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George Washington University Postdoctoral Benefit Program Frequently Asked Questions (FAQ)

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Frequently Asked Questions



Enrollment in the GWU Postdoctoral Benefit Program (PBP)

#	Topic	Question	Answer
1	<i>Eligibility</i>	Who is eligible to participate in the GWU Postdoc Benefit Program?	All employed Postdoctoral scholars and associates are eligible to enroll in the plans offered.
2	<i>Eligibility</i>	Are my family members eligible to participate in the Postdoc Benefit Program?	<p>If you are a postdoctoral scholar or associate that is eligible to participate in the plan, your eligible family member may also be participants. The following is a list of eligible family members:</p> <ul style="list-style-type: none"> • Spouse • Common-law marriage partner, as defined by state law • Same-sex or opposite-sex domestic partner • Children (including legally adopted children, stepchild) • Children of a same-sex or opposite-sex domestic partner relationship **Please note: Your domestic partner must also be enrolled in order to cover his/her child
3	<i>Enrollment – New Postdoc</i>	What is the Period of Initial Eligibility (PIE)?	The period of initial eligibility (PIE) allows enrollment in the plans when a Postdoctoral Scholar/Associate and/or family member is first eligible.
4	<i>Enrollment – New Postdoc</i>	When does PIE begin?	The PIE begins the day the Postdoc’s appointment begins or when the Postdoc and/or family members experience a qualifying event.
5	<i>Enrollment – New Postdoc</i>	When does PIE end?	The PIE ends 30 calendar days from the date the Postdoc’s appointment begins or when the Postdoc and/or family members experience a qualifying event.

Frequently Asked Questions



Enrollment in the GWU Postdoctoral Benefit Program (PBP)

#	Topic	Question	Answer
6	<i>Enrollment – New Postdoc</i>	Am I automatically enrolled?	No, you must complete the online enrollment process via the GW Benefits Enrollment System go.gwu.edu/enroll4benefits
7	<i>Enrollment – New Postdoc</i>	When does my coverage begin?	The coverage effective date for most benefits is the first day of the month following your date of hire. If your date of hire is coincident with the first day of the month, the coverage effective date for most benefits is your date of hire.
8	<i>Enrollment – New Postdoc</i>	How long do I have to enroll dependents and make coverage changes?	You have 30 calendar days (your PIE) to complete your enrollment.
9	<i>Enrollment – New Postdoc</i>	Can I opt out of medical coverage from the PBP?	Postdoc scholars and associates may opt out of health insurance coverage under the PBP if the Postdoc is enrolled in an alternate medical plan that offers comparable coverage. Please remember, you may be required to have coverage that meets J1 requirements. You can begin the waiver process via the GW Benefits Enrollment System go.gwu.edu/enroll4benefits
10	<i>Enrollment – New Postdoc</i>	I opted out of coverage from the PBP, can I enroll back in?	You may enroll back into the PBP if you are still within your PIE period, experience a qualified life event or during Open Enrollment.

Frequently Asked Questions



Enrollment in the GWU Postdoctoral Benefit Program (PBP)

#	Topic	Question	Answer
11	<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 PBP, but arrived in the United States after my PIE. Can I still enroll them in the PBP?	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 login to the GW Benefits Enrollment System go.gwu.edu/enroll4benefits and submit your dependent’s information and benefit elections.
12	<i>Enrollment – Family Members</i>	I just got married. When and how can I enroll my spouse?	You have 30 calendar days from the date of your marriage to submit the enrollment request. In order to enroll your spouse, you must login to go.gwu.edu/enroll4benefits and submit your spouse’s information and benefit elections. A copy of the marriage certificate will also be required at the time of enrollment.
13	<i>Enrollment – Family Members</i>	I just adopted a child, when can I enroll them in the PBP?	You have 30 calendar days from the adoption date. In order to enroll your adopted child, you must login to go.gwu.edu/enroll4benefits and submit your child’s information and benefit elections. Documented proof of the adoption will also be required at the time of enrollment.
14	<i>Qualified Life Event</i>	I recently lost health coverage through my spouse's employer and enrolled in the Postdoc benefit plans. When will coverage become effective?	If approved, changes made to your benefits due to loss of coverage events are effective the first of the month following the date that Benefits receives your supporting documentation - as long as it is received and your online changes are completed within 30 calendar days from the life event.
15	<i>ID Cards</i>	I need to see my Doctor and I haven't been enrolled. What should I do?	<p>You will not have a subscriber ID from the insurance carrier until your entire enrollment process has been completed. If you are unsure if your enrollment process has been completed, please email benefits@gwu.edu for status.</p> <p>In the absence of the ID card and subscriber ID, you may ask the provider to wait to submit a claim for payment until you receive your medical ID card. The second option is to pay for the medical services in full and submit a medical claim form for reimbursement according to the provisions of your plan.</p>

