



Gallagher

Insurance | Risk Management | Consulting

VANDERBILT UNIVERSITY
MEDICAL CENTER

Vanderbilt University Medical Center

Postdoctoral Trainee Benefits Program

Open Enrollment
Plan Year 2023-2024

Open Enrollment Dates: September 11 - September 22, 2023

Presented by:
Gallagher Benefit Services

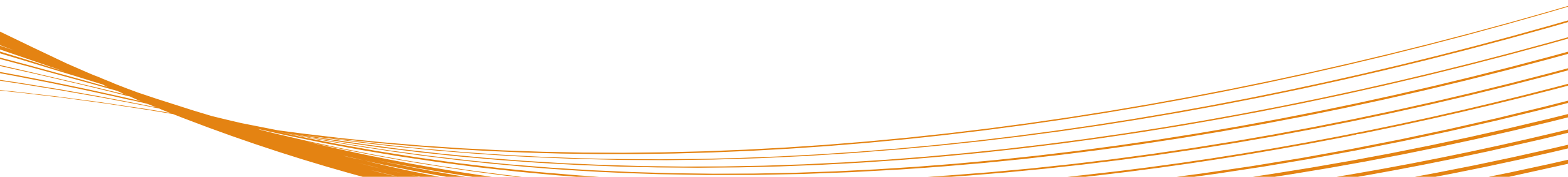
Agenda



- The Role of Gallagher and the Insurance Carriers
- Review of all Benefits, Rates and Plan Designs
- Explanation of Online Open Enrollment Process
- Q & A

The Role of Gallagher and the Insurance Carriers

Gallagher Benefit Services, Inc.	Insurance Carriers
Broker and benefits administrator	Provider of actual benefits (i.e. Medical, Dental, Vision)
Customer service provider	Access to Providers
Design, market, implement and administer benefit programs for Postdoctoral Scholars at many campuses throughout the U.S.	Pays the claims associated with your care



What is Open Enrollment?








- Open Enrollment is an annual period of time designated to allow current enrollees the opportunity to make changes to their coverage that are otherwise not allowed throughout the rest of the year, unless you experience a qualifying life event
- **Examples of qualifying life events are:**
 - Marriage
 - Divorce
 - Birth of a child
 - Death of a dependent
 - Adoption or placement of adoption of a child
 - Loss of coverage
 - Dependent arrival in the U.S.
 - Dependent loss of eligibility due to attainment of age 26
- Open Enrollment also allows those Postdocs who initially waived coverage to now enroll, including dependents

What is Open Enrollment?

All Postdocs currently enrolled in the Vanderbilt University Medical Center Postdoctoral Trainee Benefits Program have the option of making the following changes during the Open Enrollment Period from **September 11 – September 22, 2023**:

- Change Medical plan and/or Dental plan
- Enroll in the voluntary vision plan if previously waived
- If you previously waived either yourself and/or your family members, you/they may enroll in the program at this time
- All changes will be effective **October 1, 2023**
- ***If you are not changing your current enrollment, no action is necessary***

Benefits Offered Through the Postdoctoral Trainee Benefits Program

Plan Name	Insurance Type	Company
80/60 PPO Base Plan	Medical	
90/70 PPO Buy-Up Plan	Medical	
HMO	Dental	
PPO	Dental	
PPO	Vision (Voluntary)	
Life and Accidental Death & Dismemberment (AD&D)	Life	
Long Term Disability (LTD)	Disability	

Benefits Plan/Rate Changes for Plan Year 2023/2024

Plan	Increases
Medical (no change to benefits)	7.0% increase from previous plan year
Dental (no change to benefits)	3.30% increase from previous plan year
Vision (no change to benefits)	No increase; Same as 2022/2023 rates
Disability (no change to benefits)	Increase of \$2.52 per member/month
Life (no change to benefits)	No increase; Same as 2022/2023

IMPORTANT:

- *No action required if you want to keep the same benefits as the prior Plan year (2022/2023)*
- *If you want to make changes to your plans, or if you are adding dependents to the plan, you must complete and submit an **Open Enrollment Form** during the Open Enrollment period (Sept 11-22, 2023)*
- *The Open Enrollment Form can be found on the VUMC Postdoc Benefits Portal: <https://clients.garnett-powers.com/pd/vumc/>*



Gallagher

Insurance | Risk Management | Consulting

VANDERBILT  UNIVERSITY
MEDICAL CENTER

MEDICAL INSURANCE

Provided by

aetnaSM

What is a PPO Plan?

