



VANDERBILT



Vanderbilt University 2020-2021 Postdoctoral Trainee Health Insurance Plan

Frequently Asked Questions

Log in

1. Go to www.gallagherstudent.com/vandypostdoc
2. Enter your email address in the Profile section and click LOG IN or SIGN UP (if creating an account for the first time)

Waive

Postdoctoral trainees who do not complete a waiver will be automatically enrolled in the plan.

1. Go to www.gallagherstudent.com/vandypostdoc
2. Log in (if you haven't already)
3. Click 'WAIVE' and follow the instructions to complete the form

Enroll your dependents

Check with your Department or Program to determine if payment for dependent coverage is being provided.

1. Go to www.gallagherstudent.com/vandypostdoc
2. Log in (if you haven't already)
3. Click 'ENROLL' and follow the instructions to complete the form

Edit your Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to www.gallagherstudent.com/vandypostdoc
2. Log in (if you haven't already)
3. Click 'EDIT WAIVER'
4. Update the form as needed and click UPDATE & SUBMIT

After the waiver/enrollment deadline, forms cannot be edited. Please contact Customer Service if you have any issues.

Rescind your Form after it's submitted

If it is before the waiver/enrollment deadline:

1. Go to www.gallagherstudent.com/vandypostdoc
2. Log in (if you haven't already)
3. Under Account Details, click on 'Click here to rescind your waiver'

After the waiver/enrollment deadline, forms cannot be rescinded. Please contact Customer Service if you have any issues.

Obtain an ID card

ID cards are usually available 5-7 business days after your eligibility is confirmed.

1. Go to www.gallagherstudent.com/vandypostdoc
2. Click 'Get an ID Card'

Obtain a tax form

If the federal government requires reporting of health insurance coverage for 2020, tax forms will be mailed to the address on file by either the Insurance Carrier or the Claims Administrator. Please refer to the Important Contact Information Section of this document for further information.

Change your address

Please contact your school to update your address.

Find a Doctor

1. Go to www.gallagherstudent.com/vandypostdoc
2. Click 'Find a Doctor'

Find a Participating Pharmacy

1. Go to www.gallagherstudent.com/vandypostdoc
2. Click 'Find a Pharmacy'

Insurance Plan Benefits

What benefits does your Postdoctoral Trainee Health Insurance provide?

Your Postdoctoral Trainee Health Insurance Plan is fully compliant with the Affordable Care Act (ACA) and all other federal and state mandates. It pays for a variety of medical services, including hospital room and board, inpatient and outpatient surgical procedures, labs and x-rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and prescription drugs.

It covers preventive care services at no cost when you use In-Network providers. This includes routine physicals and examinations, screenings, GYN examinations, and most immunizations.

It generally pays for 90% of your medical fees when you use Preferred providers and 80% of your medical fees when you use In-Network providers. This is the advantage to using in-network providers. When you use Out-of-Network providers the coinsurance is less (it pays for 60%) which means your potential out-of-pocket costs are more. There may be copayments and deductibles you'll be responsible for paying.

- It has a \$250 per Insured, per policy year deductible for In-Network medical services.
- It has a \$500 per Insured, per policy year deductible for Out-of-Network medical services.
- For prescription drugs from participating pharmacies, you will pay:
 - a \$15 copay for a 31-day supply of a generic drug
 - a \$50 copay for a 31-day supply of a preferred brand name drug,
 - a \$75 copay for a 31-day supply of a non-preferred brand name drug.
- Note: in some cases, your doctor must get permission from the insurance company before prescribing a drug. You can see which drugs require preapproval by visiting your school's page at www.gallagherstudent.com.

Need more information about your plan?

Go to www.gallagherstudent.com/vandypostdoc

What changes have been made to the Plan for the 2020-2021 Policy Year?

- Outpatient Physician Visits to Preferred Providers (VUMC) and In-Network Providers (UHC's Option PPO) will be paid at 100% after a \$25 office visit copayment.
- HIV PrEP (Truvada) will be covered under the Preventive Care Services benefit subject to pharmacy benefit coverage policies and guidelines.
- A 90-day supply of an applicable prescription can be filled at a retail pharmacy, subject to a 3 month copay.

Does your plan include dental and/or vision benefits?

If you're 18 or younger, you can get preventive dental and vision benefits with this plan. For details, refer to your Plan brochure or certificate.

More information about your dental and vision options

To enroll in a voluntary dental plan or vision plan (additional cost), go to www.gallagherstudent.com/vandypostdoc and 'Additional Products Available' under Plan Details. The types of plans and availability of plans vary by state. The voluntary vision plan is not available in the following states: MA, MD, MT, NM, NY, RI, WA, PA (certain counties).

Am I still covered if I live off campus or I'm traveling or studying abroad?

