

# UNIVERSITY OF CALIFORNIA

## Postdoctoral Scholar Benefit Plan

---



**2021 Open Enrollment Guide**



# Table of Contents

---

Benefits and Eligibility.....	3
The Open Enrollment Process.....	4
Important Medical Plan Information.....	5
Benefit Program Website Resources.....	6
Rates and Contributions.....	7
Medical Plan Options.....	8
Dental Plan Options.....	9
Vision Plan.....	10
Life and AD&D Plan.....	11
Disability Plans.....	12
Bright Horizons.....	13
Contact Information.....	14

Gallagher Benefits Services (GBS) is pleased to administer the University of California Postdoctoral Scholar Benefit Plan. The Program is a comprehensive package of benefits designed to closely match the benefits offered to the University of California Faculty and Staff.

# BENEFITS & ELIGIBILITY



## Medical Insurance:

Health Net HMO & PPO



## Vision Insurance:

Health Net PPO (EyeMed Network)



## Short-Term | Voluntary Long-Term Disability:

The Standard



## Dental Insurance:

Health Net HMO

Principal POS



## Life | AD&D Insurance:

The Standard



## Caregiver Locating Service:

Bright Horizons

## Medical Evacuation & Repatriation of Mortal Remains Coverage

International Postdocs holding a J-1 Visa (**and their dependents**) are not required to purchase supplemental coverage for their J1 and J2 Visa requirements. The Postdoctoral Scholar Benefit Plan (PSBP) Short-Term Disability plan satisfies these requirements, even if the postdoc waives the medical, dental and/or vision coverage.

## Benefit Program Eligibility

### **Eligible Postdoc Title Codes (Note: title code is determined by the requirements of the funding agencies.)**

- Title Code 3252 (Postdoctoral Scholar-Employee) – Paid through the UC payroll system.
- Title Code 3253 (Postdoctoral Scholar-Fellow) – Paid a stipend.
- Title Code 3254 (Postdoctoral Scholar-Paid Direct) – Paid directly from an extramural agency.
- Title Code 3255 (Postdoctoral Scholar-Employee NEX) – Part-time, non-Exempt Postdocs.
- Title Code 3256 (Interim Postdoctoral Scholar-Employee) – UC graduate students who recently obtained their PhD degree, or equivalent, and need a short-term appointment to complete an existing project.

### **Family Member Eligibility**

Family member eligibility requirements for the postdoctoral scholar benefit plans are the same as those for the UC faculty and staff plans. The major family member categories are the following:

- Spouse
- Biological or adopted child, step-child, grandchild, step-grandchild up to age 26 (unless eligible to continue coverage due to disability status), or legal ward up to age 18.
- Domestic partner, as long as the domestic partnership is registered with a governmental agency—OR—If the domestic partnership is unregistered, it meets the University of California's definition of a domestic partnership. Visit [uc.gpa.services](http://uc.gpa.services) for more information on these criteria.

# OPEN ENROLLMENT

## What is Open Enrollment?

Open Enrollment is an annual period of time when you are able to make changes to your coverage that you are not permitted to make throughout the rest of the year, unless you experience a qualifying event such as marriage, birth of a child, etc.

The Open Enrollment period for this year will be 10/29/2020—11/24/2020. Changes will take effect on 1/1/2021.

## Making Enrollment Changes Through the UCPATH Website

- To make your plan changes during the Open Enrollment (OE) period, visit the UCPATH web site at: [ucal.us/oe](http://ucal.us/oe). Read The UCPATH Dashboard as it displays a real time countdown for OE. Click the **Enroll Now** button.

- Prepared OE events display an *Open* status when ready for elections.



Open Benefit Events

After you use the Open button, it will take a few seconds for your benefits enrollment information to load.

Open Enrollment  
January 1

Open >

- Events that have been submitted will display a *Submitted* status.



Open Enrollment  
January 1

Submitted

**Note:** During the OE period, employees can submit elections once per day.

! If you do not wish to change your current enrollment selections, no action is necessary.



# MEDICAL PLAN INFORMATION

## Summary of Benefits and Coverage (SBC)

---

Understanding your health plan is important. The Summary of Benefits and Coverage (SBC) summarizes important information about your medical insurance plan in a straight-forward format to help familiarize you with your benefits. This document is accessible through the **Plan Documents Library** on the website.

## Medical Plan Options Overview

---

### Health Net HMO

- Under the Health Maintenance Organization (HMO) model, you must choose a Primary Care Physician (PCP) within the network. You can change your PCP up to once a month.
- The Primary Care Physician (PCP) will be your first point of contact when accessing care, acting as your “healthcare gatekeeper.”
- If you need to see a specialist, a referral from your PCP is required.
- The network is smaller than that of the PPO plan and there is no out-of-network benefit, except in the case of an emergency.
- HMO premiums, as well as the out of pocket expenses (i.e. deductible, co-payments, etc.) tend to be lower than the PPO plan option.