- The PPO plan offers more flexibility and choice than the HMO plan due to the In-Network and Out-of-Network selection you make at the time you seek services
- The In-Network benefits (copays/coinsurance) will be covered at a higher level than the Out-of-Network benefits
- At the time of service, you have the ability to seek care from a Specialist, without having to obtain a referral from a Primary Care Physician (PCP)
- The contractual agreement between the PPO Plan and the In-Network Provider is on a “discounted fee for service” basis
- You will pay more out-of-pocket when you seek services Out-of-Network because those physicians are not providing the same contracted discounts as the In-Network physicians

Aetna 80/60 Base Plan

- The Open Choice PPO 80/60 plan offers you comprehensive benefit coverage with an In-Network and Out-of-Network benefit as well as prescription drug benefits
- This plan is the base plan, or ‘default plan’ that the University offers *at no cost to the postdoc*
- Before enrolling your eligible dependents, please check with your Department Administrator to assure that your dependents are eligible for the plan



Gallagher

Insurance | Risk Management | Consulting

Postdoctoral Trainee Benefits Program

Aetna 80/60 <u>Base</u> Medical Plan		
Core Benefits	In-Network	Out-of-Network
Deductible	\$500 / Individual \$1,000 / Family	\$1,000 / Individual \$2,000 / Family
Annual Maximum Out-of-Pocket	\$3,000 / Individual \$6,000 / Family	\$7,500 / Individual \$15,000 / Family
Lifetime Maximum	Unlimited	Unlimited
Physician Office Visit	\$25 Copay	40%
Specialist Visit	\$40 Copay	40%
Walk-in Clinics	\$25 Copay	40%
Hospitalization	<i>Inpatient:</i> 20% + \$150 Copay AD* <i>Outpatient:</i> 20% AD* <i>Pregnancy:</i> 20% + \$150 Copay AD*	<i>Inpatient:</i> \$300 Copay + 40% AD* <i>Outpatient:</i> 40% AD* <i>Pregnancy:</i> \$300 Copay + 40% AD*
Prescription Drugs	<i>Generic:</i> \$10 Copay <i>Brand:</i> \$20 Copay <i>Non Brand:</i> \$35 Copay	<i>Generic:</i> \$10 + 50% <i>Brand:</i> \$20 + 50% <i>Non Brand:</i> \$35 + 50%

*AD = After Deductible

Postdoctoral Trainee Benefits Program

Aetna 80/60 <u>Base</u> Medical Plan		
Core Benefits	In-Network	Out-of-Network
Emergency Room Visits	\$150 Copay + 20%	\$150 Copay + 20%
Urgent Care	\$35 Copay	\$35 Copay
Routine Physical Exam	\$0	40% After Deductible
Routine Gynecological Exam	\$0	40% After Deductible
Routine Mammograms	\$0	40% After Deductible
Mental Health	<i>Inpatient:</i> 20% + \$150 Copay AD* <i>Outpatient:</i> \$40 Copay	<i>Inpatient:</i> 40% + \$300 Copay AD* <i>Outpatient:</i> 40% AD*

*AD = After Deductible

For more detailed plan design information go to: <https://clients.garnett-powers.com/pd/vumc/documents/>

Aetna 90/70 Buy-Up Plan

- The Aetna Open Choice PPO 90/70 Buy-Up Option Plan offers you comprehensive benefits coverage with an In-Network and Out-of-Network benefit as well as prescription drug benefits
- If you wish to be enrolled in this plan, you will be responsible for a monthly contribution depending on your enrollment tier
- Before enrolling your eligible dependents, please check with your Department Administrator to assure that your dependents are eligible for the plan

