

Garnett-Powers & Associates, Inc.



University of California Postdoctoral Scholar Benefits Plan

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.

Table of Contents

Enrollment in the UC Postdoctoral Scholar Benefits Plan (PSBP)

Eligibility.....	4
Title Codes	4
Family Member Eligibility	4
Enrollment.....	4
Period of Initial Eligibility	4
Opting Out of Coverage	5
Adding Family Members.....	6
How to Enroll	6
Intercampus Transfers	7
Special Process for UCSF Postdocs ...	7

Medical Insurance Plans

ID Cards	8
Missing ID Cards	8
Seeking Medical Care.....	8
Changing Doctors.....	8
Maternity.....	9
Adding a Newborn.....	9
HMO – seeking OB/GYN care	9
Medical Coverage.....	10
Effective Date.....	10
Coverage Terminated.....	10
Going on Leave of Absence.....	10
HMO – Coverage While Traveling.....	10
Cost.....	10

Dental Insurance Plans

ID Cards	11
Missing ID Cards	11
Seeking Dental Care.....	11
Changing Dentist.....	12
Dental Coverage.....	12
Effective Date.....	12
Coverage Terminated.....	13
Going on Leave of Absence.....	13
Cost.....	13

Vision Insurance Plan

ID Cards	14
Missing ID Cards	14
Seeking Vision Care.....	14
Vision Coverage.....	14
Out-Of-Network Provider	14
Effective Date.....	15
Coverage Terminated.....	15
Going on Leave of Absence.....	15
Cost.....	15

Table of Contents

Life and AD&D Insurance

Enrollment.....	16
How to Enroll.....	16
Forms to be Completed.....	16
Coverage.....	16
Adding Family Members	16
Benefits	16
Costs.....	16

Voluntary Life and AD&D Insurance

Enrollment.....	17
How to Enroll.....	17
Forms to be Completed.....	17
Coverage.....	17
Adding Family Members	17
Benefits	17
Costs.....	17

Voluntary Long Term Disability (LTD) Insurance

Enrollment.....	18
How to Enroll.....	18
Coverage.....	18
What is LTD?.....	18
Adding Family Members	18
Benefits	18
Costs.....	18

Short Term Disability (STD) Insurance

Enrollment.....	19
How to Enroll.....	19
Coverage.....	19
What is STD?.....	19
Adding Family Members	19
Benefits	19
Costs.....	19

Important Information

J1 Visa – Requirements.....	20
Billing.....	20
Tax Forms.....	20
Address Changes.....	20
Existing Postdoc – Opt Out of Coverage.....	20
Continuing Coverage When Postdoc Appointment Ends.....	21

Frequently Asked Questions



Enrollment in the UC Postdoctoral Scholar Benefits Plan (PSBP)

#	Topic	Question	Answer
1	<i>Eligibility</i>	Who is eligible to participate in the UC Postdoctoral Scholar Benefits Plan (PSBP)?	<p>In order to be eligible, an individual must be appointed in one of the following three Postdoctoral Scholar Titles for at least three months or 50% - 99% of time for at least 12 months:</p> <ul style="list-style-type: none"> • Postdoctoral Scholar – Employee (title code 3252) • Postdoctoral Scholar – Fellow (title code 3253) • Postdoctoral Scholar – Paid Direct (title code 3254)
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 PSBP, 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 • Opposite-sex domestic partner if one partner is over the age of 62 and Social Security eligible (AB-205)
3	<i>Enrollment – New Postdoc</i>	What is the Period of Initial Eligibility (PIE)?	The period of initial eligibility (PIE) allows enrollment in a Medical Plan 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 family members becomes eligible.
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 family members becomes eligible.

Frequently Asked Questions



Enrollment in the UC Postdoctoral Scholar Benefits Plan (PSBP)

