



# Garnett-Powers & Associates, Inc.

## Case Western Reserve University Postdoctoral Benefits Program

### Frequently Asked Questions (FAQ)

**Disclaimer:** This benefit plan information shown in this FAQ is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance ; the underlying insurance documents will govern in all cases.



# Frequently Asked Questions



## Case Western Reserve University Postdoctoral Researcher Benefit Program

#	Topic	Question	Answer
1	<i>Enrollment – New Postdoc</i>	I am a new postdoc, how long do I have to sign up?	You have 30 days from the date of your appointment to enroll in the Case Western Reserve University Benefits Program. This time period is know as your Period of Initial Eligibility (PIE).
2	<i>Enrollment – Adding a Family Member</i>	I need to enroll my family member, how can I do that?	<p>You will need to complete a new enrollment form on our website:  <a href="https://clients.garnett-powers.com/pd/case/pre_enrollment/">https://clients.garnett-powers.com/pd/case/pre_enrollment/</a></p> <p>You have only 30 days from the date or your appointment (PIE) to enroll your family members. If you are past your PIE period, you may only enroll family members if they meet a qualifying event.</p>
3	<i>Enrollment – Adding a Family Member</i>	What is a qualifying event?	<p>A qualifying event is a major life changing event such as: <b>Marriage, Birth or Adoption of a Child, or Involuntary Loss of Coverage</b> from another health plan.</p> <p>Please remember that you only have 30 days from the date of the qualifying event in order to add your family member to your health plan.</p>
4	<i>Address Change</i>	How do I make an address change?	<p>You will need to complete a new enrollment form on our website:  <a href="https://clients.garnett-powers.com/pd/case/pre_enrollment/">https://clients.garnett-powers.com/pd/case/pre_enrollment/</a></p> <p>We will process your request within 5 business days.</p>
5	<i>ID Card</i>	I need to see my Doctor and don't have an ID Card. What should I do?	<p>You will not have a subscriber ID from any of the insurance carrier plans until your entire enrollment has been processed and completed. Once you submit your enrollment form, the general processing time is 5 business days.</p> <p>However, if you need to see a Doctor while you are waiting for your enrollment to be processed, you can ask the provider to wait to submit a claim until you receive your ID card. Otherwise, the provider may ask you to pay for the services in full.</p> <p>If you pay in full, you can then submit a claim form to the insurance carrier for reimbursement according to the provisions of the plan.</p>



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6	<i>Insurance Coverage</i>	When does my insurance coverage end?	<p>Once your postdoc appointment ends, your insurance coverage will continue until the end of the month.</p> <p><b>Example:</b> If your termination date is <b>October 3<sup>rd</sup></b>, then last day of insurance coverage will be <b>October 31<sup>st</sup></b>.</p>
7	<i>Insurance Coverage</i>	Can I continue my insurance coverage once my postdoc appointment ends?	<p>Yes, once you have officially ended your postdoc appointment with Case Western Reserve University, you will qualify for COBRA coverage.</p> <p>Please visit our COBRA web page for further details: <a href="https://clients.garnett-powers.com/pd/case/continuing_coverage/">https://clients.garnett-powers.com/pd/case/continuing_coverage/</a></p>