

## **UNC Postdoc Medical Insurance Policy – Frequently Asked Questions**

***What is the UNC Postdoc Insurance Policy?*** It is a major medical policy underwritten by Blue Cross and Blue Shield of North Carolina (Blue Cross NC). 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 Blue Cross NC 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. Blue Cross NC 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, Blue Cross NC 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
  - First time arrival in the United States

***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, complete Section 2 of the Blue Cross NC insurance application. Monthly dependent premiums will be deducted from payroll. For existing postdocs, please call Blue Cross NC using the contact information above in order to determine if your dependents are eligible to come onto the policy and to obtain enrollment information. \*\*Please note that the Campus Health Fee for spouses is a separate monthly charge



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P.O. Box 2073  
Durham, NC 27702  
Phone 800-579-8022  
Fax (919) 313-2020

<http://studentbluenc.com/uncch-pd>  
[email@studentbluenc.com](mailto:email@studentbluenc.com)

of \$42.51 and should not be included in the payment to Blue Cross NC. 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 \$42.51 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. Dependent termination request forms can be found on the [UNC Postdoc Student Blue website](#).

***I am leaving my postdoc position at UNC. When will my medical insurance coverage end?*** Coverage for a 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. For special circumstances, such as coverage at a new job beginning prior to the end date of the postdoc insurance, postdocs can reach out to their department's human resources contact to request their postdoc coverage terminate the last day of the month their appointment ends. Any early termination requests should be initiated within 30 days of the requested early termination date.

***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 WageWorks 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, Blue Cross NC is notified. Blue Cross NC then contacts WageWorks who will mail the COBRA enrollment packet. Postdocs whose appointments 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 <http://studentbluenc.com/uncch-pd>. If you have any questions, please contact Blue Cross NC at 800-579-8022 or [email@studentbluenc.com](mailto:email@studentbluenc.com).