### Health Net PPO

- The PPO plan offers much more flexibility and choice than the HMO plan because there is an ‘In-Network’ and ‘Out-of-Network’ choice at the time you seek service from a provider.
- The in-network benefits (coinsurance, copayments, etc.) will be richer than the out-of-network benefits.
- At the time of service, the member has the ability to seek care from a specialist, without having to obtain a referral from a PCP.

## HMO Primary Care Physician (PCP) Information

---

If you choose the Health Net Medical HMO plan through the UCPath web site, you have the option to choose a PCP through the [Find a Provider](#) link on the GBS website. Otherwise, Health Net automatically assigns you and your enrolling dependent (s) to a primary care physician (PCP). If you wish to change this selection for yourself or a family member, you may do so simply by calling Health Net at 888-893-1572. Be sure to make note of the effective date of your PCP change. If you access care through the new PCP before the effective date, those services will not be covered.





## WEBSITE RESOURCES

### Provider Directories

---

For your convenience, you may begin accessing a list of providers directly from the GBS web site via the **Find a Provider** section. While you are automatically assigned a PCP under the Health Net HMO plan, you can use the directory to locate a new PCP if you wish to change. You do not need to choose a PCP for the Health Net PPO plan. To find a new HMO PCP, or a PPO provider when you wish to access service, simply follow the applicable instructions in the **Find a Provider** section of the website. Instructions for locating in-network dental and vision providers are also located in this section.

### Benefit Summaries

---

This booklet contains benefit “snapshots” of the plans offered through the program, listing the core benefits that are most commonly utilized. There are however more detailed plan documents, including full benefit summaries, available on the website. When visiting the site, click on the **Documents Library** navigational tile. This section of the website contains benefit summaries for all plans offered through the PSBP.

### 2021 Monthly Rates & Contributions

---

This information can be found on the website under the **Insurance Benefits and Rates** section, as well as page 7 of this booklet.

# RATES & CONTRIBUTIONS

	Total Monthly Premium	UC Contribution for Postdoc	Postdoc Contribution
<b>Medical HMO - Health Net, Group Number 66700A</b>			
Postdoc only	\$600.43	\$588.42	<b>\$12.01</b>
Postdoc + child(ren)	\$1,050.85	\$1,029.83	<b>\$21.02</b>
Postdoc + partner	\$1,441.85	\$1,397.92	<b>\$43.23</b>
Postdoc + partner + child(ren)	\$1,831.44	\$1,776.50	<b>\$54.94</b>
<b>Medical PPO - Health Net, Group Number N2982A</b>			
Postdoc only	\$583.51	\$563.51	<b>\$20.00</b>
Postdoc + child(ren)	\$1,021.16	\$981.16	<b>\$40.00</b>
Postdoc + partner	\$1,441.15	\$1,360.40	<b>\$40.00</b>
Postdoc + partner + child(ren)	\$1,779.71	\$1,719.71	<b>\$60.00</b>
<b>Dental POS - Principal, Group Number H12843</b>			
Postdoc only	\$23.41	\$23.41	<b>\$0</b>
Postdoc + child(ren)	\$54.48	\$54.48	<b>\$0</b>
Postdoc + partner	\$48.82	\$48.82	<b>\$0</b>
Postdoc + partner + child(ren)	\$87.67	\$87.67	<b>\$0</b>
<b>Dental DHMO - Health Net, Group Number Z0059A</b>			
Postdoc only	\$8.11	\$8.11	<b>\$0</b>
Postdoc + child(ren)	\$15.39	\$15.39	<b>\$0</b>
Postdoc + partner	\$14.58	\$14.58	<b>\$0</b>
Postdoc + partner + child(ren)	\$22.68	\$22.68	<b>\$0</b>
<b>Vision PPO - Health Net, Group Number Z0074A</b>			
Postdoc only	\$3.69	\$3.69	<b>\$0</b>
Postdoc + child(ren)	\$6.87	\$6.87	<b>\$0</b>
Postdoc + partner	\$6.16	\$6.16	<b>\$0</b>
Postdoc + partner + child(ren)	\$10.51	\$10.51	<b>\$0</b>
<b>Life Insurance and AD&amp;D \$50,000—Standard Insurance, Group Number 643383</b>			
All Participants	\$2.55	\$2.55	<b>\$0</b>
<b>Short-Term Disability—Standard Insurance, Group Number 643383</b>			
All Participants	\$9.20	\$9.20	<b>\$0</b>
<b>Long-Term Disability—Standard Insurance, Group Number 643383</b>			
All Participants	\$8.55	\$0.00	<b>\$8.55</b>
<b>Workers Compensation Assessment</b>			
Employees	% of salary depending on campus & fund source		<b>\$0</b>
Fellows and Paid Directs	\$50.96	\$50.96	<b>\$0</b>

