date. If you purchase the Fall plan, coverage will stop on the termination date in early January.

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 private health insurance coverage is terminated during the waiver period, you are required to enroll in SHIP or another plan that is comparable. To enroll in SHIP you must notify the University's broker, Wells Fargo, at [\(800\) 853-5899](tel: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 SHIP and you previously submitted a waiver as proof of insurance, you must notify Wells Fargo so that your waiver information can be updated.

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

You should call Wells Fargo at [\(800\) 853-5899](tel:800-853-5899) to make sure they have your correct mailing address. Once your correct address is confirmed you should request they mail your card to you. Ask for your Anthem Medical ID# (should start with 800, and is a total of 9 digits long) 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.