



An independent licensee of the Blue Cross and Blue Shield Association

P.O. Box 2073
Durham, NC 27702
Phone 800-579-8022
Fax (919) 313-2020
www.bcbsnc.com/uncch-pd
email@studentbluenc.com

UNC Postdoc Medical Insurance Policy – Frequently Asked Questions

What is the UNC Postdoc Insurance Policy? It is a major medical policy underwritten by BlueCross BlueShield of North Carolina (BCBSNC). Refer to the attached Summary of Benefits to see your benefits.

Am I eligible? In order to be eligible for the postdoc medical insurance plan, the postdoc must be coded as a Postdoctoral Research Associate or a Postdoctoral Trainee at 30 hours a week or more in ConnectCarolina.

What if I do not want the policy? Complete the enclosed waiver form and submit to BCBSNC via email, fax or mail.

How do I apply? Complete the attached enrollment forms and return them to your assigned departmental Human Resources Representative who should mail them to the address above.

When does coverage begin? Coverage begins on the first day of the month following the month of the postdoc's appointment effective date.

When will I get my insurance card? It typically takes about 45 days from the appointment effective date for the postdoc to receive an insurance card. BCBSNC is usually notified of a postdoc's eligibility for the plan at the end of the month of the appointment effective date. For example, if a postdoc's appointment effective date is December 1, BCBSNC will be notified of that postdoc's eligibility at the end of December and will receive the premium payment for the month of January at that time.

What if I need to see the doctor before I receive my insurance card? You may have to pay for all or part of the charges when you are seen. After you receive your insurance card, you can give the provider's office a copy of your insurance card and ask the provider to file the claim for you.

Can I add my dependents to the postdoc medical insurance plan? Postdocs may pay the monthly premium to cover dependents on the postdoc medical insurance plan. Postdocs have the option to add dependents:

- When the postdoc first enrolls in the plan at the beginning of their appointment;
- During open enrollment which is held annually from July 1 – July 31;
- Within 30 days of a qualifying event; qualifying events include:
 - Birth/adoption of a child
 - Marriage
 - Divorce/legal separation
 - Loss of eligibility for other coverage
 - Arrival in the United States from another country

How do I enroll dependents? New postdocs have the ability to add dependents beginning the day the postdoc's policy is effective. To enroll a spouse or dependent child/ren, write a check payable to BCBSNC for the **first two months** of premium and attach it to the BCBSNC insurance application. Future monthly premiums will be deducted from payroll. For existing postdocs, please call BCBSNC using the contact information above in order to determine if your dependents are eligible to come onto the policy and to obtain enrollment information including



An independent licensee of the Blue Cross and Blue Shield Association

P.O. Box 2073
Durham, NC 27702
Phone 800-579-8022
Fax (919) 313-2020
www.bcbsnc.com/uncch-pd
email@studentbluenc.com

the correct prorated premium. ****Please note that the Campus Health Fee for spouses is a separate monthly charge of \$43.17 and should not be included in the payment to BCBSNC. Please contact Campus Health Services at (919) 966-6588 for further questions related to this fee.**

I am covering my spouse on my postdoc medical insurance plan but they do not intend to use Campus Health Services. Do I still have to pay the Campus Health Fee for my spouse? Yes, per the plan rules, all postdocs and spouses are required to pay the monthly \$43.17 Campus Health Fee.

Are all dependents eligible to receive treatment at Campus Health Services? No. Postdocs and their spouses are eligible for treatment at Campus Health Services, but children are not.

What if I want to terminate coverage for my dependent(s) before my coverage ends? You can terminate coverage for your dependents, with terminations effective on the last day of the month. Completed termination request forms must be submitted prior to the requested termination date. Contact BCBSNC to obtain the termination request form.

I am leaving my postdoc position at UNC. When will my medical insurance coverage end? Coverage for postdoc and their dependents is effective until the end of the month following the end of the postdoc's appointment end date. For example, if the postdoc's appointment ends on May 15, the postdoc and his/her dependents will remain covered by the postdoc medical insurance plan through June 30.