# MEDICAL PLAN OPTIONS



	HMO	PPO	
	In - Network	In - Network	Out - of - Network
Core Benefits	Postdoc Pays	Postdoc Pays	Postdoc Pays
Deductible Single/Family	None	None	\$200 / \$600
Out of Pocket Max Single/Family	\$1,500 / \$4,500	\$1,500 / \$4,500	
Office Visit	\$10 Copay	\$20 Copay	40%*
Wellness Visit	No Charge	No Charge	40%*
Inpatient Hospital	No Charge	\$250 Copay + 20%*	\$250 Copay + 40%*
Outpatient Surgery	No Charge	No Charge	40%*
Emergency Room	\$35 Copay (waived if admitted)	20%	
Rx	\$10 Tier 1 \$20 Tier 2 \$35 Tier 3	\$10 Tier 1 \$25 Tier 2 \$35 Tier 3	50% + \$10 Tier 1 50% + \$25 Tier 2 50% + \$35 Tier 3

\*After deductible

## Health Net Online Member Portal

Using Health Net's online member portal, you may perform a variety of functions such as changing your PCP, printing ID cards, or checking the status of a claim.

1. Click **Register Now** from the home page at [www.healthnet.com](http://www.healthnet.com) and choose **I'm a Member**.
2. Enter the information requested.
3. Check the last two boxes to accept the website terms and conditions.
4. Click **Register**.

# DENTAL PLAN OPTIONS



	HMO	POS		
	In-Network	EPO Network	PPO Network	Out-of-Network
Core Benefits	Postdoc Pays	Postdoc Pays		
Annual Deductible	None	None		\$50 / \$150*
Annual Benefit Maximums (Per Person)	Unlimited	\$1,700	\$1,700	\$1,500
<u>PREVENTIVE/DIAGNOSTIC</u>				
Routine Exam	\$0	0%	0%	0% of UCR
Teeth Cleanings (Prophylaxis)	\$0	0%	0%	0% of UCR
X-rays	\$0	0%	0%	0% of UCR
<u>BASIC PROCEDURES</u>				
Fillings	Varies up to \$80 Copay	10%	10%	20% of UCR
Endodontics	Varies up to \$200 Copay	10%	10%	20% of UCR
Periodontics	Varies up to \$300 Copay	10%	10%	20% of UCR
Oral Surgery	Varies up to \$175 Copay	10%	10%	20% of UCR
<u>MAJOR PROCEDURES</u>				
Crowns	Varies up to \$200 Copay	40%	50%	50% of UCR
Dentures	Varies up to \$425 Copay	40%	50%	50% of UCR
<u>ORTHODONTIA</u>				
Child	\$1,950 Copay*	50% (\$1,000 Lifetime Maximum)		
Adult	\$2,250 Copay*	50% (\$1,000 Lifetime Maximum)		

\*Does not include start-up and retention fees

\*Deductible waived for Preventive care

## Accessing Care Out-of-Network Under a PPO Plan

When you seek services *in-network*, meaning, from providers listed in the PPO network, you are paying less for services since these providers have agreed to provide services per the provider network discounts outlined in their contracts with the insurance carriers. When you pay 50% for major services in-network when seeking services from a PPO dentist, you are paying 50% of a contracted, discounted rate. This is not the case with out-of-network providers.

**Out-of-Network Example:** The out-of-network dentist decides to charge \$1,000 for a porcelain crown on a molar. This dentist is not prohibited from charging what he/she feels can be charged for this service. Your percentage of cost out-of-network is 50% after the \$50 deductible, and Usual, Customary and Reasonable (UCR) is considered \$800 for this service: You pay \$425. **IN ADDITION**, you owe the difference between the UCR amount and what the out-of-network dentist decided to charge you (\$1,000 - \$800), which is an additional \$200.

**Total estimated cost out-of-network for the porcelain crown on a molar: \$625**

# VISION PLAN



	In-Network	Out-of-Network
Core Benefits	Postdoc Pays	
Vision Examinations	\$0 Copay	\$40 Allowance
	Every 12 Months	
Corrective Lenses	\$10 Copay	\$40—\$80 Allowance
Conventional Contact Lenses*	\$105 Allowance + 15% off remaining balance	\$105 Allowance
	Every 12 Months	
Frames	\$120 Allowance + 20% off remaining balance	\$45 Allowance
	Every 24 Months	

\*In lieu of corrective glasses (lenses & frames)

Lens Upgrade Option	Postdoc Pays
UV Coating	\$15
Tint (Solid & Gradient)	\$15
Standard Scratch Resistance	\$15
Standard Polycarbonate	\$40
Standard Anti-Reflective	\$45
Other Add-Ons & Services	20% Discount

## Laser Vision Correction

Save 15% off the retail price or 5% off the promotional price for LASIK or PRK procedures. Offer valid through U.S. Laser Network only, call 877-5LASER6 to use the benefit.