Postdoctoral Trainee Benefits Program

Aetna 90/70 Buy-Up Medical Plan		
Core Benefits	In-Network	Out-of-Network
Deductible	\$500 / Individual \$1,000 / Family	\$1,000 / Individual \$2,000 / Family
Annual Maximum Out-of-Pocket	\$2,000 / Individual \$4,000 / Family	\$4,000 / Individual \$8,000 / Family
Lifetime Maximum	Unlimited	Unlimited
Physician Office Visit	\$20 Copay	30% After Deductible
Specialist Visit	\$40 Copay	30% After Deductible
Walk-in Clinics	\$20 Copay	30% After Deductible
Hospitalization	<i>Inpatient:</i> \$150 + 10% After Deductible <i>Outpatient:</i> 10% After Deductible <i>Pregnancy:</i> 10% + \$150 Copay After Deductible	<i>Inpatient:</i> \$250 Copay + 30% After Deductible <i>Outpatient:</i> 30% After Deductible <i>Pregnancy:</i> \$250 Copay + 30% After Deductible
Prescription Drugs (RX)	<i>Generic:</i> \$15 Copay <i>Brand:</i> \$35 Copay <i>Non Brand:</i> \$50 Copay	<i>Generic:</i> 30% coinsurance after copay/RX; \$15 for 30 day supply <i>Brand:</i> 30% coinsurance after copay/RX; \$35 for 30 day supply <i>Non Brand:</i> 30% coinsurance after copay/RX; \$50 for 30 day supply

Postdoctoral Trainee Benefits Program

Aetna 90/70 Buy-Up Medical Plan		
Core Benefits	In-Network	Out-of-Network
Emergency Room Visits	\$150 Copay + 10%	\$150 Copay + 10%
Urgent Care	\$50 Copay + 10%	30% After Deductible
Routine Physical Exam	\$0	30% After Deductible
Routine Gynecological Exam	\$0	30% After Deductible
Routine Mammograms	\$0	30% After Deductible
Mental Health	<i>Inpatient:</i> \$150 Copay + 10% AD* <i>Outpatient:</i> \$40 Copay	<i>Inpatient:</i> \$250 Copay + 30% AD* <i>Outpatient:</i> 30% After Deductible

*AD = After Deductible

For more detailed plan design information go to: <https://clients.garnett-powers.com/pd/vumc/documents/>

Aetna 90/70 Buy-Up PPO Plan

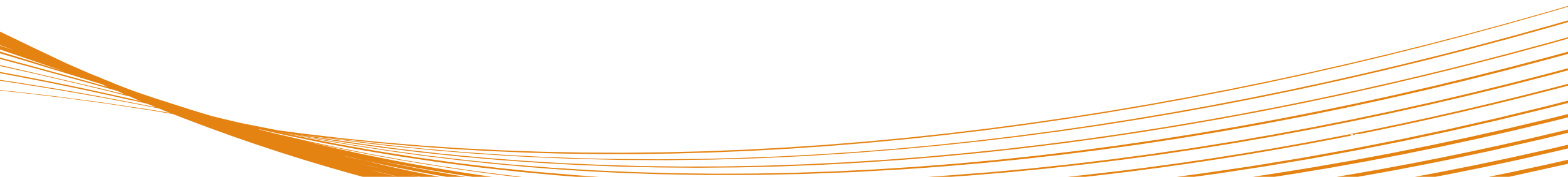
2023/2024 Monthly Postdoc Contributions		
Coverage Tier	Monthly Contribution	Monthly Increase
Postdoc	\$45.54	+ \$2.98
Postdoc + Spouse	\$105.63	+ \$6.91
Postdoc + Child(ren)	\$93.31	+ \$6.11
Postdoc + Spouse/Partner + Child(ren)	\$151.13	+ \$9.88



Postdoctoral Trainee Benefits Program

Insurance | Risk Management | Consulting

AETNA Medical Plans	Total Monthly Cost	VUMC Contribution	Postdoc Contribution
80/60 PPO Medical Plan			
Postdoc	\$834.80	\$834.80	\$0
Postdoc + Spouse	\$1,936.83	\$1,936.83	\$0
Postdoc + Child(ren)	\$1,711.42	\$1,711.42	\$0
Postdoc + Family	\$2,771.69	\$2,771.69	\$0
90/70 PPO Medical Plan "Buy Up"			<i>Billed directly to postdoc via "FreshBooks"</i>
Postdoc	\$880.34	\$834.80	\$45.54
Postdoc + Spouse	\$2,042.46	\$1,936.83	\$105.63
Postdoc + Child(ren)	\$1,804.74	\$1,711.42	\$93.32
Postdoc + Family	\$2,922.81	\$2,771.69	\$151.12





