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Northwestern University Postdoctoral Benefit Program Frequently Asked Questions (FAQ)

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Frequently Asked Questions



Enrollment in the NU Postdoctoral Benefit Program (PBP)

#	Topic	Question	Answer
1	<i>Eligibility</i>	Who is eligible to participate in the Northwestern PBP?	All employed, NRSA and Direct-Pay postdoctoral trainees are eligible to enroll in the plans offered.
2	<i>Eligibility</i>	Are my family members eligible to participate in the PBP?	<p>If you are an postdoctoral trainee 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 • 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
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, as long as you submit your enrollment within your PIE, 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 and your information is transmitted to us via the weekly eligibility file (received each Monday). If we have not yet received your information, you will be unable to login to submit your enrollment form. Check with your administrator regarding the status of this data transfer.
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 medical coverage from the PBP?	Postdoctoral trainees may opt out of health insurance coverage under the PBP if the Postdoc is enrolled in an alternate medical plan that offers comparable coverage, at least meeting J1 requirements. You can begin the waiver process here .

Frequently Asked Questions



Enrollment in the NU Postdoctoral Benefit Program (PBP)

#	Topic	Question	Answer
11	<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, or during Open Enrollment.
12	<i>Enrollment – Family Members</i>	I just got married. When and how can I enroll my spouse?	You have 30 days from the date of your marriage to submit the enrollment request. In order to enroll your spouse, you must login to your enrollment record here 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 days from the adoption date. In order to enroll your adopted child, you must login to your enrollment record here 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>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 your enrollment record here and submit your dependent’s information and benefit elections.
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 844-315-4550 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 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?	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>Contact our office for assistance with obtaining your Subscriber ID Number so that you can register for your BlueAccess Member Portal via the steps below.</p> <ul style="list-style-type: none"> • Visit bcbsil.com/member • Click Register Now • Use the information our office provides to complete the registration process <p>Once registered, you will be able to download/print a copy of your medical ID card.</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 BlueAccess (registration instructions above) or call BlueCross BlueShield of Illinois at 1-800-541-2767 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 PBP. In order to enroll your newborn, you must login to your enrollment record here and submit your child's information and benefit elections. A copy of the birth certificate will also be required at the time of enrollment.</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 GBS website to ensure the child has coverage past those first 30 days.</p>
20	<i>Maternity</i>	I have an HMO plan. What do I need to do to see a OB/GYN?	<p>OB/GYN's do not require a referral, so you may simply choose any OB/GYN in the same medical group as your Primary Care Physician (PCP) and contact their office directly to make an appointment. Ask your PCP's office for assistance contacting OB/GYNs within your medical group if necessary.</p>
21	<i>Mental Health</i>	How can I find an in-network mental health provider?	<p>Contact BlueCross BlueShield of Illinois Member Services at 1-800-541-2767 for assistance with locating a mental health provider near you and scheduling an appointment.</p>

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 <i>may</i> 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, unless your appointment terminates on the 1 st day of the month. For instance, if your appointment ends on 11/8, your coverage will continue through 11/30. If your appointment ends 11/1, you coverage ends 11/1 as well.
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 (immediate danger to your life and/or a limb), 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	<i>Prescriptions</i>	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 BCBSIL Pharmaceutical Care Management (PCM) program. More information can be found here .
28	<i>Prescriptions</i>	Can I order my medication through the mail?	Yes, you can order maintenance medications through the PCM program referenced above for chronic conditions such as asthma, arthritis, diabetes, high cholesterol and heart conditions.
29	<i>Prescriptions</i>	Do the PBP medical plans offer free women's contraceptives?	Yes, please contact the PCM program referenced above 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	<i>Cost</i>	How much will the plans cost me?	To view plan rates, click here .

Frequently Asked Questions

Basic Life/AD&D, Voluntary Life, Disability

#	Topic	Question	Answer
31	Wellness	Are there any additional wellness benefits available to me through my medical plan?	Yes, BCBSIL offers many valuable supplemental programs to their policyholders. Documents detailing each of these wellness benefits can be found here .
32	Enrollment	How do I enroll in the Life and AD&D plan?	Enrollment happens automatically when your other benefits are processed. This is a University-paid benefit.
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 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	Coverage	Can I enroll my spouse or eligible family members under the PBP in a life insurance policy?	Yes, additional details can be found here .
35	Coverage	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	Coverage	Do I have access to any disability insurance?	Long-Term Disability: Enrollment in the Long-Term Disability happens automatically for all postdoctoral trainees when your other benefits are processed. This is a University-paid benefit. Short-Term Disability: Employed postdocs have access to Extended Sick Time (EST) in lieu of Short-Term Disability, while NRSA and Direct-Pay postdocs have access to a traditional Short-Term Disability plan through The Standard.

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?	Postdocs will have their contributions (if applicable) deducted from their stipends automatically via NU's internal process on a monthly basis.
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 (BlueCross BlueShield of Illinois). BCBSIL 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?	Ask your administrator to update your address in the Northwestern HR system, and the updated information will be sent to us and flagged for processing. We will then process the address update with the applicable insurance carriers.

Frequently Asked Questions



Important Information

#	Topic	Question	Answer
41	COBRA	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 the 2nd day of the month or later, 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>We receive a weekly file from Northwestern that advises us of postdoctoral trainee termination dates. Flexible Benefit Services, a third-party administrator, will then send you a COBRA Election Form which displays the plans that are available to you and their rates. That notice is sent to your last known address communicated to us through Northwestern's HR file feed.</p> <p>In order to elect your coverage, you will complete the COBRA Election Notice and the carrier application and send it back to Flexible Benefit Services within 60 days of receipt. You will be billed by Flexible Benefit Services on a monthly basis for your elected coverage</p>

Contact Information



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