My postdoc medical insurance coverage has ended and I am interested in purchasing COBRA. How does this process work? Postdocs and covered dependents that are no longer eligible for the postdoc medical insurance plan are eligible to continue medical insurance coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA allows the postdoc to pay the full monthly premium (plus a 2% administrative fee), to remain on the postdoc medical insurance plan for up to 18 months or until they obtain other medical insurance coverage. Postdocs have 60 days to elect COBRA from the mailed date of the Ceridian notification or termination date, whichever is later. Coverage is retroactive to the first day the postdoc is no longer eligible for the postdoc medical insurance plan.

When a department processes an end of appointment action for a postdoc, BCBSNC is notified. BCBSNC then contacts Ceridian who will mail the COBRA enrollment packet. Postdocs whose appointment have ended may not receive COBRA information for 4-6 weeks after their appointment ends, depending on when actions are processed in the system. However, once COBRA information is received, the postdoc still has 60 days to enroll and the coverage will be retroactive to the first date they are not covered by the postdoc medical plan.

Additional information can be found at www.bcbsnc.com/uncch-pd. If you have any questions, please contact BCBSNC at 800-579-8022 or email@studentbluenc.com.



Section I Primary Applicant Information

LAST NAME _____ FIRST NAME _____ MIDDLE INITIAL _____

BIRTH DATE
MONTH DAY YEAR

MAILING ADDRESS (STREET, ROUTE, BOX NUMBER, ETC.) _____

CITY _____ STATE _____ ZIP _____ SEX MALE FEMALE

SOCIAL SECURITY NUMBER STUDENT I.D. NUMBER (Required) EMAIL ADDRESS

AREA CODE TELEPHONE NUMBER DEPARTMENT AFFILIATION _____

Section II Dependent Information*

I hereby apply for the following members of my family:

SPOUSE
 DOMESTIC PARTNER

LAST NAME _____ FIRST NAME _____ MIDDLE INITIAL _____

SEX MALE FEMALE BIRTH DATE
MONTH DAY YEAR

CHILD 1

LAST NAME _____ FIRST NAME _____ MIDDLE INITIAL _____

SEX MALE FEMALE BIRTH DATE
MONTH DAY YEAR

CHILD 2

LAST NAME _____ FIRST NAME _____ MIDDLE INITIAL _____

SEX MALE FEMALE BIRTH DATE
MONTH DAY YEAR

CHILD 3

LAST NAME _____ FIRST NAME _____ MIDDLE INITIAL _____

SEX MALE FEMALE BIRTH DATE
MONTH DAY YEAR

*DEPENDENT CHILDREN COVERED TO THE END OF THE MONTH OF THEIR 26TH BIRTHDAY

*Please see the legal notice on the reverse side of this application regarding special enrollment.

Section III Premium Rate Selection

SPOUSE/
DOMESTIC PARTNER\$ 353.43 per month

CHILD/CHILDREN.....\$ 257.04 per month

My check for \$ _____
Make check payable to:
Blue Cross and Blue Shield of North Carolina

The PostDoc's insurance premiums and PostDoc health fee will be paid by the University. Additional monthly premiums to cover dependents will be payroll deducted (see Section V).

Section IV Statement of Understanding

I understand that by signing below, I am agreeing to the following:
I certify that I have read and understand the plan brochure section entitled "Eligibility", and that I am eligible for student coverage and that I understand the refund policy.
I certify that all statements on this application are complete and true. I understand that for a period of two years from the date of this application, Blue Cross and Blue Shield of North Carolina (BCBSNC) may rescind my policy for any acts or practices that constitute fraud or if I make an intentional misrepresentation of material fact. If fraudulent misstatements were made, BCBSNC may take legal action at any time. I understand that any coverage provided according to this application will be subject to the provisions of the contract including the benefit booklet provided to me by BCBSNC.