#	Topic	Question	Answer
6	<i>Enrollment – New Postdoc</i>	When can I enroll myself and my eligible family members in the PSBP?	You can enroll on your 1 st day of your UC Postdoc appointment. In other words, day 1 of your PIE.
7	<i>Enrollment – New Postdoc</i>	How long do I have to enroll? Can I enroll at anytime?	You only have 31 days to enroll. You may only enroll during your PIE period.
8	<i>Enrollment – New Postdoc</i>	What happens if I am unable to enroll during the PIE period due to illness, accident or other extenuating circumstances?	Please see your Postdoctoral Scholar Benefits Plan Administrator located at your campus.
9	<i>Enrollment – New Postdoc</i>	Can I opt out of coverage from the PSBP?	<p>Postdoctoral Scholars may opt out of coverage under the PSBP if one of the following criteria is met:</p> <ul style="list-style-type: none"> • The Postdoctoral Scholar is already covered by another group’s benefit plan at least equivalent to the Benefit Plans under the PSBP • Or for religious reasons
10	<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.
11	<i>Enrollment – New Postdoc</i>	I already enrolled and selected a plan, can I change plans or opt out of coverage?	You can only make changes during Open Enrollment.
12	<i>Enrollment – Family Members</i>	My spouse or domestic partner are eligible to enroll in the UC Faculty/Staff benefit plans. Can I still enroll my spouse or domestic partner in the PSBP? Or can I enroll in the UC Faculty Staff benefit plans?	<p>As an eligible Postdoctoral Scholar, you may enroll your spouse or domestic partner in the PSBP. However, University policy prohibits duplicate enrollment in a University Sponsored plan. Therefore, your spouse or domestic partner will need opt out of the UC Faculty/Staff plan. I</p> <p>In addition, if you elect coverage under your spouse’s or domestic partner’s eligibility in the UC Faculty/Staff medical plan, then you must opt out of coverage in the PSBP.</p>

Frequently Asked Questions



Enrollment in the UC Postdoctoral Scholar Benefits Plan (PSBP)

#	Topic	Question	Answer
13	<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 the enrollment process on the GPA website and print out the completed enrollment form. You must submit the completed enrollment form to the appropriate department administrator within the 30 day window in order for the enrollment to become effective.
14	<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 the enrollment process on the GPA website and print out the completed enrollment form. You must submit the completed enrollment form to the appropriate department administrator within the 30 day window in order for the enrollment to become effective.
15	<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 the enrollment process on the GPA website and print out the completed enrollment form. You must submit the completed enrollment form to the appropriate department administrator within the 30 day window in order for the enrollment to become effective.
16	<i>Enrollment – How to Enroll</i>	How do I go about enrolling?	<p>You may enroll on our website if you answer Yes to any of the 8 questions listed on the website. You will be instructed to print out the completed enrollment form and submit to the appropriate department administrator.</p> <p>If you answered No to all 8 questions, you are required to complete your enrollment on the UC At Your Service Online (AYSO): https://atyourserviceonline.ucop.edu/ayso</p> <p>On AYSO, you will be prompted for your Social Security Number and password. Please provide your date of birth as your password in the following format: MMDDYYYY. For example, if your date of birth is January 5th, 1975, you would input the date as 01051975</p>

Frequently Asked Questions



Enrollment in the UC Postdoctoral Scholar Benefits Plan (PSBP)

#	Topic	Question	Answer
17	<i>Enrollment – Intercampus Transfer</i>	I am an active Postdoc and I am transferring from one UC campus to another UC campus. Do I need to do anything for my benefit elections to be in effective?	<p>Yes, you will need to re-enroll by completing a new enrollment form on our website: https://www.garnett-powers.com/pd/uc/pre_enrollment/</p> <p>You have 31 days from your date of your inter-campus transfer in which to enroll in the PSBP at your new campus. Failure to do so will cause your PSBP benefits to be cancelled by your previous campus and you could possibly not be allowed to enroll at your new campus in the PSBP.</p> <p>Please Note: You cannot use the UC At Your Service Online (AYSO).</p> <p>Please follow these instructions:</p> <ul style="list-style-type: none"> • On our website, complete the enrollment form found on the web link above. • In section 3 on the form, please indicate that you are an inter-campus transfer and your previous campus, do not choose the new hire section of the form. • Please turn this into your department administrator, as this must be done manually; • Keep a copy for your own records. • Please have your new campus benefits office send a manual request to GPA via email at psbp@garnett-powers.com indicating that you are an inter-campus transfer, as this must be processed manually with the insurance companies.