Insurance | Risk Management | Consulting

Postdoctoral Trainee Benefits Program


VANDERBILT UNIVERSITY
MEDICAL CENTER

AETNA Dental Plans	Total Monthly Cost	VUMC Contribution	Postdoc Contribution
HMO Dental Plan			
Postdoc	\$19.91	\$19.91	\$0
Postdoc + Spouse	\$39.19	\$39.19	\$0
Postdoc + Child(ren)	\$50.05	\$50.05	\$0
Postdoc + Family	\$74.55	\$74.55	\$0
PPO Dental Plan			
Postdoc	\$35.26	\$35.26	\$0
Postdoc + Spouse	\$69.38	\$69.38	\$0
Postdoc + Child(ren)	\$88.53	\$88.53	\$0
Postdoc + Family	\$132.00	\$132.00	\$0



Insurance | Risk Management | Consulting

Postdoctoral Trainee Benefits Program

Plans	VUMC Contribution	Postdoc Contribution
SunLife Vision Plan		
Postdoc	\$0	\$8.93
Postdoc + Spouse	\$0	\$17.86
Postdoc + Child(ren)	\$0	\$19.64
Postdoc + Family	\$0	\$28.57
 Life/AD&D/Long-Term Disability	\$12.05	\$0

Summaries of Benefits and Coverage

- The Patient Protection and Affordable Care Act (PPACA) requires that you be notified that the Summaries of Benefits and Coverage for your medical plans are currently available on our website
- The Summaries of Benefits and Coverage follow the recommended guidelines of PPACA in a standardized format to make them easier to read and comprehend to better serve you in making your plan selections
- You may request a paper copy at no charge by calling the toll-free number on your new ID card
- You may also print a copy directly off of the Gallagher website

Prescriptions – Mail Order Pharmacy

You can order maintenance medications through Aetna's Rx Home Delivery for chronic conditions as asthma, arthritis, diabetes, high cholesterol and heart conditions

The costs on the 80/60 PPO Base Plan up to a 31-90 day supply are:

- **Preferred Generic** = \$20
- **Preferred Brand Name** = \$40
- **Non-preferred brand name** = \$70

The costs on the 90/70 PPO Buy-Up Plan up to a 31-90 day supply are:

- **Preferred Generic** = \$30
- **Preferred Brand Name** = \$70
- **Non-preferred brand name** = \$100

Please visit https://clients.garnett-powers.com/pd/vumc/downloads/Aetna_Mail_Order_Prescriptions.pdf for mail order information



Wellness Programs

- **Aetna Member Website (formerly Aetna Navigator)** - This is a simple and secure online member portal that allows you to view your medical visits and claims status, print temporary ID cards and gain access to more important information to manage your healthcare

Once you have your member ID, you may register for access to this site. There will be instructions on the website to assist you and/or download the Aetna Health App from the Apple App Store or Google Play

- **Aetna Enhanced Maternity Program**— Provides a pregnancy risk survey and a wealth of information to assist you when either you or your partner become pregnant
- **Fitness Discount Program** - You'll receive lower rates on gym membership in the large GlobalFit™ network, plus receive discounts on health coaching and fitness equipment
- **24-Hour Nurse Line** - By calling 1-800-556-1555 (TTY: 711) toll-free, you can get answers to questions from a registered nurse 365 days a year regarding health conditions, medical tests or procedures, as well as listen to the Audio Health Library
- **Attain by Aetna Mobile App** - Now you can use your cell phone with web access to view your Aetna health plan information — whenever you want, wherever you are

When and Where to Access Care

Type of Provider	Scenario	Type of Illness or Injury
Primary Care Physician (PCP) (Common under HMO plan)	Annual wellness exams, or moderate pain you need diagnosed	General checkup, moderate pain of unknown origin, etc.
Specialist (Requires referral from PCP under HMO)	Experiencing pain specific to a particular region of the body (i.e. muscular, gastrointestinal, ocular, bone/joint, skin, ears/nose/throat, etc.)	Ulcers, rash, digestive problems, vision problems, elevated levels, etc.
Hospital	Having an inpatient or outpatient procedure performed, in a critical state	Delivering a baby, major/minor surgery, recovery, monitoring, etc.
Walk-in Clinic	Treatment of unscheduled, non-emergency illnesses/injuries and certain immunizations	Vaccination, mild cold/flu, minor cuts/abrasions, etc.
Urgent Care (Alternative to ER)	Treatment of most non-life threatening emergencies	Broken bones (not multiple fractures), minor wounds (not bleeding profusely), mild fever, flu, acute sinusitis, etc.
Emergency Room (ER)	Treatment of all life/limb-threatening emergencies	Severe head trauma, multiple/compound fractures, heavy bleeding, elevated fever, severe burns, seizures, poison, etc.