SIGNATURE OF PRIMARY APPLICANT OR PARENT/GUARDIAN (IF APPLICANT IS UNDER AGE 18)

DATE
MONTH DAY YEAR

Section V Payroll Deduction

At enrollment, you must pay the first two monthly premium(s) directly to Blue Cross and Blue Shield of North Carolina. A payroll deduction will be made at the end of the second month of coverage that will provide coverage for the following month. Deductions will continue each month throughout the postdoctoral appointment. I hereby authorize UNC Chapel Hill to deduct from my salary/wages my premium applicable to the enrollment of my dependents in UNC Chapel Hill PostDoc Medical Insurance Plan.

SIGNATURE OF PRIMARY APPLICANT

DATE
MONTH DAY YEAR

Application is continued on the reverse side.

**Mailing Address: Blue Cross and Blue Shield of North Carolina, PO Box 2073, Durham, NC 27702
Questions? Call Blue Cross and Blue Shield of North Carolina at 800-579-8022 or email@studentbluenc.com**

SM Mark of the Blue Cross and Blue Shield Association. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association.

IMPORTANT LEGAL NOTICES SPECIAL ENROLLMENT

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance (including Medicaid or Children's Health Insurance Program (CHIP)) or group health plan coverage, you may be able to enroll yourself and the dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (other than Medicaid or CHIP) or if the employer stops contributing towards your or your dependents' other coverage and within 60 days after the loss of Medicaid or CHIP eligibility. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption or foster care, except when adding a dependent child will not change your coverage type or premiums that are owed.

For questions or to obtain more information, contact:

Blue Cross and Blue Shield of North Carolina

PO Box 2073, Durham, NC 27702

800-579-8022

Blue OptionsSM Benefit Highlights (PPO)

	In-network	Out-of-network ¹
Campus Health Services (<i>Medical Services</i>)	100%, no deductible	Not applicable
<hr/>		
Physician Office Visit <i>Includes Office Surgery, Consultation, X-rays, Lab and benefit period maximum of 4 office visits for the assessment of obesity in and out of network.</i>		
Primary Care Provider	80% after deductible	70% after deductible
Specialist	80% after deductible	70% after deductible
Preventive Care <i>Routine Examinations, Well-Child Care, Immunizations, Pap Smears, Mammograms, Prostate Specific Antigen Tests (PSAs)</i>		
Primary Care Provider	100%, no deductible	Not Available*
Specialist	100%, no deductible	Not Available*
<i>*Pap Smears, Mammograms and PSAs are covered Out-of-network.</i>		
Therapies <i>Short-Term Rehabilitative Therapies (Maximums apply to Home, Office and Outpatient Settings):</i> <i>Physical/Occupational: 30 visits per Benefit Period</i> <i>Speech Therapy: 30 visits per Benefit Period</i>		
Primary Care	80% after deductible	70% after deductible
Specialist	80% after deductible	70% after deductible
<hr/>		
Urgent Care Centers and Emergency Room		
Urgent Care Centers	80% after deductible	80% after deductible
Emergency Room Visit (<i>Copay Waived and Inpatient benefits apply if admitted. If held for Observation, Outpatient benefits apply.</i>)	\$150, then 80% after ded	\$150, then 80% after ded
<hr/>		
Ambulatory Surgical Center	80% after deductible	70% after deductible
<hr/>		
Inpatient and Outpatient Hospital Services		
Hospital, Hospital Based Services and Outpatient Clinic Services	80% after deductible	70% after deductible
Professional Services	80% after deductible	70% after deductible
Hospital and Professional		
Outpatient Labs and Mammograms	80% after deductible	70% after deductible
Outpatient X-rays, ultrasounds, and other diagnostic tests, such as EEG's and EKG's	80% after deductible	70% after deductible
CT scans, MRI's, MRA's and PET scans in any location, including physician's office	80% after deductible	70% after deductible
<hr/>		
Other Services		
Skilled Nursing Facility (<i>60 days per Benefit Period</i>)	80% after deductible	70% after deductible
Home Health Care, Durable Medical Equipment and Hospice	80% after deductible	70% after deductible
Ambulance	80% after deductible	80% after deductible
Maternity (<i>Maternity Delivery includes Prenatal and Post-delivery care</i>)		
Hospital Services (Delivery)	80% after deductible	70% after deductible
Professional Services (Delivery)	80% after deductible	70% after deductible
Transplants		
Hospital Services	80% after deductible	70% after deductible
Professional Services	80% after deductible	70% after deductible
Infertility Services (<i>Up to \$5,000 per Lifetime</i>)		
Primary Care Provider	80% after deductible	70% after deductible
Specialist	80% after deductible	70% after deductible
Hospital Services	80% after deductible	70% after deductible
Inpatient and Outpatient Professional Services	80% after deductible	70% after deductible
Vision Care		
Comprehensive Eye Exam	100%, no deductible	Not applicable