Frequently Asked Questions

Medical Insurance Plans

#	Topic	Question	Answer
18	<i>ID Cards</i>	I just enrolled, when do I get my ID cards?	You can expect to receive your ID card 4-8 weeks after the date you enrolled.
19	<i>ID Cards</i>	It has been 8 weeks and I have not received my ID card. What do I do?	<p>You can print a temporary Medical ID card at www.healthnet.com .</p> <p>You will also need to make sure your address is correct on the UC system. If you recently moved, this is probably the reason why you did not receive your ID cards. Please update your address by either visiting https://atyourserviceonline.ucop.edu/ayso or by speaking with your department administrator.</p> <p>Please note: you cannot use your campus address as your address of record.</p>
20	<i>ID Cards</i>	I need to see my Doctor and don't have an ID card. 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 1-800-254-1758 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>
21	<i>Changing Doctors</i>	I am on an HMO plan, how do I switch my Primary Care Physician (PCP)?	<p>You can access the provider directory at: https://www.healthnet.com/portal/member/providerSearch.do?&region=CA</p> <p>Select a doctor and call HealthNet at 1-800-522-0088 to make the change.</p> <p>If you call before the 15th of the month, you will be eligible to visit your new Doctor on the 1st of the following month.</p>

Frequently Asked Questions

Medical Insurance Plans

#	Topic	Question	Answer
22	<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 the enrollment process on the GPA website and print out the completed enrollment form. You must submit the completed enrollment form to the appropriate department administrator within the 30 day window in order for the enrollment to become effective.</p> <p><u>Additional information for HMO plans:</u> Newborns are assigned to the Postdoc’s primary care physician (PCP) for the first 30 days; they are enrolled the first of the following month after the birth of the child. For example, if your child was born March 5, the child would show as an active member April 1. You must take your newborn to the Postdoc’s PCP or someone within the same medical group as the Postdoc’s PCP, or services rendered will not be covered for the first 30 days.</p> <p>Please keep in mind, it is your responsibility to call Health Net at 1-800-522-0088 and inform them of your choice for a PCP for your child, or find out which PCP was assigned to them, once the enrollment process has been completed.</p> <p>Please note, if you have another child that is assigned to a different PCP or medical group different from what is assigned to the Postdoc, you must still take your newborn to the Postdoc’s PCP or someone within the same medical group for the first 30 days. Otherwise, services provided could be denied by Health Net if your dependent saw a different PCP than the one that was assigned to them at the time services were rendered.</p>
23	<i>Maternity</i>	I have an HMO plan, what do I need to do to see a OB/GYN?	<p>You first need to contact your PCP and then find out if that PCP has an OB/GYN in their medical group. If they do, you can self-refer to that OB/GYN for care according to the provisions of your plan. If the PCP that you are assigned to does not have an OB/GYN in the same medical group, then you need to call the PCP's office and ask who they refer to for OB/GYN care and make an appointment with that provider, you do not need a written referral.</p>

Frequently Asked Questions

Medical Insurance Plans

#	Topic	Question	Answer
24	Coverage	I just enrolled, when is my medical coverage become effective?	<p>As an eligible Postdoc, your medical coverage begins on your appointment start date. However, you must enroll for one of the medical plans during your PIE. Otherwise, any medical claims will be denied if the appropriate enrollment transaction did not get processed during the PIE.</p> <p>If you enrollment transaction was processed, medical coverage will be retroactive to Day 1 of your appointment start date.</p>
25	Coverage	Are there any reasons why my medical coverage will not be retroactive to Day 1 of my appointment start date?	Yes, if you are placed on leave without pay at the beginning of your Postdoctoral appointment, the effective date of coverage is deferred until the Postdoctoral Scholar is placed on normal pay status for that appointment.
26	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?	This happens when a Postdoc enrolls with a temporary Social Security Number. Once the Postdoc receives a permanent Social Security Number, the UC System sends any data changes to HealthNet. HealthNet then updates the Social Security Number on their system triggering a disenrollment of the old Social Security Number and a new enrollment under the Social Security Number. What this means, your previous Member Number is no longer valid and a New Member Number is assigned. If you fall under this scenario, please call us at 1-800-254-1758 for assistance.
27	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 for up to two years. The Postdoctoral Scholar must arrange continuation and direct payment of gross premiums through the appropriate campus office.
28	Coverage	My Postdoc appointment is terminating and I am leaving my campus, when does my medical coverage end?	Your medical coverage ends on the last day of the month from your appointment end date (i.e. your last day as a Postdoc).
29	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. If the insurance carrier does not deem the situation to be a medical emergency, your insurance claim could be denied.
30	Cost	How much will the medical plans cost me?	To view plan rates, please visit: http://www.garnett-powers.com/pd/uc/plan_benefits

