venbrook student insurance

Frequently Asked Questions (FAQs)

Coast CCD-Coastline College

Student Insurance accident plans give you access to the care you need to recover properly and return to school and intercollegiate sports. Please review your school's plan documents and resources on our Student Insurance website for additional information on plan coverage and limitations.

Visit: www.studentinsuranceusa.com.

1. **I have Primary (through myself or parents). Military, or Medi-Cal/ Medicare? Which insurance will be primary vs. secondary?**

   Private insurance (under my parents or myself) must pay first. The Coast CCD-Coastline College coverage will pay secondary for excess charges or any out-of-pocket expenses. If you seek treatment not covered by your primary insurance, a denial must be obtained before Coast CCD-Coastline College Insurance can review for payment.

2. **I have a government-issued plan (Military Tricare, Medi-Cal/Medicare). Which insurance will be primary vs. secondary?**

   Coast CCD-Coastline College student insurance will be your primary (pays first) to all government programs.

3. **I have a Anthem plan under my parents or myself. How does this work?**

   You must visit your Anthem provider first. If treatment is outside of the Anthem network, the provider must bill and obtain a denial before the Coast CCD-Coastline College insurance can review for payment.

4. **I do not have any other insurance.**

   Coast CCD-Coastline College insurance will be your primary coverage.

5. **Does Student Insurance cover emergency dental work (if the injury is a mouth injury)?**

   Coast CCD-Coastline College Student Insurance covers 100% Reasonable and Customary Charges, up to $2,000 in case of mouth injury.

6. **Does Student Insurance cover my physical therapy due to my injury?**

   Coast CCD-Coastline College Insurance covers up to twenty-four visits for physical therapy with a physician's order; otherwise, it may result in a claim denial.

7. **How long do I have to file a claim after the injury? How long do I have to seek treatment?**

   All injury claims must be filed within 120 days of injury. All injury claims should be filed as soon as the injury occurs to avoid any delays. You have 90 days to seek the first treatment and 365 days to be treated for your injury.

venbrook student insurance

8. **Can I visit any provider?**

   You do have the flexibility to visit any provider. However, if you have any other insurance (i.e., Private through yourself or parents, or a government-issued plan), as noted above. In that case, you will be responsible for providing any other insurance to your providers at the time of service.

9. **Should I go to Urgent Care or the emergency room for an X-ray or imaging?**

   In a non-emergency, visiting an urgent care center is preferable. If a physician orders an X-ray or imaging within the urgent care visit, it will be covered up to the plan limits.

10. **Can I get coverage for recurring injury?**

    Athletes *are* covered for recurring injuries. A new injury claim is required for any new injuries and is treated the same as any other injury

Youth Insurance Agency, Inc. DBA Student Insurance | CA License 0386216

6320 Canoga Ave, 12th Floor • Woodland Hills, CA 91367 • studentinsuranceusa.com