Blue OptionsSM Benefit Highlights (PPO)

Lifetime Maximum, Deductibles & Coinsurance Maximums

The following Deductibles and Coinsurance Maximums apply to the services on the previous page and Mental Health and Substance Abuse services below:

	In-network	Out-of-network ¹
Lifetime Benefit Maximum		Unlimited
Deductibles		
Individual (per Benefit Period)	\$300	\$400
Family (per Benefit Period)	\$900	\$1,200
Out of Pocket Maximum		
Individual (per Benefit Period)	\$2,100	\$4,200
Family (per Benefit Period)	\$6,300	\$12,600

Mental Health and Substance Abuse Services

Precertification required for Inpatient and certain Outpatient services.

Call Magellan Behavioral Health at 1-800-359-2422.

Mental Health Services

Office Visit	80% after deductible	70% after deductible
Inpatient/Outpatient	80% after deductible	70% after deductible

Substance Abuse Services

Office Visit	80% after deductible	70% after deductible
Inpatient/Outpatient	80% after deductible	70% after deductible

Prescription Drugs

Campus Health Services

Generic or Brand (30 day supply)	\$10 copayment	Not applicable
----------------------------------	----------------	----------------

Other Pharmacy

Up to 30 day supply. 31-60 day supply is two copayments and 61-90 day supply is three copayments. Infertility Drugs up to \$5,000 per Lifetime.

MAC C Pricing.

Tier 1 (Generic)	\$20 copayment	Copayment + charge over In-network allowed amount
Tier 2 (Preferred Brand)	\$35 copayment	Copayment + charge over In-network allowed amount
Tier 3 (Brand)	\$50 copayment	Copayment + charge over In-network allowed amount
Tier 4 (Specialty Brand)	25% coinsurance	Coinsurance + charge over In-network allowed amount

There is \$50 per Drug Minimum and \$100 per Drug Maximum for each 30-day supply of Tier 4 Specialty Brand drugs.

Lens and Frame Coverage (BCBSNC will reimburse you up to the Benefit Period Maximum for glasses, hard, soft or disposable contact lenses.)

Prescribed Eyeglass Lens and Frame Reimbursement (per Benefit Period)	\$150
---	-------

¹ NOTICE: Your actual expenses for covered services may exceed the stated coinsurance percentage or co-payment amount because actual provider charges may not be used to determine the payment obligations for BCBSNC and its members.

ADDITIONAL INFORMATION ABOUT BLUE OPTIONS FROM BCBSNC

Benefit Period

The period of time, usually 12 months as stated in the group contract, during which charges for covered services provided to a member must be incurred in order to be eligible for payment by BCBSNC. A charge shall be considered incurred on the date the service or supply was provided to a member.

Allowed Amount

The maximum amount that BCBSNC determines is to be paid for covered services provided to a member. .

Out of Pocket Maximum

The dollar amount a member must pay prior to BCBSNC paying 100% for certain services.