Frequently Asked Questions

Dental Insurance Plans

#	Topic	Question	Answer
31	ID Cards	I just enrolled, when do I get my ID cards?	You can expect to receive your ID card 4-8 weeks after the date you enrolled.
32	ID Cards	It has been 8 weeks and I have not received my ID card. What do I do?	<p>DHMO members: You can call HealthNet directly at 1-866-249-2382 to request an ID card and obtain your Subscriber ID number.</p> <p>Principal POS members: Please call Principal at 1-800-247-4695 to request an ID card and obtain your privacy ID number.</p> <p>You will also need to make sure your address is correct on the UC system. If you recently moved, this is probably the reason why you did not receive your ID cards. Please update your address by either visiting https://atyourserviceonline.ucop.edu/ayso or by speaking with your department administrator.</p> <p>Please note: you cannot use your campus address as your address of record.</p>
33	ID Cards	I need to see my Dentist and don't have an ID card. 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 1-800-254-1758 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 dental ID card. The second option is to pay for the dental services in full and submit a dental claim form for reimbursement according to the provisions of your plan.</p> <p>DHMO members: It is important to check your ID card(s) once received in the mail to make sure it reflects the same Primary Care Dentist that you, or your dependent(s), have seen for care (or after you have received your ID#. If it is different, than the Primary Care Dentist from whom you sought care initially, you must contact Health Net at 1-866-249-2382 and request that the Primary Care Dentist selection be changed to the Primary Care Dentist from whom you first sought dental care, back to the original effective date. Failure to do so within 90 days of your effective date will disallow coverage of any services you received from the other physician. These services will not be covered.</p>

Frequently Asked Questions

Dental Insurance Plans

#	Topic	Question	Answer
34	<i>Changing Dentist</i>	I am on an DHMO plan, how do I switch my Primary Dentist?	<p>You are able to choose a dentist of your choice by selecting from Health Net Provider list: https://www.yourdentalplan.com/member/prewelcome.do?currentLanguageFromPreCheck=en</p> <p>Once you made your selection, call Health Net at 1-866-249-2382 to request the change; only the subscriber (Postdoc) is allowed to make this change. You can choose separate dentist for each member of your family if you choose to do so. You are allowed to choose a dentist within 30 miles of your home or work address.</p> <p>HN will change your dentist if you make the request by the 15th of month making it effective the first of the following month and you will receive new ID cards reflecting the change.</p> <p>If you make the request after the 15th of the month, then it will become effective the first day of the second month from when you requested the change. In order for services to be covered by Health Net you and/or your dependent(s) will have to see the dentist that is assigned to you until the change has become effective at Health Net.</p>
35	<i>Coverage</i>	I just enrolled, when is my dental coverage become effective?	<p>As an eligible Postdoc, your dental coverage begins on your appointment start date. However, you must enroll for one of the dental plans during your PIE. Otherwise, any dental claims will be denied if the appropriate enrollment transaction did not get processed during the PIE.</p> <p>If you enrollment transaction was processed, dental coverage will be retroactive to Day 1 of your appointment start date.</p>
36	<i>Coverage</i>	Are there any reasons why my dental coverage will not be retroactive to Day 1 of my appointment start date?	<p>Yes, if you are placed on leave without pay at the beginning of your Postdoctoral appointment, the effective date of coverage is deferred until the Postdoctoral Scholar is placed on normal pay status for that appointment.</p>

Frequently Asked Questions

Dental Insurance Plans

#	Topic	Question	Answer
37	Coverage	I just visited the dentist and I was informed that my insurance coverage was terminated, however I am an active Postdoc. Why was my insurance terminated?	This happens when a Postdoc enrolls with a temporary Social Security Number. Once the Postdoc receives a permanent Social Security Number, the UC System sends any data changes to dental insurance carriers. The Dental Insurance carriers then updates the Social Security Number on their system triggering a disenrollment of the old Social Security Number and a new enrollment under the Social Security Number. What this means, your previous Subscriber Number is no longer valid and a New Subscriber Number is assigned. If you fall under this scenario, please call us at 1-800-254-1758 for assistance.
38	Coverage	I am going on a leave of absence, does my dental coverage still continue?	If you receive an approved leave of absence, with or without pay, dental coverage may be continued for up to two years. The Postdoctoral Scholar must arrange continuation and direct payment of gross premiums through the appropriate campus office.
39	Coverage	My Postdoc appointment is terminating and I am leaving my campus, when does my dental coverage end?	Your dental coverage ends on the last day of the month from your appointment end date (i.e. your last day as a Postdoc).
40	Cost	How much will the dental plans cost me?	To view plan rates, please visit: http://www.garnett-powers.com/pd/uc/plan_benefits

