

# Gallagher Benefit Services



## The University of Chicago Postdoctoral Researcher Benefit 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



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#	Topic	Question	Answer
1	<i>Insurance Coverage</i>	Who provides the insurance coverage?	The coverage is provided through the BlueCross BlueShield of Illinois, Metlife, VSP and Standard Insurance Companies. They are the actual insurance carriers providing the coverage and paying the claims. A claim refers to the amount of money requested to be paid after someone has received service from a provider
2	<i>Insurance Coverage</i>	When is my coverage effective?	Your coverage is effective the date that is shown on the <i>Job Begin Date</i> in Section 1 of the enrollment form
3	<i>Insurance Coverage</i>	How soon will I receive confirmation of my enrollment?	If you have selected a medical insurance plans, you will also receive ID cards by mail within 7 to 10 business days. No ID card is necessary for your Vision and Dental plan.
4	<i>J Visa – International Scholars</i>	If I am a J1 Visa holder, am I sufficiently covered to satisfy the J1 Visa requirements?	The answer is “Yes.” Once your eligibility is verified and GBS confirms your enrollment in the plan, your University of Chicago Insurance Plan satisfies all J-1 benefit requirements, including medical evacuation and repatriation for J-1 Visa holders as well as their dependents (meaning spouse and/or children categorized as J-2).
5	<i>Enrollment – New Postdoc</i>	When is my coverage record sent to Gallagher Benefit Services for initial enrollment?	Your coverage record will be sent to us the Friday following the finalization (initialization) of your payroll record by your Business Administrator. Regardless of any administrative delays in the process, your enrollment will be retroactive back to your appointment start date.
6	<i>Enrollment - Dependents</i>	When may I enroll my eligible dependents?	If you’re a new hire, you may enroll your eligible dependents within 31 days of the <i>Job Begin Date</i> . An additional grace period may be granted in cases of excessive administrative delay resulting in late access to your enrollment record. If you miss this time frame, you may enroll your eligible dependents when you experience a qualifying event such as, marriage, birth, or loss of coverage. During the annual open enrollment period, you may also add any eligible dependents at that time.
7	<i>Benefit Questions</i>	Where do I seek assistance for my benefits and claims questions?	For benefits and claims questions, please call us at 1-800-261-7109. One of our representatives can assist you with any questions you may have regarding the benefits. You may also contact Blue Cross Blue Shield Member Services. Please have your member ID # accessible when calling the Insurance Carrier(s).

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8	<i>ID Cards</i>	What do I do if I have not received my medical insurance ID card, or lose my ID card?	<p>If you have selected a medical insurance plan, you will also receive ID cards by mail within 7 to 10 business days. No ID card is necessary for your Vision and Dental plans. If you have not received them within this time frame or have lost your ID card you may do the following:</p> <p><b><u>Medical</u></b>            Contact BlueCross Blue Shield Member Services:</p> <ul style="list-style-type: none"> <li>• PPO plans: 1-800-634-8644</li> <li>• HMO plans: 1-800-892-2803</li> </ul> <p><b><u>Dental</u></b>            Contact Metilfe Member Services at 1-800-247-4695</p>
9	<i>Updating Personal Information</i>	How do I update my address or personal information with the insurance carrier?	Please contact your Business Administrator in your department with any personal information updates as address or home phone number changes. This information is transferred to GBS via the eligibility file weekly, and updates our system automatically updates with your new information.
10	<i>Insurance Coverage</i>	When does my insurance coverage end?	<ul style="list-style-type: none"> <li>• <i>If your job end date is any day into the month , your coverage will through the end of that same month.</i></li> </ul>
11	<i>Enrollment outside of initial period of eligibility</i>	I forgot to enroll within my first 31 days, what can I do?	<ul style="list-style-type: none"> <li>• <i>You may enroll during open enrollment in the Fall</i></li> <li>OR</li> <li>• <i>If you experience a life qualifying event, you are eligible to join the program within 31 days of that event</i></li> </ul>