Frequently Asked Questions

Insurance Plans

#	Topic	Question	Answer
16	<i>ID Cards</i>	I just got my enrollment confirmation email, when do I get my ID cards?	Instructions to print your temporary ID cards will be emailed to you after your enrollment is approved. You can expect to receive your ID cards in the mail within 7 to 10 business days thereafter.
17	<i>ID Cards</i>	It has been longer than 7-10 business days since receiving my enrollment confirmation email and I have not received my ID card(s). What do I do?	<p>Contact the Benefits Call Center (888) 4GWUBEN (449-8236) to confirm enrollment was successful .</p> <ul style="list-style-type: none"> • Visit www.myuhc.com • Click Register Now • Once registered, you will be able to download/print a copy of your medical ID card.
18	<i>Changing Doctors</i>	I am on a DMO dental plan, how do I switch my Primary Care Dentist (PCD)?	<p>To change your PCD, contact Aetna at 1-877-238-6200.</p> <p>If you call before the 15th of the month, you will be eligible to visit your new Dentist on the 1st of the following month.</p>
19	<i>Maternity</i>	I just had a newborn. How can I add my baby to my medical plan?	You have 30 calendar days from the birth of your child to enroll them in the PBP. In order to enroll your newborn, you must login to go.gwu.edu/enroll4benefits and submit your child's information and benefit elections. Proof of birth documentation will also be required and must be submitted to Benefits within 60 calendar days from the date of birth in order to have your coverage changes approved.
20	<i>Mental Health</i>	How can I find an in-network mental health provider?	Contact UnitedHealthcare Member Services at 1-877-706-1739 for assistance with locating a mental health provider near you and scheduling an appointment.

Frequently Asked Questions

Insurance Plans

#	Topic	Question	Answer
23	Coverage	I am going on a leave of absence, does my medical coverage still continue?	If you receive an approved leave of absence, with or without pay, medical coverage <i>may</i> be continued. Contact GW Benefits for more information.
24	Coverage	My Postdoc appointment is terminating and I am leaving my campus, when does my insurance coverage end?	Your insurance coverage ends on the last day of the month in which your appointment terminates.
26	Coverage	What if my Optometrist is an “Out-of-Network” provider?	If your Optometrist is an “Out-of-Network” provider, you will need to complete and submit a vision claim form to UHC Vision. Please make sure to follow the instructions on the form.
27	Prescriptions	Is coverage for prescriptions provided?	Yes, if you enroll in the GW Postdoc PPO you will have prescription coverage via OptumRx. More information can be found here
28	Prescriptions	Can I order my medication through the mail?	Yes, you can order maintenance medications through OptumRx’s maintenance mail order program for chronic conditions such as asthma, arthritis, diabetes, high cholesterol and heart conditions.
29	Prescriptions	Does the PBP medical plan offer free women’s contraceptives?	Yes, please contact the UHC to learn of what contraceptives have been approved for your access at no copay due to the Patient Protection and Affordable Care Act (Health Care Reform).
30	Cost	How much will the plans cost me?	To view plan rates, click here
31	Wellness	Are there any additional wellness benefits available to me through my medical plan?	Yes, UHC offers many valuable supplemental programs to their policyholders. Wellness benefits resources are also offered through GWU. Documents detailing each of these wellness benefits can be found here