Frequently Asked Questions



Vision Insurance Plan

#	Topic	Question	Answer
41	<i>ID Cards</i>	I just enrolled, when do I get my ID cards?	You can expect to receive your ID card 4-8 weeks after the date you enrolled.
42	<i>ID Cards</i>	It has been 8 weeks and I have not received my ID card. What do I do?	<p>You can print out your own Vision ID card on our website at: https://www.garnett-powers.com/postdoc/idcard.pdf</p> <p>Your Optometrist and Health Net will identify you by using your Social Security Number or Medical Subscriber ID number.</p>
43	<i>ID Cards</i>	I need to see my Optometrist and don't have an ID card. 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 1-800-254-1758 and we can check on the status.</p> <p>In the absence of the subscriber ID, you may ask the provider to wait to submit a claim until you receive your subscriber ID. The second option is to pay for the vision services in full and submit a claim form for reimbursement according to the provisions of your plan.</p>
44	<i>Coverage</i>	What if my Optometrist is an "Out-of-Network" provider?	<p>If your Optometrist is an "Out-of-Network" provider, you will need to complete and submit a vision claim form to Health Net. The claim form is located at: https://www.garnett-powers.com/postdoc/vision_claim_form.pdf</p> <p>Please make sure to follow the instructions on the form.</p>

Frequently Asked Questions

Vision Insurance Plan

#	Topic	Question	Answer
45	Coverage	I just enrolled, when is my vision coverage become effective?	<p>As an eligible Postdoc, your vision coverage begins on your appointment start date. However, you must enroll for in the vision plan during your PIE. Otherwise, any vision claims will be denied if the appropriate enrollment transaction did not get processed during the PIE.</p> <p>If you enrollment transaction was processed, dental coverage will be retroactive to Day 1 of your appointment start date.</p>
46	Coverage	Are there any reasons why my vision coverage will not be retroactive to Day 1 of my appointment start date?	Yes, if you are placed on leave without pay at the beginning of your Postdoctoral appointment, the effective date of coverage is deferred until the Postdoctoral Scholar is placed on normal pay status for that appointment.
47	Coverage	I just visited the Optometrist and I was informed that my insurance coverage was terminated, however I am an active Postdoc. Why was my insurance terminated?	This happens when a Postdoc enrolls with a temporary Social Security Number. Once the Postdoc receives a permanent Social Security Number, the UC System sends any data changes to Health Net. Health Net then updates the Social Security Number on their system triggering a disenrollment of the old Social Security Number and a new enrollment under the Social Security Number. What this means, your previous Subscriber Number is no longer valid and a New Subscriber Number is assigned. If you fall under this scenario, please call us at 1-800-254-1758 for assistance.
48	Coverage	I am going on a leave of absence, does my vision coverage still continue?	If you receive an approved leave of absence, with or without pay, vision coverage may be continued for up to two years. The Postdoctoral Scholar must arrange continuation and direct payment of gross premiums through the appropriate campus office.
49	Coverage	My Postdoc appointment is terminating and I am leaving my campus, when does my vision coverage end?	Your vision coverage ends on the last day of the month from your appointment end date (i.e. your last day as a Postdoc).
50	Cost	How much will the vision plan cost me?	To view plan rates, please visit: http://www.garnett-powers.com/pd/uc/plan_benefits

Frequently Asked Questions

Life and Accidental Death and Dismemberment Insurance (AD&D)

#	Topic	Question	Answer
51	<i>Enrollment</i>	How do I enroll in the Life and AD&D plan?	Enrollment happens automatically. This is University paid for benefit.
52	<i>Enrollment</i>	Since I am automatically enrolled, do I need to do anything?	<p>Yes, you will need to assign your beneficiaries. Please complete the beneficiary form located at: https://www.garnett-powers.com/postdoc/beneficiary.pdf</p> <p>Once completed, you will need to return the form to your Department Administrator.</p>
53	<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
54	<i>Coverage</i>	Can I enroll my spouse or eligible family members under the PSBP to the Standard Life and AD&D insurance policy?	<p>No, this benefit is strictly for the Postdoc only.</p> <p>However, you do have the option to purchase a Voluntary Life Insurance and AD&D under PSBP. Under this policy, you can add family coverage.</p> <p>Please see page 16 of this FAQ for further information.</p>
55	<i>Coverage</i>	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.
56	<i>Cost</i>	How much will it cost me to enroll?	This is a University sponsored benefit. There are no direct costs to the Postdoc.

