



Garnett-Powers & Associates, Inc.

Northwestern University Non-Employee Postdoctoral Scholar Benefit Program

Frequently Asked Questions (FAQ)

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Frequently Asked Questions



Enrollment in the NU Postdoctoral Scholar Benefit Program (PSBP)

#	Topic	Question	Answer
1	<i>Eligibility</i>	Who is eligible to participate in the Northwestern Non-Employee PSBP?	All non-employed NRSA postdoctoral scholars are eligible to enroll in the plans offered.
2	<i>Eligibility</i>	Are my family members eligible to participate in the PSBP?	<p>If you are an eligible Postdoc 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 • Natural or adopted child or children to age 26 (unless eligible to continue coverage because of disability) and unmarried • Stepchild to age 26 if unmarried, lives with the Postdoctoral Scholar, is supported by the Postdoctoral Scholar at more than 50%, and is claimed as a tax dependent by the Postdoctoral Scholar or spouse • Same-sex domestic partner
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 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 Postdoc and/or family members experience a qualifying event.
5	<i>Enrollment – New Postdoc</i>	When does PIE end?	The PIE ends 31 calendar days from the date the Postdoctoral Scholar appointment begins or when the Postdoc and/or family members experience a qualifying event.

Frequently Asked Questions



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#	Topic	Question	Answer
6	<i>Enrollment – New Postdoc</i>	Am I automatically enrolled?	No, you must submit an electronic enrollment form to be enrolled. You may begin the enrollment process here .
7	<i>Enrollment – New Postdoc</i>	When does my coverage begin?	It is important to understand that you are covered beginning day 1 of your appointment, even if your enrollment has not yet been submitted or processed. This applies to dependents that you enroll within your PIE as well.
8	<i>Enrollment – New Postdoc</i>	When can I make changes to my coverage record, including adding my eligible family members?	You can submit an enrollment form at your earliest convenience after your appointment is confirmed, however the enrollment will not be processed until we can confirm your eligibility with the University.
9	<i>Enrollment – New Postdoc</i>	How long do I have to enroll dependents and make coverage changes?	You have 31 days (your PIE) to submit your enrollment. Administrative delays past the 31 day mark will not affect your eligibility for the program.
10	<i>Enrollment – New Postdoc</i>	Can I opt out of coverage from the PSBP?	Postdoctoral Scholars may opt out of health insurance coverage under the PSBP if the Postdoc is enrolled in an alternate medical plan that offers comparable coverage, at least meeting J1 requirements.

Frequently Asked Questions



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#	Topic	Question	Answer
11	<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.
12	<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 a new enrollment form on the GPA website.
13	<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 a new enrollment form on the GPA website.
14	<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 a new enrollment form on the GPA website.
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 call us at 1-800-319-9557 and we can check on the status.</p> <p>In the absence of the ID card and subscriber ID, you may ask the provider to wait to submit a claim 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?	You can expect to receive your ID card(s) in 7-10 business days.
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>You can print your ID card(s) through Aetna Navigator:</p> <p>You may perform a variety of functions, such as changing your PCP, printing temporary ID cards, or checking the status of a claim.</p> <ul style="list-style-type: none"> To Register, simply visit (https://member.aetna.com/MbrSelfReg/welcome.do) Instead of entering your 'Member ID Number' select the 'Social Security Number' option Enter your Social Security Number Fill out all personal information <p>Once you register for Aetna Navigator, you can immediately access the full benefits and features of the site. Click here to take a guided tour of Aetna Navigator's many features: https://kvgo.com/aetna-pm/welcome-aetna-navigator</p>
18	<i>Changing Doctors</i>	I am on an HMO medical and/or dental plan, how do I switch my Primary Care Physician (PCP) or Primary Care Dentist (PCD)?	<p>You can switch your PCP online through Aetna Navigator (registration instructions above) or call Aetna at 1-877-204-9186 to make the change.</p> <p>To change your PCD, contact Guardian at 1-800-459-9401.</p> <p>If you call before the 15th of the month, you will be eligible to visit your new Doctor or Dentist on the 1st of the following month.</p>

Frequently Asked Questions

Insurance Plans

#	Topic	Question	Answer
19	<i>Maternity</i>	I just had a newborn. How can I add my baby to my medical plan?	<p>You have 30 days from the birth of your child to enroll them in the PSBP. You must complete a new enrollment form on the GPA website.</p> <p><u>Additional information for newborns:</u> Newborns are temporarily enrolled under the mother for the first 30 days so that the post-natal claims filed immediately after birth can be processed, however you still must submit a formal request to enroll the child through the GPA website.</p>
20	<i>Maternity</i>	I have an HMO plan, what do I need to do to see a OB/GYN?	OBGYN's do not require a referral, so you may simply choose any OB/GYN in the same medical group as your PCP and contact their office directly to make an appointment. Ask your PCP's office for assistance if necessary.
21	<i>Mental Health</i>	How can I find an in-network mental health provider?	Contact Aetna Member Services at 877-204-9186 for assistance with locating a mental health provider near you and scheduling an appointment.

Frequently Asked Questions

Insurance Plans

#	Topic	Question	Answer
22	Coverage	I just visited the doctor and I was informed that my insurance coverage was terminated, however I am an active Postdoc. Why was my insurance terminated?	Your termination is likely due to a delay with your reappointment paperwork processing. Please contact our office or your Administrator to correct the issue and be reinstated.
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 may be continued. Contact your Administrator 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. For instance, if your appointment ends on 11/8, your coverage will continue through 11/30.
25	Coverage	I am enrolled in the HMO, will my family and I be covered while traveling?	If you are enrolled on the HMO plan, you and your family will only be covered for Medical Emergencies if you are outside your HMO service area (your resident state). If the insurance carrier does not deem the situation to be a medical emergency, your insurance claim could be denied.
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 EyeMed. The claim form is located here . Please make sure to follow the instructions on the form.