Yes, your plan covers you wherever you are – during semester breaks and summer vacation. This is true even if you're traveling or studying abroad. As long as you're enrolled in the Plan and you paid your premiums, you'll be covered.

More information about off-campus, travel and study abroad

In addition to being covered for medical treatment and services, your plan also offers 24-hour Worldwide Travel Assistance which includes services ranging from a lost passport to helping with emergency medical assistance or arranging for emergency medical evacuation or repatriation of remains. It's important to contact UHC Global to make the arrangements for you, so contact them before making arrangements on your own. If you don't contact them first, these services will not be covered.

Other information about seeking medical care abroad:

- Always keep your insurance ID card with you.
- Save a copy of the plan brochure and/or bookmark your health insurance plan website.
- If you get sick while abroad, you will likely need to pay for your care first and then need submit bills for reimbursement. Your covered expenses will likely be considered an Out-of-Network expense.
- Before you submit claims for reimbursement, have the itemized bill(s) translated into English. Also include a letter informing the claims administrator you already paid for the healthcare service and need to be reimbursed.
- Write your name, ID number, address, and school name are on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.

Eligibility, Enrollment & Waiving

Am I eligible for the health insurance?

All Postdoctoral Trainees are automatically enrolled in this Plan unless a waiver is submitted.

Can I enroll my eligible dependents?

Yes, you can enroll your eligible dependent(s) by going to www.gallagherstudent.com/vandypostdoc, logging in and clicking on “ENROLL”. Note: You must purchase dependent insurance for the same time period as your own coverage. It can't be for a longer or shorter period than your own. For example, if you enroll for annual coverage, you can't limit your dependent's insurance to only the spring semester unless a qualifying event occurs.

Qualifying events for enrolling your dependents

You can add eligible dependent(s) if one of these qualifying events occurs:

- You get married
- You have a child
- You get divorced
- Your dependent enters the country for the first time
- Your dependent loses coverage under another insurance plan

In such cases, you must submit a Dependent Petition to Add Form, supporting documentation, and payment to Gallagher Student Health & Special Risk within 31 days of the event. If approved, your coverage will start on the date of the qualifying event. Requests received after 31 days will not be processed.

Note: Your premium is prorated. Once your dependent is enrolled, you can't terminate coverage unless you lose your Postdoctoral Trainee Health Insurance eligibility.

What should I know before waiving coverage?

Before waiving coverage, review your current policy and then consider these questions:

- Does your plan comply with the ACA? (reference “What do you mean by ‘comparable coverage?’”)
- Will your current plan cover medical care beyond emergency services (i.e. doctor's office visits, diagnostic testing, x-rays, prescription drugs, mental health, etc.) on- and off-campus?
- Does your plan have doctors and hospitals near campus?
- If you plan to travel elsewhere during the course of the year, does your coverage also extend to these areas?
- Is the annual cost of the Postdoctoral Trainee Health Insurance Plan less expensive than the cost of being added as a dependent to your parents' plan? Be sure to compare deductibles and total out-of-pocket costs, not just the annual premium.
- Does your current plan call for administrative pre-requirements, pre-certification, or primary-care physician referrals? Keep in mind that physician referrals may delay your access to treatment.

What do you mean by “comparable coverage”?

If your current plan is an HMO, your coverage will likely be limited—or not available—outside of your HMO’s service area. As a result, it probably won’t be considered a “comparable” plan.

Confused about waiving your coverage? Before deciding what to do, compare your current health insurance plan to the Postdoctoral Trainee Health Insurance coverage. Consider your possible out-of-pocket costs – deductibles, copays, coinsurance and out-of-pocket maximums. You may find your current plan’s out-of-pocket costs to be higher than what you’ll pay for the Postdoctoral Trainee Health Insurance Plan. Moving to this Plan may be financially beneficial.

Non-comparable health plans include:

- Those that only provide emergency services
- International plans (includes plans not filed in the US)
- Travel insurance plans
- Health care sharing plans (includes Christian Ministries & Liberty Health Share)
- Out-of-state Medicaid plans
- Plans from insurance companies not located within the United States
- Prescription discount plans

If you decide to opt out of this Plan, you must be insured by a plan that provides unlimited benefits with no maximums and no pre-existing condition limitations, for example. This means it must comply with the ACA and meet or exceed the benefits provided through the Postdoctoral Trainee Health Insurance Plan. Your plan must have participating providers and cover a range of services in and around the geographic area where you attend school. Services should include, but aren’t limited to:

- Preventive and non-urgent care (this includes most immunizations)
- Prescription drugs
- Emergency care
- Mental health and substance abuse treatment
- Surgical care
- Inpatient and outpatient hospitalization
- Lab work
- Physical therapy
- Chiropractic care
- Diagnostic x-rays

For more information about the ACA, visit: <https://www.hhs.gov/healthcare/about-the-aca/index.html>

If I waive, but then lose coverage, can I enroll in the Plan?