Frequently Asked Questions

✓ Voluntary Life and Accidental Death and Dismemberment Insurance (AD&D)

#	Topic	Question	Answer
57	<i>Enrollment</i>	Do I need to enroll in the Voluntary Life and AD&D plan?	No, this is strictly a voluntary benefit. Enrollment is not mandatory.
58	<i>Enrollment</i>	How do I enroll in the Voluntary Life and AD&D plan?	You can only enroll during your PIE or open enrollment period. Please visit the GPA website to complete the enrollment form: http://www.garnett-powers.com/uclife/
59	<i>Coverage</i>	In the event that I should pass away, what is the benefit amount that my beneficiaries receive?	This depends on the amount you elected to pay for. You may select an amount in increments of \$10,000 up to \$150,000* with guarantee issue, meaning that you do not have to answer any medical questions and, as long as you are eligible. In the event of your death, the amount you choose would be paid to your designated beneficiary, or beneficiaries
60	<i>Coverage</i>	Can I enroll my spouse or eligible family members under the PSBP to the Voluntary Life and AD&D insurance policy?	Yes. You may also purchase a dependent family benefit for \$5,000 inclusive of both life and AD&D insurance. You only pay one amount to purchase the insurance for all of your immediate family members, which include your spouse and any children. When you purchase this insurance, the \$5,000 benefit is paid for your spouse or any children who should pass away while covered under the plan.
61	<i>Coverage</i>	As a Postdoc, can I purchase coverage that exceeds \$150,000?	Yes, the maximum amount is \$500,000. However, any coverage amount over \$150,000 will require you to complete a medical questionnaire which will be submitted to The Standard, which is the insurance carrier. Requested coverage in excess of \$150,000 requires approval from The Standard. You will be notified by The Standard if you requested coverage amount was approved based off of your medical questionnaire.
62	<i>Billing</i>	How do I pay for this benefit?	All payments are made directly to GPA via debit/credit card payment. When you enroll, you will be billed for the 1 st three months. The first payment is made on our website when you enroll. Subsequent payments will be invoiced to you via email. You will click on the link within the email and make the payment online using our payment system.

Frequently Asked Questions



Voluntary Long Term Disability (LTD)

#	Topic	Question	Answer
63	<i>Enrollment</i>	Do I need to enroll in the Long Term Disability plan?	Yes, you may only enroll during your PIE period or during open enrollment. You will have to complete a medical questionnaire if you do not enroll during your PIE period and you may be declined or approved based on your responses. This underwriting process may take as long as fifteen weeks.
64	<i>Enrollment</i>	How do I enroll in the Long Term Disability Plan?	Please see the answer to question # 16
65	<i>Coverage</i>	Can I enroll my spouse or eligible family members under the PSBP to the Voluntary Long Term Disability policy?	No, this benefit is strictly for the Postdoc only.
66	<i>Coverage</i>	What is Long Term Disability (LTD) insurance?	LTD pays you a monthly benefit in the event you cannot work because of a covered illness or injury. It provides money directly to you to help you pay your monthly bills and living expenses.
67	<i>Coverage</i>	After I become disabled, is there a waiting period before I can receive benefits?	Yes, there is a benefit waiting period of 180 days after you become disabled. LTD benefits start when Short-Term Disability benefits end.
68	<i>Coverage</i>	What are the LTD benefits?	The plan will pay 60% of the first \$7,500 of your monthly pre-disability earnings. Therefore, the maximum monthly benefit is \$4,500. This benefit amount is reduced by the deductible income such as workers' compensation, state disability insurance, and Social Security.
69	<i>Coverage</i>	Once I receive LTD benefits, how long do I receive the benefits?	Once approved for LTD benefits, the benefit is payable to you every month while you are disabled, up to the age of 65. However, some disabilities have limited benefit duration. Mental/Nervous, Drug/Alcohol and Soft Tissue conditions are covered for 24 months during your lifetime. If you become disabled at age 62 or older, your benefit is then prorated by The Standard.
70	<i>Coverage</i>	When will the LTD benefits end	LTD benefits end automatically on the earliest of: the date you are no longer disabled, the date your maximum benefit period ends, the date you die, the date benefits become payable under any other LTD plan under which you become insured through employment during a period of temporary recovery, and the date you fail to provide proof of continued disability and entitlement to benefits.
71	<i>Cost</i>	How much will it cost me to enroll in LTD?	The cost is \$8.55 per month.

