



The City of Hope Trainee and Affiliate Benefits Program (TABP)

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



The City of Hope Trainee and Affiliate Benefits Program

#	Topic	Question	Answer
1	<i>Insurance Coverage</i>	Who provides the insurance coverage?	The coverage is provided through the Aetna, Kaiser, EyeMed 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>Appointment Start Date</i> in Section 1 of the enrollment form
3	<i>Insurance Coverage</i>	How soon will I receive confirmation of my enrollment?	You are auto enrolled in <i>Aetna HMO medical plan</i> and will receive your ID within 7-10 business days. If you have selected a different medical plan and/or enrolled in the vision plan you will also receive ID cards by mail within 7 to 10 business days after we have processed your selection. No ID card is necessary for your 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 City of Hope medical plan(s) 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 Trainee</i>	When is my coverage record sent to Garnett-Powers for initial enrollment?	Your coverage record will be sent to us the Thursday prior to your appointment start date. 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>Appointment Start Date</i> . 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.

Frequently Asked Questions



The City of Hope Trainee and Affiliate Benefits Program

#	Topic	Question	Answer
7	<i>Eligibility</i>	Are my family members eligible to enroll in the program?	<p>If you are eligible to participate in the City of Hope Trainee and Affiliate Benefits Program, your eligible family member may also be participants.</p> <p>The following is a list of eligible family members:</p> <ul style="list-style-type: none"> • Spouse (Only if the spouse is not being offered any health insurance coverage, either from their job or individual policy. If the spouse elects to waive from their employer's health insurance, they are ineligible for benefits under The City of Hope Trainee and Affiliate Benefit Program). • Natural or adopted children to age 26 regardless of student status • Stepchildren may be included if they live with the Trainee or Affiliate and are supported at more than 50% and claimed as a tax dependent • Domestic Partners (Opposite-sex or Same-sex domestic)
8	<i>Updating Personal Information</i>	How do I update my address or personal information with the insurance carrier?	<p>Please update your information with City of Hope first. This information is transferred to GBS via the eligibility file weekly, and updates our system automatically updates with your new information. However, you may email our office at UniversityServices.GBS.cohbp@ajg.com with the updated information and we can update the carrier(s) with this information without delay.</p>

Frequently Asked Questions



The City of Hope Trainee and Affiliate Benefits Program

#	Topic	Question	Answer
9	ID Cards	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 and/or vision plan you will receive ID cards by mail within 7 to 10 business days. No ID card is necessary for your Dental plan.</p> <p>If you have not received them within this time frame or have lost your ID card you may do the following:</p> <p>Medical Contact Aetna Member Services:</p> <ul style="list-style-type: none"> • POS plan: 1-877-204-9186 • HMO plan: 1-877-402-8742 <p>Kaiser</p> <ul style="list-style-type: none"> • HMO plan: 1-800-464-4000 <p>Dental Contact Aetna Member Services at 1-877-238-6200</p> <p>Vision Contact EyeMed Member Services at 1-866-299-1358</p>
10	Insurance Coverage	When does my insurance coverage end?	<p>Your insurance termination date is the last day of the month from your appointment end date. For example:</p> <ul style="list-style-type: none"> • If your appointment end date is the 1st of the month your insurance terminates on 30th or 31st. For instance: <ol style="list-style-type: none"> 1) If your appointment end date is December 1st, your insurance terminates on December 31st 2) If your appointment end date is December 31st, your insurance terminates on December 31st

Frequently Asked Questions



The City of Hope Trainee and Affiliate Benefits Program

#	Topic	Question	Answer
11	<i>Insurance coverage</i>	Can I continue my coverage after my position ends?	Yes, you may continue your coverage after your position with City of Hope has ended. You will be eligible for COBRA continuation coverage the first of the month following your position ending. For more information on how to enroll, please email our office at UniversityServices.GBS.cohbp@ajg.com
12	<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 Aetna or Kaiser Member Services. Please have your member ID # accessible when calling the Insurance Carrier(s).
13	<i>Making changes</i>	When can I make changes to my existing coverage?	<p>You may make changes to your existing plans and/ or add eligible dependents during Open Enrollment. Any changes made during Open Enrollment are effective the first of the following year OR if you experience a life qualifying event. If you experience a life qualifying event, you have 31 days from the date of the event to make a change to your benefits. Examples of life events are below:</p> <ul style="list-style-type: none"> • Birth • Marriage • Arrival of a dependent into the US • Adoption of child • Loss of coverage due to change in spouse employment • Loss of coverage due to reaching age of 26 and ineligibility to stay on parent's plan