Frequently Asked Questions

Basic Life/AD&D, Voluntary Life, Disability

#	Topic	Question	Answer
32	Enrollment	How do I enroll in the Life and AD&D plan?	<p>All Postdoc Associates and Scholars are eligible for basic Long-Term Disability Insurance. Enrollment is automatic and coverage is paid for by GW.</p> <p>For Associates: The value of university provided life insurance exceeding \$50,000 is required to be reported as income by IRS. The Imputed income, based on the IRS Premium Table, will be reported on your W-2 form. If you wish to avoid imputed income, you may waive the value of coverage over \$50,000</p> <p>For Scholars: The full value of the university provided life insurance is required to be reported as income by the IRS. The imputed income, based on the IRS Premium Table, will be reported on your Form 1099.</p>
33	Coverage	In the event that I should pass away, what is the benefit amount that my beneficiaries receive?	In the event of your death, your beneficiary(ies) will receive 1x your annual earnings up to \$100,000. An additional \$50,000 will be paid in the event that the death was accidental.
34	Coverage	What am I covered for under the AD&D insurance policy?	<p>Below is a list of events that you will receive a benefit if they were to occur:</p> <ul style="list-style-type: none"> • AD&D Seat Belt Benefit: Up to \$10,000 is payable for death as a result of a car accident while wearing a seat belt • AD&D Airbag Benefit: Provides further protection in the event of a covered automobile accident for which an AD&D Seat Belt Benefit is Payable • AD&D Family Benefits: Includes benefits for career adjustment, childcare, and higher education for eligible surviving family members.
36	Coverage	Do I have access to any disability insurance?	Long-Term Disability: Enrollment in the Long-Term Disability happens automatically for all postdoctoral scholars or associates when your other benefits are processed. This is a University-paid benefit.

Frequently Asked Questions



Important Information

#	Topic	Question	Answer
37	<i>J1 Visa</i>	I am Postdoc at GWU and hold a J1 Visa. Does my coverage meet the Medical Evacuation & Repatriation requirements of the U.S. Department of State?	Yes, The Lincoln Financial' s life insurance policy satisfies the U.S. Department of State requirements of \$50,000 medical evacuation and \$25,000 of repatriation of remains.
38	<i>Billing</i>	How are the premiums collected from the Postdocs?	Postdoc associates will have their contributions (if applicable) deducted automatically via GWU payroll . Postdoc scholars will be direct billed for their premiums (if applicable) via vendor partner PayFlex.
39	<i>Tax Forms</i>	Will I get any type of tax forms so I can file my U.S. Tax returns?	Yes, the only tax forms will come from the medical insurance carrier (UnitedHealthcare). UnitedHealthcare will mail out the Form 1095-B to your address of record.
40	<i>Address Changes</i>	I just moved to a new address, what do I need to do?	Please visit the GWU employee self-service https://it.gwu.edu/gweb to update your information. A new W-4 may also be required to be submitted

Frequently Asked Questions



Important Information

#	Topic	Question	Answer
41	<i>COBRA</i>	Can I continue medical, dental and vision coverage when my appointment ends?	<p>When your appointment terminates and you leave the university, you may continue your coverage for any of the PBP medical, dental and/or vision plans in which you and your family members are enrolled by electing COBRA Continuation Coverage.</p> <p>COBRA, the Consolidated Omnibus Budget Reconciliation Act of 1985, offers coverage when you experience a qualifying event and you lose your coverage, such as termination of employment. When you elect COBRA coverage, you will pay for each plan in which you and your family members choose to be enrolled. Please keep in mind that if your appointment ends on any day of the month, your PBP coverage continues until the end of that month, and your elected COBRA coverage would begin on the 1st day of the month following your termination.</p> <p>You will receive information from bswift, GW's COBRA administrator, officially notifying you of your eligibility for continuation of coverage, along with an application and rate information. If you elect to continue your group coverage under COBRA, you can enroll online go.gwu.edu/COBRA and make payments directly to bswift. You will be responsible for paying 102 percent of the cost of the insurance premium(s).</p>
42	<i>Income Taxes</i>	I am a Postdoc Associate and would like to cover my domestic partner.	As a GW Postdoc Associate, you are able to enroll your domestic partner. Supporting documentation will be required. Please note: IRS regulations mandate that the value of GW's contributions to healthcare benefits for domestic partners of Associates and their eligible children be considered taxable income to the Associate.
43	<i>Income Taxes</i>	I am a Postdoc Scholar and will be enrolling in the PBP.	Please note, IRS regulations mandate that the value of the GW benefits for Scholars and their eligible dependents be considered taxable income to the Scholar.

Contact Information



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