

Dear Vanderbilt-affiliated Trainees and Fellows:

Vanderbilt University is again offering non-employee Postdoctoral Fellows on training and fellowship grants (for whom no FICA is withheld) access to the less-expensive Student Health Insurance Plan in conjunction with our graduate and professional individuals. The premium is \$3,233 and is billed on a quarterly basis (\$808.25 each quarter). Information regarding the health insurance offered by Gallagher Student Health and Risk may be found at <https://www.gallagherstudent.com/vandypostdoc> or <https://gradschool.vanderbilt.edu/postdoctoral/postdoctoral-scholars/benefits.php>.

Non-employee Postdoctoral Fellows will be automatically enrolled in the Student Injury and Sickness Plan offered through the University. If a trainee or fellow has other insurance and does not wish to participate in the student health insurance, they must complete an [online waiver form](#) documenting proof of other insurance information. The online waiver form must be completed by **August 31, 2017** (or within 30 days of hire date) or the individual will remain enrolled in the plan offered by the university and will be responsible for the insurance premium.

All individuals who wish to waive coverage are required to complete an online waiver form at the beginning of each academic year or within 30 days of their hire date.

The Vanderbilt Student Injury and Sickness annual plan administered by Gallagher Student Health and Risk will provide coverage from August 12, 2017 to August 11, 2018. The plan is Affordable Care Act compliant with a metallic (top) rating of platinum.

An on-campus student health insurance representative, Kristina Miller, is available to help with questions. She is located at the Student Health Center, Zerfoss Building, 4th floor. Her direct contact is kristina.miller@vanderbilt.edu or 615-343-4688. Information regarding student health insurance may also be found at <https://www.gallagherstudent.com/vandypostdoct> or <https://gradschool.vanderbilt.edu/postdoctoral/postdoctoral-scholars/benefits.php>.

2017-18 Postdoctoral Fellows Rates, Plan Modifications, and Enrollment information:

Postdoc Plan	Annual Rate
Postdoc Only	\$3,233
Spouse	\$3,233
One Child	\$3,233
Two or More Children	\$6,466
Spouse and Two or More Children	\$9,699

Coverage through the Health Insurance Plan

If you are a returning postdoctoral fellow, there are no plan design changes for the 2017-2018 academic year.

Please refer to the plan brochure available at <https://www.gallagherstudent.com/vandypostdoc> by clicking on 'My Benefits and Plan Information' for complete details about coverage, limitations, and exclusions.

The Health Insurance Plan:

- Is fully compliant with the Affordable Care Act and all other federal and state mandates.
- Offers comprehensive benefits that include 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.
- Includes Preventive Care Services that are available at no cost sharing when received from an In-Network Provider.
- After the \$150 per person per policy year deductible, Preferred Providers (VUMC) are generally covered at 90%; and In-Network (UHC Options PPO) providers are generally covered at 85%.
- After the \$500 Out-of-Network per person per policy year deductible, providers are generally covered at 65%.
- After a separate \$100 pharmacy per policy year deductible, you will pay a \$15 copayment for a generic drug, a \$40 copayment for a brand name drug, and a \$60 copayment for a brand name drug with a generic equivalent at participating retail pharmacies.

Postdoctoral Fellows Enrollment Dates

Programs will be billed for their postdoctoral fellows' student health insurance plan on a quarterly basis:

Q1: 8/12/17 – 11/11/17

Q2: 11/12/17 – 2/11/18

Q3: 2/12/18 – 5/11/18

Q4: 5/12/18 – 8/11/18

Post docs who begin their programs on an effective date within these quarterly periods will be charged a monthly rate. For the 17-18 policy year we will be able to accommodate termination dates other than at the end of these quarterly periods by crediting a monthly rate.

Plan Administrator: Gallagher/Insurance Carrier: UnitedHealthcare

- Postdocs must enroll within 30 days of hire date
- To enroll: Contact your department staff administrator who must submit a [Benefits Action Form \(BAF\)](#) to [Irene McKirgan](#). Postdocs are **not** billed directly for health insurance. Your department is billed.

- Postdocs must enroll dependents within two weeks of the effective start date on the BAF. Postdocs are **not** billed directly for dependent health insurance coverage. Your department is billed.
- This is an annual policy with four termination dates: December 31, April 30, May 30 and August 11. Note: This year, termination can be accommodated other than the end of the quarterly period by crediting a monthly rate.