If you waive and then lose coverage under that plan (called a qualifying event), you may submit a Petition to Add request. The form can be found on your school’s page at www.gallagerstudent.com. Make sure you read

the form carefully as it contains very specific information on the Petition to Add process. Qualifying events include:

- Reaching the age limit of another health insurance plan
- Loss of health insurance through marriage or divorce
- Involuntary loss of coverage from another health insurance plan

If your enrollment in the Plan is on a voluntary basis, there is no option to Petition to Add if you lose coverage with your current health insurance plan. If you missed the enrollment deadline you will need to wait until the next open enrollment period.

How does the ACA affect this Plan?

This Plan fully complies with the ACA. Being ACA compliant means your plan offers essential health benefits which includes certain preventive services such as annual physical and gynecology exams and some immunizations. It also covers pre-existing conditions without any waiting period.

There is no longer a federal tax penalty for not having health insurance, but the mandate to have health insurance remains. There are some states that have kept a state tax penalty for not having health insurance as well as having additional insurance requirements.

If you are under the age of 26, you may be eligible to enroll as a dependent on your family's employer/group health insurance plan. Contact that plan for more information.

May I use one of my state's marketplace health insurance plans to waive this Plan?

If you live in the state where you are attending school and bought insurance through your state's marketplace, you may be able to waive the Plan. Please review these plans carefully. Many of them will have a deductible greater than that of this Plan. This will increase your out-of-pocket costs. Also, many of these plans are HMOs with restrictive provider networks. Look at its provider network to be sure that you'll have In-Network providers near your campus.

Enrolling mid-year in a state marketplace plan will not allow you to cancel this coverage.

Once I'm enrolled in the Plan, can I cancel it? Can I get a refund?

In some cases, you can cancel your coverage and receive a refund.

If you are an international postdoc who is withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium.

Once you're enrolled in the Plan, you will remain enrolled in it for that coverage period. You have no option to terminate it unless you enter the armed forces. In that case, we will refund a pro-rated share of your premium.

Plan Enhancements

How to enhance your Postdoctoral Trainee Health Insurance Plan

You can enhance your Plan by accessing several products available exclusively from Gallagher Student Health & Special Risk. They include:

- Basix Dental Savings Program—provides an exclusive discount arrangement, which can save you 20% to 50% off the cost of dental care.
- EyeMed Vision Care Program—allows you to receive discounted services at participating EyeMed providers.
- SilverCloud—Gallagher Student Health now gives you access to SilverCloud, an online behavioral health platform that provides behavioral health care and support for enrolled postdocs. The platform delivers clinically proven, evidenced-based content, programs, and support for depression, anxiety, stress, resilience and sleep issues.

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To learn more about your plan enhancements, visit www.gallagherstudent.com.

What other types of insurance are available?

Personal property and renters Insurance is available to all postdocs and covers you while on- or off-campus, at home, or abroad. All of your belongings including cell phones, laptops, clothing, books and much more are protected from accidental damage, theft, fire damage, and water damage. For details, go to www.gallagherstudent.com/vandypostdoc and 'Additional Products Available' to get a quote and enroll.

Important Contact Information

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or Verification Letters	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: www.gallagherstudent.com/vandypostdoc
	On-Campus Insurance Representative	Kristy Miller Zefross Building, Student Health Center 4 th Floor Phone: 1-615-343-4688
Claims payments	HealthSmart Benefit Solutions	HealthSmart Benefit Solutions 3320 West Market St., Suite 100 Fairlawn, OH 44333 Phone: 1-844-210-0545 Email: akronclaims@healthsmart.com Website: www.healthsmart.com
Claims, claims payment, and Tax forms	UnitedHealthcare StudentResources	UnitedHealthcare StudentResources P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Website: www.uhcsr.com
In-Network providers	UnitedHealthcare Options PPO Network	Phone: 1-866-948-8472 Website: www.gallagherstudent.com/vandypostdoc , click on 'Find a Doctor'
In-Network pharmacies	HealthSmart Rx	Phone: 1-800-451-6245 Website: www.gallagherstudent.com/vandypostdoc , click on 'Pharmacy Program'

Answer Needed	Who To Contact	Contact Information
Voluntary Dental and Vision	Ameritas	Phone: 1-855-672-3232
Gallagher Student Health Plan Enhancements	EyeMed (Discount Vision), Basix (Dental Savings) Silvercloud (Behavioral Health)	EyeMed Phone: 1-866-839-3633 Website: www.enrollwitheyemed.com Basix Phone: 1-888-274-9961 Website: www.basixstudent.com Silvercloud Website: https://gsh.silvercloudhealth.com/signup/
Worldwide assistance services (medical evacuation and repatriation)	UnitedHealthcare Global	Toll-free within the United States: 1-800-527-0218 Collect from outside of the United States: 1-410-453-6330 Email: assistance@UHGlobal.com