



Gallagher Benefit Services

University of Rochester Postdoctoral Scholar 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



University of Rochester Postdoctoral Scholar Benefit Program (PSBP)

#	Topic	Question	Answer
1	<i>Eligibility</i>	Who is eligible to participate in the University of Rochester Postdoctoral Scholar Benefit Program (PSBP)?	<p>In order to be eligible, an individual must be appointed in one of the following three Postdoctoral Scholar Titles:</p> <ul style="list-style-type: none"> • 093 - Postdoctoral Associate • 094 - Visiting Postdoctoral Fellow • 095 - Postdoctoral Fellow
2	<i>Eligibility</i>	Are my family members eligible to enroll in the program?	<p>If you are an eligible Postdoc to participate in the University of Rochester Postdoctoral Scholar Benefit Program, your eligible family member may also be participants. The following is a list of eligible family members:</p> <ul style="list-style-type: none"> • Your current spouse, if your marriage was valid in the state or country where it was performed (and for purposes of paying pre-tax premiums under the Cafeteria Plan if the marriage is also recognized by state law for tax purposes in the state where you reside) • Your domestic partner (opposite sex or same sex) • Your domestic partner's children • Your children up through the end of the month in which they turn 26, regardless of access to other health care coverage through their own or a spouse's employment, marital status, or student status • Your children who are handicapped prior to age 26 and are dependent on you for support. <p>Your children include:</p> <ul style="list-style-type: none"> • Biological children • Legally adopted children • Stepchildren and children who are placed with you by an authorized placement agency or by judgement, decree or other order of any court of competent jurisdiction

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3	<i>Enrollment – New Postdoc</i>	What is the Period of Initial Eligibility (PIE)?	The period of initial eligibility (PIE) allows enrollment in a Medical Plan when a Postdoctoral Scholar and/or family member is first eligible.
4	<i>Enrollment – New Postdoc</i>	When does PIE begin?	The PIE begins the day the Postdoctoral Scholar’s appointment begins or when the family members becomes eligible.
5	<i>Enrollment – New Postdoc</i>	When does PIE end?	The PIE ends 30 calendar days from the date the Postdoctoral Scholar appointment begins or when the family members becomes eligible.
6	<i>Enrollment – New Postdoc</i>	When can I enroll myself and my eligible family members in the PSBP?	You can enroll on your 1 st day of your Postdoc appointment. In other words, day 1 of your PIE.
7	<i>Enrollment – New Postdoc</i>	How long do I have to enroll? Can I enroll at anytime?	You only have 30 days to enroll. You may only enroll during your PIE period.
8	<i>Enrollment – New Postdoc</i>	What happens if I am unable to enroll during the PIE period due to illness, accident or other extenuating circumstances?	Please see your Postdoctoral Scholar Benefits Plan Administrator located at your campus.
9	<i>Enrollment – New Postdoc</i>	I opted out of coverage from the PSBP, can I enroll back in?	You may enroll back into the PSBP if you are still in your PIE period or during Open Enrollment.
10	<i>Enrollment – New Postdoc</i>	I already enrolled and selected a plan, can I change plans or opt out of coverage?	You can only make changes during Open Enrollment.

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11	<i>Enrollment – Family Members</i>	I just got married or entered into a domestic partnership. When and how can I enroll my spouse or domestic partner?	You have 30 days from when your marriage or domestic partnership was legally granted. In order to enroll your spouse or domestic partner, you must complete the Certification of Domestic Partner Status located on the GBS home page:
12	<i>Enrollment – Family Members</i>	I just adopted a child, when can I enroll them in the PSBP?	You have 30 days from the adoption date. In order to enroll your adopted child, you must complete the enrollment process on the GBS website.
13	<i>Enrollment – Family Members</i>	I am a Postdoc and a non-U.S. citizen visiting the United States. I have family members eligible to participate in the PSBP, but arrived in the United States after my PIE. Can I still enroll them in the PSBP?	Yes, each family member receives their own PIE period starting on the date they arrived in the United States. In order to enroll your eligible family member, you must complete the enrollment process on the GBS website.

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14	<i>ID Cards</i>	I just enrolled, when do I get my ID cards?	You can expect to receive your ID card between 7-10 business days after you enroll.
15	<i>ID Cards</i>	It has been past 10 days and I have not received my ID card. What do I do?	You can print a temporary Medical ID card at the Excellus BCBS site Please note: You will need to register as a 1 st time user on the website
16	<i>ID Cards</i>	I need to see my Doctor and don't have an ID card. What should I do?	You can ask the medical provider to wait to submit a claim until you receive your medical ID card or they may ask you to pay for your visit and services in full. Most providers will accept the copay associated with your plan if you provide them with the group number. If you pay in full, you can submit a medical claim form for reimbursement according to the provisions of your plan.
17	<i>Coverage</i>	My Postdoc appointment is terminating and I am leaving my campus, when does my medical coverage end?	Your medical coverage ends on the last day of the month from your appointment end date if it's on the 2 nd day of the month or later. If you appointment ends on the 1 st day of the month, then your medical coverage ends on the 1 st day of the month too.
18	<i>Prescriptions</i>	I need to fill a prescription and don't have my ID card. What should I do?	Please don't wait to fill a prescription. As long as the prescribed drug is covered by the Aetna plan and you are visiting an in-network pharmacy, you may submit a claim form to be reimbursed for the amount paid. The prescription claim form is located under the Documents Library.

Contact Information



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