Core Benefits	Life and AD&D
Basic Life	\$50,000*
Accidental Death & Dismemberment	\$50,000*

\*All eligible 3252, 3253, 3254, 3255 and 3256 postdocs are automatically enrolled

## What is Life and AD&D Insurance?

Basic Life insurance helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

## Additional Features

**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.

## Designating Your Beneficiary(ies)

A beneficiary is the person or people you would like your life insurance benefit to be paid to in the event of your passing. A contingent beneficiary is the person or people who you would like the benefit to be paid to in the event that all of your primary beneficiaries have predeceased the insured. The Beneficiary form can be found on the GBS website [here](#).



# DISABILITY PLANS

## What are Short and Long-Term Disability Insurance?

These plans, offered to you through The Standard, provide you a way of protecting your income should you become disabled. Though many of us feel that we will never be disabled, almost 3 in 10 workers entering the work force today will become disabled before retiring (Social Security Administration Fact Sheet, January 31, 2007). It is important to have a vehicle to offer protection to your income, to allow you to meet your financial obligations when you are unable to work; Disability insurance does just that.



Core Benefits	Short-Term Disability (STD)
Benefit Amount	70% of your <i>pre-disability</i> earnings (\$1,000 per week maximum)
Benefit Waiting Period	0 days for an accidental injury   7 days for sickness or pregnancy
Maximum Benefit Period	180 days

**! Please Note:** Eligible international postdocs (job codes 3252, 3253, 3254, 3255, 3256) holding a J-1 Visa (and their J2 dependents) DO NOT need to purchase supplemental medical evacuation and repatriation coverage to meet J1 and J2 Visa requirements. The STD plan satisfies these requirements, even if the participant waives the medical, dental and vision coverage.



Core Benefits	Voluntary Long-Term Disability (LTD)*
Benefit Amount	60% of your <i>pre-disability</i> earnings (\$4,500 per month maximum)
Benefit Waiting Period	Payable after 180 days of continued disability
Maximum Benefit Period	Age 65
Pre-existing Conditions	Ailments diagnosed/treated during the 90 days prior to enrollment will not be covered until the plan has been active for 12 months.

\*Plan is 100% paid by postdoc (\$8.55 per month), must enroll during your period of initial eligibility.

## Family Care When and Where You Need It Most



Whether you're experiencing a breakdown in your normal child care, or looking for an after-school sitter, a caregiver for an adult or elder loved one, or someone to walk the dog — we're here for you. The University of California provides Sittercity, which is offered exclusively by Bright Horizons as part of the newly created **Bright Horizons Care Advantage™**, to help you find care.

### Sittercity

A robust network of locally based in-home care providers including:

- Self-selected, pre-screened caregivers
- Everyday and occasional care (babysitters and nannies) for children and for special needs
- Elder caregivers
- Homework help, household, and pet care



### Years Ahead

A comprehensive solution to your adult/elder care needs including:

- Certified adult/elder care advisors and a needs assessment to guide your search for care
- Specialized facilities including memory care, hospice care, and independent/assisted-living communities
- In-home health care and dependent care



Bright Horizons  
**Care Advantage™**

*A Bright Horizons Solution at Work*

**Register Now. Avoid Worry Later.**

Visit [www.careadvantage.com/ucpostdocs](http://www.careadvantage.com/ucpostdocs)

# INFORMATION SOURCES

## Insurance Carrier Member Services

---

Health Net Medical.....	888-893-1572
Health Net Dental (DHMO).....	866-249-2382
Health Net Vision .....	866-392-6058
Principal (Dental POS).....	800-247-4695
The Standard.....	800-319-9557

## Gallagher Benefits Services (GBS)

---

Phone.....	800-254-1758
Email.....	<a href="mailto:UniversityServices.GBS.psbp@ajg.com">UniversityServices.GBS.psbp@ajg.com</a>
Dedicated PSBP Website.....	<a href="http://uc.gpa.services">uc.gpa.services</a>







**Gallagher**

Insurance | Risk Management | Consulting

Gallagher Benefits Services

The benefits outlined on this guide are for comparative purposes only. In the event of a discrepancy between this guide and the actual plan documents, the provisions of the master policy will prevail.