Walk-in Clinics & Urgent Care

Difference in Copay is substantial as shown on the table below:

Cost Analysis: Urgent Care vs. Emergency Room			
Medical Plan	Walk-in Clinic	Urgent Care	Emergency Room
80/60 PPO Plan	\$25	\$35 Copay	\$150 Copay + 20%
90/70 PPO Plan	\$20	\$50 Copay + 10%	\$150 Copay + 10%

Within 10 miles of the university there are:

- 9 In-Network Walk-in Clinics
- 15 In-Network Urgent Care Centers
- 18 In-Network Hospitals

*See lists of In-Network sites on the VUMC Postdoc Benefits Portal: <https://clients.garnett-powers.com/pd/vumc/>



Gallagher

Insurance | Risk Management | Consulting

VANDERBILT  UNIVERSITY
MEDICAL CENTER

DENTAL INSURANCE

Provided by

aetnaSM

Postdoctoral Trainee Benefits Program

Aetna Dental HMO	
Core Benefits	In-Network
Annual Deductible	None
Annual Benefit Maximum	Unlimited
<u>Preventive/Diagnostic Care</u>	
Routine Exams	No Charge
Teeth Cleanings (Prophylaxis)	No Charge
X-rays	No Charge
<u>Basic Procedures</u>	
Fillings	\$22 - \$40 Copay
Endodontics	\$4 - \$380 Copay
Periodontics	\$23 - \$300 Copay
Oral Surgery	\$4 - \$117 Copay
<u>Major Procedures</u>	
Crowns	\$195-275 Copay
Bridgework	\$195-275 Copay
Dentures	\$10 - \$403 Copay
<u>Orthodontia</u>	
Adolescent	\$1,945 Copay
Adult	\$1,945 Copay

For more detailed plan design information go to: <https://clients.garnett-powers.com/pd/vumc/documents/>

Postdoctoral Trainee Benefits Program

Aetna Dental PPO - \$1500 Annual Max Benefit

Core Benefits	In-Network	Out-of-Network (MAX Plan)
Annual Deductible	\$0 per individual \$0 per family	\$50 per individual \$150 per family
<u>Preventive/Diagnostic Care</u>		
Routine Exams	0%	30%
Teeth Cleanings (Prophylaxis)	0%	30%
X-rays	0%	30%
<u>Basic Procedures</u>		
Fillings	20%	40%
Endodontics	20%	40%
Periodontics	20%	40%
Oral Surgery	20%	40%
<u>Major Procedures</u>		
Crowns	50%	50%
Bridgework	50%	50%
Dentures	50%	50%
<u>Orthodontia (child only)</u>		
Adolescent (to age 20)	50% (\$1,500 Lifetime Limit)	50% (\$1,500 Lifetime Limit)
Adult	Not Covered	Not Covered

For more detailed plan design information go to: <https://clients.garnett-powers.com/pd/vumc/documents/>

Accessing the Out-of-Network Tier

An example of how seeking Out-of-Network services can impact your out-of-pocket costs:

- Porcelain Crown on a molar - We will estimate that the usual, customary and reasonable charge that Aetna allows is \$800
- Per the out-of-network benefit structure, you will pay 50% (your coinsurance) toward that crown, which would be \$400
- In addition, if the out-of-network dentist performing your crown services charges more than what is considered usual, customary and reasonable, you will pay the \$400 **plus** any additional amount that the dentist wishes to charge. So, if the dentist charged \$900 for the crown in total, you would pay a total of \$500 for the crown, which includes the extra \$100 that the dentist charged above what is considered usual, customary and reasonable
- Using the out-of-network tier costs you more because the dentists do not discount their services per a provider contract, whereas those contracts do reduce your out-of-pocket costs in the In-Network PPO tier
- When you access care out-of-network, you and the insurance carrier incur more costs, consequently affecting the overall pricing of the plan