To terminate coverage: Department administrators must complete a [Benefits Action Form \(BAF\)](#) and submit to [Irene McKirgan](#). Center numbers will continue to be charged until a termination BAF is received.

More detailed information is located at: <https://www.gallagherstudent.com/vandypostdoc>.

Enrolling Dependents

Individuals who are enrolled in the Health Insurance Plan may enroll their eligible dependents with an additional cost. Eligible dependents include a student's married spouse (husband and wife) or a child (under the age of 26). Domestic partners (same sex or opposite) are not covered.

Postdocs must enroll dependents within two weeks of the effective start date on the BAF. Postdocs are **not** billed directly for dependent health insurance coverage. Your department is billed.

It is your responsibility to enroll your eligible dependents each year. **Dependents are not automatically enrolled.** The deadline to enroll dependents for annual coverage is **September 12, 2017**. To enroll eligible dependents, go to <https://www.gallagherstudent.com/vandypostdoc> and click on "Dependent Enroll."

Coverage for eligible dependents must be purchased for the same time period as the postdocs' period of coverage and cannot exceed coverage purchased by the student. For example, an individual enrolled for annual coverage has to purchase annual coverage for a dependent unless a qualifying event occurs (described below).

Dependent Premium Payment

Individuals who need to purchase annual coverage for their dependents can either pay for the entire annual premium in one payment (via credit card, debit card, or checking account) or by the payment plan option. The payment plan option allows individuals to make an initial payment of three (3) months of premium from a checking account and pay the balance in equal monthly installments via automatic drafts from their checking account. Payments will be deducted via ACH (automatic checking account) on the same day each month based upon the date the initial payment was set-up.

The payment plan option is only available for individuals enrolling dependents for the annual coverage period.

If a payment is returned due to insufficient funds or a stop payment, the installment option will be discontinued. In addition, there will be a returned item fee. Individuals will be notified of the returned draft and the amount of the unpaid premium in writing (email or mail) by Gallagher Student Health. In order to reinstate coverage, the unpaid premium plus fees must be paid in full within 10

days of notice by official check, money order, or credit card. If the total due is not paid within 10 days, coverage will be terminated.

Qualifying Events

Postdoctoral Fellows can also add eligible dependent(s) if they experience one of the following qualifying events: (a) marriage, (b) birth of a child, (c) divorce, or (d) if the dependent is entering the country for the first time. If the individual experiences one of these qualifying events, the Dependent Enrollment Form, supporting documentation, and payment must be received by Gallagher Student Health & Special Risk within 31 days of the qualifying event. Forms received more than 2 weeks after the qualifying event will not be processed. Once a dependent is enrolled, coverage cannot be terminated unless the individual loses eligibility. The premium is not pro-rated and you will be responsible for paying the full premium for the coverage period in which the date of your qualifying event occurs.

The deadlines to enroll dependents are as follows:

- September 12, 2017 for newly hired and returning postdoctoral fellows to have an effective date of August 12, 2017.
- February 1, 2018 for newly hired postdoctoral fellows to have an effective date of January 1, 2018.
- June 1, 2018 for newly hired postdoctoral fellows to have an effective date of May 1, 2018.
- July 1, 2018 for newly hired postdoctoral fellows to have an effective date of June 1, 2018.

Questions

- Postdocs are not able to use the Vanderbilt Student Health Center, but can access the on-campus student health insurance representative, Kristina Miller for help with questions.
- She is located at the Student Health Center, Zerfoss Building, 4th floor. Her direct contact is kristina.miller@vanderbilt.edu or 615-343-4688.
- Information regarding student health insurance may also be found at www.gallagherstudent.com/vanderbilt or <https://www.gallagherstudent.com/vandypostdoc>.
- Questions can also be directed to Gallagher Student Health's Customer Service Team, 1-800-468-5867, Monday-Friday 8:30 AM – 8:00 PM (ET) or by clicking on the Customer Service Link on Gallagher Student Health's website.
- Gallagher representatives will be on Vanderbilt's campus on Monday, August 21, 2017 after the graduate student orientation to meet with postdocs and answer questions.