Day and Visit Maximums

All day and visit maximums are on a combined In- and Out-of-Network basis.

Utilization Management

To make sure you have access to high quality, cost-effective health care, we manage utilization through a variety of programs including certification, transplant management, concurrent and retrospective review.

If you have a concern regarding the final determination of your care, you have the right to appeal the decision. If you would like a copy of a benefit booklet providing more information about our Utilization Management programs, call the toll free number listed in your information packet.

Certification

Certification is a program designed to make sure that your care is given in a cost effective setting and efficient manner.

If you need to be hospitalized, you must obtain certification. Non-emergency and non-maternity hospital admissions must be certified prior to the hospitalization. If the admission is not certified, a penalty will be applied.

For maternity admissions, your provider is not required to obtain certification from BCBSNC for prescribing a length of stay up to 48 hours for a normal vaginal delivery, or up to 96 hours for delivery by cesarean section. You or your provider must request certification for coverage for additional days, which will be given by BCBSNC, if medically necessary.

All inpatient and certain outpatient Mental Health and Substance Abuse services must be certified in advance by Magellan Behavioral Health. Call Magellan Behavioral Health at 1-800-359-2422. Office visits do not require certification.

In-network providers are responsible for obtaining certifications. The member will bear no financial penalties if the in-network provider fails to obtain the appropriate authorization. The member is responsible for obtaining certification for services rendered by an out-of-network or out-of-state provider. .

Health and Wellness Program

Because we want to help you stay healthy, we offer a variety of wellness benefits and services. You can take advantage of HealthLine Blue, our 24-hour health information service, a health topics library, asthma and diabetes management and a prenatal program. You will also receive Active Blue, our health magazine and have access to online health and wellness information at www.bcsnc.com. With our program you can get health advice anytime you need it, so you can learn how to take charge of your health.

What Is Not Covered?

The following are summaries of some of the coverage restrictions. A full explanation and listing of restrictions will be found in your benefit booklet.

Your health benefit plan does not cover services, supplies, drugs or charges that are:

- Not medically necessary
- For injury or illness resulting from an act of war
- For personal hygiene and convenience items
- For inpatient admissions that are primarily for diagnostic studies
- For palliative or cosmetic foot care
- For investigative or experimental purposes
- For hearing aids or tinnitus maskers
- For cosmetic services or cosmetic surgery
- For custodial care, domiciliary care or rest cures
- For treatment of obesity, except for surgical treatment of morbid obesity, or as specifically covered by your health benefit plan
- For reversal of sterilization
- For treatment of sexual dysfunction not related to organic disease
- For conception by artificial means
- For self-injectable drugs in the provider's office

The benefit highlights is a summary of Blue Options benefits. This is meant only to be a summary. Final interpretation and a complete listing of benefits and what is not covered are found in and governed by the group contract and benefit booklet. You may preview the benefit booklet by requesting a copy of the Blue Options benefit booklet from BCBSNC Customer Services.

COMPLETE THIS FORM ONLY IF YOU ELECT TO WAIVE COVERAGE

**THE UNIVERSITY OF NORTH CAROLINA
AT CHAPEL HILL
POSTDOC MEDICAL INSURANCE PLAN**

WAIVER FORM

Name: _____
(Last) (First) (MI)

PID: _____ Department: _____

I have reviewed the information on The University of North Carolina at Chapel Hill Blue Cross Blue Shield Medical Insurance Plan provided for Temporary Full-Time Postdoctoral Trainees and Postdoctoral Research Associates.

I hereby elect to waive coverage under the University's Blue Cross Blue Shield Medical Insurance Plan and agree to maintain alternate coverage with the following carrier and notify my departmental manager at the University immediately if my coverage changes or is cancelled.

Please send the completed waiver form to Blue Cross Blue Shield of North Carolina:

PO Box 2073
Durham, NC 27702

email@studentbluenc.com

Name of Medical Insurance Company: _____

Policy #: _____

Signature

Date