Gallagher

Insurance | Risk Management | Consulting

VANDERBILT  UNIVERSITY
MEDICAL CENTER

VOLUNTARY VISION INSURANCE

Provided by



Sun Life

Sun Life Voluntary Vision Plan

- This plan is a voluntary plan, which means you are responsible for the monthly costs for you and your enrolling dependents
- To make this selection during Open Enrollment, you must complete the enrollment form and you will be sent instructions on how to pay the monthly premium
- The enrollment instructions and rates can be found on the website
- No ID cards are issued with the plan. You will use your SSN and name to make an appointment with a provider
- *You will be receiving an email from a site called FreshBooks regarding setting up a recurring payment; please check your spam folder and contact Gallagher if you do not see an invoice within two weeks of enrollment.*

Postdoctoral Trainee Benefits Program

Voluntary PPO Vision Plan		
Core Benefits	In-Network	Out-of-Network
Eye Exam (1 exam every 12 months)	\$25 Copay	Up to \$45 allowance
Frames (1 per 24 months)	\$130 allowance (20% off remaining) \$70 allowance @ Costco & Walmart	Up to \$70 allowance
Lenses (1 per 12 months) Single Bifocal Trifocal	\$25 Copay \$25 Copay \$25 Copay	Up to \$30 allowance Up to \$50 allowance Up to \$60 allowance
Contact Lenses (every 12 months)	\$60 for contact lens exam \$130 allowance for contact lenses	Up to \$105 allowance

For more detailed plan design information go to: <https://clients.garnett-powers.com/pd/vumc/documents/>

Life, Accidental Death & Dismemberment (AD&D) & Long-Term Disability Insurance

Provided by



TheStandard®

Postdoctoral Trainee Benefits Program

Life, Accidental Death & Dismemberment Insurance

- The plan pays \$40,000 in the event of a death
- An additional benefit of \$40,000 is paid for AD&D if the death is due to an accident
- Postdoctoral Trainees holding J-1 Visa status and their dependents holding J-2 Visa status, will have the required coverage listed below:
 - **Medical Evacuation** = \$50,000
 - **Repatriation** = \$25,000
- Premiums are paid by Vanderbilt University Medical Center

Postdoctoral Trainee Benefits Program

Long-Term Disability Insurance (LTD)

- The benefit waiting period is 180 days of disability
- The plan will pay 60% of the first \$10,000 of your monthly pre-disability earnings for an eligible disability
- The maximum monthly benefit is \$6,000. This benefit is reduced by deductible income such as worker's compensation
- Once approved, benefits are payable each month while you are disabled up to age 65
- Premiums are paid by Vanderbilt University Medical Center

The Open Enrollment Process

- Visit the Gallagher Benefit Services website at clients.garnett-powers.com/pd/vumc/ and click on **LOGIN** in the top right corner.
- Login as a RETURNING USER. Utilize the Forgot User ID or Password link if necessary.
- Once you have logged in, click on Make Open Enrollment Changes.
- Please check the plan bundle in which you wish to be enrolled for Plan Year 2023 – 2024.
- Once complete, please confirm that you have read and understand the COBRA Initial Notification, Health Insurance Marketplace Notice, and Insurance Carrier Privacy Notice, then click *Submit and Create Printable Enrollment Form*. Remember to print a copy for your records.
- An e-mail will be sent no later than **September 30, 2023** confirming your new enrollment status.
- ID cards for any new coverage will be mailed to your home directly from the Insurance Carriers **(Aetna Medical Only)**

Family Member Eligibility

Family member eligibility requirements are the same as the family member eligibility requirements for the Vanderbilt University Medical Center faculty/staff plans.

The Major Family Member Categories Are:

- Spouse
- Natural or adopted children to age 26 regardless of student status
- Stepchildren may be included if they live with the Postdoc and are supported at more than 50% and claimed as a tax dependent



Gallagher

Insurance | Risk Management | Consulting

VANDERBILT  UNIVERSITY
MEDICAL CENTER

Information Sources

For general inquiries and customer service regarding enrollment, benefit questions and ID cards, please contact:

Gallagher Benefit Services, Inc.

Via:	Gallagher contact information
Diana Fox, Account Manager	(949) 317-5917
Email Address	UniversityServices.GBS.VServices@ajg.com
Website	clients.garnett-powers.com/pd/vumc/

Thank you for joining us today!

Any Questions?