Frequently Asked Questions

Insurance Plans

#	Topic	Question	Answer
27	Prescriptions	Is there a way to further mitigate the cost of my prescriptions?	Yes, you may see substantial savings on your prescription costs by using the Save a Copay plan. If you meet with your physician, and switching to a generic therapeutic equivalent drug on the program is approved over the previous brand-name drug you were using, you will not be responsible for any copayment on this generic medication for a period of six months from the last date you received the targeted brand-name drug. Please contact Aetna at 877-204-9186 to discuss whether any medication you may be taking is eligible for this program.
28	Prescriptions	Can I order my medication through the mail?	Yes, you can order maintenance medications through Aetna’s Rx Home Delivery for chronic conditions as asthma, arthritis, diabetes, high cholesterol and heart conditions. Please review the “Aetna Rx Home Delivery” flyer in the <i>Plan Documents Library</i> for more information. If you wish to order your medications through this method, please print the “Rx Order Form” from the <i>Plan Documents Library</i> and follow the directions to order your medications.
29	Prescriptions	Do the PSBP medical plans offer free women’s contraceptives?	Yes, please review the “Preventive Care Drug List” in the <i>Plan Documents Library</i> 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). You may have your doctor write a prescription for those drugs and devices listed on this sheet and there will be no copay required.
30	Cost	How much will the plans cost me?	To view plan rates, click here .

Frequently Asked Questions

Insurance Plans

#	Topic	Question	Answer
31	Wellness	Are there any additional wellness benefits available to me through my medical plan?	<p>Yes, Aetna offers many valuable supplemental programs to their policyholders.</p> <p>For expecting (or soon to be expecting) parents, Aetna offers the Beginning Right program, providing a wealth of informational sources and plans to assist prospective parents-to-be.</p> <p>Good health is always encouraged and Aetna offers several member benefits to assist with this goal. Your medical plan enrollment makes you a GlobalFit member, allowing you to take advantage of the flexible membership options and fitness club discounts. The GlobalFit Service Network covers a vast portion of the United States.</p> <p>Weight management programs are available through Aetna’s association with Jenny Craig. You can also find discounts at one of the Aetna Health Connections participating businesses, including spas, health foods, and more. Aetna also offers Stress Management information for better mental & physical health.</p> <p>Asthma can be a debilitating illness. Two brochures are offered regarding the symptoms of asthma and how to effectively treat the illness through effectively communicating with your physician. “So You Have Asthma” offers valuable information on the causes and effects of Asthma and what treatments are available. “Caring for Asthma” provides useful information regarding identifying the common symptoms.</p> <p>Documents detailing each of these wellness benefits can be found here.</p>

Frequently Asked Questions

Life/AD&D, Voluntary Life, Long-Term Disability

#	Topic	Question	Answer
32	<i>Enrollment</i>	How do I enroll in the Life and AD&D plan?	Enrollment happens automatically when your other benefits are processed. This is University paid benefit.
33	<i>Coverage</i>	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 a combined total benefit of \$50,000. An additional \$50,000 will be paid in the event that the death was accidental. Additional life insurance coverage can be purchased on a voluntary basis. Further details regarding additional, voluntary life insurance can be found here .
34	<i>Coverage</i>	Can I enroll my spouse or eligible family members under the PSBP in a life insurance policy?	Yes, further details can be found here .
35	<i>Coverage</i>	What am I covered for under the AD&D insurance policy?	Below is a list of events that you will receive a benefit if they were to occur: <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	<i>Coverage</i>	Do I have access to any disability insurance?	Yes, you have access to Long-Term disability through the program. The cost of the benefit is split with the University. Further details can be found here .

Frequently Asked Questions



Important Information

#	Topic	Question	Answer
37	<i>J1 Visa</i>	I am Postdoc at Northwestern and hold a J1 Visa. Does my coverage meet the Medical Evacuation & Repatriation requirements of the U.S. Department of State?	Yes, The Standard'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?	Garnett-Powers will bill you directly for your first month of premium once you submit your enrollment form, then on a recurring, monthly basis. You will have a payment grace period of 30 days from the date you receive the invoice before your benefits are impacted.
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 (Aetna). Aetna 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 email us your new address and we will update it with the applicable carriers.

Frequently Asked Questions



Important Information

#	Topic	Question	Answer
41	COBRA	<p>Can I continue medical, dental and vision coverage when my appointment ends?</p>	<p>When your appointment terminates and you leave the university, you may continue your coverage for any of the PSBP medical, dental and/or vision plans in which you and your family members are enrolled by electing COBRA Continuation Coverage. 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 even if your appointment were to terminate at any time during the month, your PSBP coverage continues until the end of the month and your COBRA elected coverage would begin on the first of the month following your termination.</p> <p>We receive a monthly file from Northwestern that advises us of your termination date. We then send you a COBRA Election Form which displays the plans that are available to you. That notice is sent to your last known address communicated to us through the file.</p> <p>In order to elect your coverage, you will complete the COBRA Election Notice and the carrier application and send it back to our office within the timeframe noted on the COBRA Election Notice. You will be billed by our office on a monthly basis for your elected coverage</p>

Contact Information



Garnett-Powers & Associates, Inc.

23361 Madero, Suite 240
Mission Viejo, CA 92691

Toll Free: 1 (800) 319-9557 | **Email:** nupfbp@garnett-powers.com

www.garnett-powers.com