Frequently Asked Questions

Short Term Disability (STD)

#	Topic	Question	Answer
72	<i>Enrollment</i>	Do I need to enroll in the Short Term Disability plan (STD)?	Enrollment happens automatically. This is University paid for benefit.
73	<i>Enrollment</i>	Since I am automatically enrolled, do I need to do anything?	No. However, if you become disabled you will need to complete a STD claim form found on our website: http://www.garnett-powers.com/postdoc/std.htm
74	<i>Coverage</i>	Can I enroll my spouse or eligible family members under the PSBP to the STD policy.	No, this benefit is strictly for the Postdoc only.
75	<i>Coverage</i>	What is Short Term Disability (STD) insurance?	STD pays you a monthly benefit in the event you cannot work because of a disability. It provides money directly to you to help you pay your monthly bills and living expenses.
76	<i>Coverage</i>	After I become disabled, is there a waiting period before I can receive benefits?	Yes, there is a benefit waiting period is 0 days for disability caused by an accidental injury and 7 days for disability caused by sickness or pregnancy.
77	<i>Coverage</i>	What are the STD benefits?	The plan will pay 70% of the first \$1,429 of your weekly pre-disability earnings. Therefore, the maximum weekly benefit is \$1,000. This benefit amount is reduced by the deductible income such as workers' compensation, state disability insurance, and Social Security. The minimum monthly benefit is \$25.
78	<i>Coverage</i>	Once I receive STD benefits, how long do I receive the benefits?	The maximum benefit period is 180 days.
79	<i>Coverage</i>	I just delivered my baby. When will STD benefits begin and for how long?	You are eligible for benefits from the date you deliver your baby. STD benefits are paid up to 6 weeks after a vaginal delivery and up to 8 weeks after a cesarean delivery.
80	<i>Cost</i>	How much will it cost me to enroll in STD?	This is a University sponsored benefit. There are no direct costs to the Postdoc.

Frequently Asked Questions



Important Information

#	Topic	Question	Answer
81	<i>J1 Visa</i>	I am Postdoc in one of the eligible title codes of 3252, 3253 or 3254 and hold a J1 Visa. Does my coverage meet the Medical Evacuation & Repatriation requirements of the U.S. Department of State?	Yes, The Standard insurance company satisfies the U.S. Department of State requirements of \$50,000 medical evacuation and \$25,000 of repatriation of remains. This coverage is offered under the Short Term Disability insurance policy (STD).
82	<i>Billing</i>	How are the premiums collected from the Postdocs?	Postdocs with sufficient funds, have their contributions deducted from their checks via the UC payroll system. Postdocs with insufficient funds, have their contributions collected via an invoice through GPA.
83	<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 (HealthNet). HealthNet will mail out the Form 1095-B to your address of record.
84	<i>Address Changes</i>	I just moved to a new address, what do I need to do?	You can update your address by accessing At Your Service Online : https://atyourserviceonline.ucop.edu/ayso Please note: If you have an apartment #, place it in address line #2. If you cannot access At Your Service Online ; then you can only make the change with your department administrator. If you have an apartment #, ask the administrator to place it in address line #2.
85	<i>Opting out of Coverage</i>	I am enrolled in the PSBP and no longer want to participate. How do I opt out of coverage?	In order to opt out of coverage, you must visit our website and complete the enrollment form/waiver form. The form is located at: https://www.garnett-powers.com/pd/uc/pre_enrollment/ Please submit the completed enrollment form to your department administer. You can only opt out of coverage for yourself and/or your dependent(s) at the end of a month. You cannot do it during the middle of the month. For example, if you chose to opt out of coverage November 2, the PSBP would have a termination date of November 30. See also Question # 9. Please note, once you opt of coverage, you will not be allowed to re-enroll in the PSBP until open enrollment or when you experiencing a qualifying event.

Frequently Asked Questions



Important Information

#	Topic	Question	Answer
86	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 file from the UC payroll system 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 the insurance carrier for your elected coverage</p>

Contact Information



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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.