UNIVERSITY OF CALIFORNIA

Postdoctoral Scholar Benefit Plan

2020 Benefit Guide

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Gallagher Benefit 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

Dental Insurance:

Health Net HMO

Principal POS

Vision Insurance:

Health Net PPO (EyeMed Network)

Life | AD&D Insurance:

The Standard

Short-Term | Voluntary Long-Term Disability:

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 for more information on these criteria.

ENROLLMENT PROCESS

Enrolling Through the Gallagher Benefit Services (GBS) Website or AYSO

Applicable Campuses: UCSD, UCSF, LBNL

- To enroll during your period of initial eligibility (PIE), visit the GBS web site at: uc.gpa.services, read the pop-up message and click the **Enrollment/Change Form** button.
- Read the content on the New Postdoc Enrollment page and answer the pre-enrollment questions. You will have the option of enrolling through AYSO (if you qualify) or the GBS online form.
- If you qualify for the At Your Service Online (AYSO) option, click the **Access AYSO** button to login and complete the subsequent steps. Your enrollment will be submitted electronically for processing.
- If you qualify for the GBS online form option, click on **Online Form** to access and complete the GBS form. **IMPORTANT:** Once the form is completed, print it out and hand it to your administrator for processing.

Enrolling Through UCPath

Applicable Campuses: UCLA, UCM, UCR, UCSB, UCD, UCB, UCSC, UCI

- To make your plan changes during the Open Enrollment (OE) period, visit the UC OE site at:

http://ucpath.universityofcalifornia.edu/, select the appropriate campus and enter your login credentials.

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 GBS web site, Health Net automatically assigns you and your enrolling dependent(s) to a primary care physician (PCP). Enrolling through AYSO and UCPath allows you to designate a PCP at the time of enrollment. Once your enrollment is processed, you and your enrolled family members will receive an ID Card that will indicate the assigned 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.

2020 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
Medical HMO - Health Net, Group Number 66700A			
Postdoc only	$560.52	$549.31	**$11.21**
Postdoc + child(ren)	$981.00	$961.38	**$19.62**
Postdoc + partner	$1,345.36	$1,305.00	**$40.36**
Postdoc + partner + child(ren)	$1,709.71	$1,658.42	**$51.29**
Medical PPO - Health Net, Group Number N2982A			
Postdoc only	$554.56	$534.56	**$20.00**
Postdoc + child(ren)	$970.50	$930.50	**$40.00**
Postdoc + partner	$1,330.93	$1,290.93	**$40.00**
Postdoc + partner + child(ren)	$1,691.42	$1,631.42	**$60.00**
Dental POS - Principal, Group Number H12843			
Postdoc only	$23.41	$23.41	**$0**
Postdoc + child(ren)	$54.48	$54.48	**$0**
Postdoc + partner	$48.82	$48.82	**$0**
Postdoc + partner + child(ren)	$87.67	$87.67	**$0**
Dental DHMO - Health Net, Group Number Z0059A			
Postdoc only	$7.49	$7.49	**$0**
Postdoc + child(ren)	$14.22	$14.22	**$0**
Postdoc + partner	$13.47	$13.47	**$0**
Postdoc + partner + child(ren)	$20.96	$20.96	**$0**
Vision PPO - Health Net, Group Number Z0074A			
Postdoc only	$4.00	$4.00	**$0**
Postdoc + child(ren)	$7.45	$7.45	**$0**
Postdoc + partner	$6.68	$6.68	**$0**
Postdoc + partner + child(ren)	$11.40	$11.40	**$0**
Life Insurance and AD&D $50,000—Standard Insurance, Group Number 643383			
All Participants	$2.55	$2.55	**$0**
Short-Term Disability—Standard Insurance, Group Number 643383			
All Participants	$9.20	$9.20	**$0**
Long-Term Disability—Standard Insurance, Group Number 643383			
All Participants	$8.55	$0.00	**$8.55**
Workers Compensation Assessment			
Employees	% of salary depending on campus & fund source		**$0**
Fellows and Paid Directs	$49.37	$49.37	**$0**

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 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

	Health Net®	Principal™		
	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
PREVENTIVE/DIAGNOSTIC				
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
BASIC PROCEDURES				
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
MAJOR PROCEDURES				
Crowns	Varies up to $200 Copay	40%	50%	50% of UCR
Dentures	Varies up to $425 Copay	40%	50%	50% of UCR
ORTHODONTIA				
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

Core Benefits	In-Network	Out-of-Network
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.

LIFE | AD&D PLAN

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. Your beneficiary(ies) can and should be designated on your PSBP enrollment form.

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 *pre-disability* 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 *pre-disability* 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

Bright Horizons Care Advantage™
A Bright Horizons Solution at Work

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

Register Now. Avoid Worry Later.

Visit 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 Benefit Services (GBS)

Phone	800-254-1758
Email	UniversityServices.GBS.psbp@ajg.com
Dedicated PSBP Website	uc.gpa.services

NOTES

Gallagher

Insurance | Risk Management | Consulting

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.