Benefit Information
Clinical Postdoctoral Fellows

Health Insurance Coordinators

June 28, 2012
Who are Clinical Fellows?

This presentation pertains to Clinical Postdoctoral Fellows:

- Typically on a NIH T32 training grant, i.e., prohibited from being an employee of Indiana University
- Clinical fellows receive their stipend through a non-taxed payroll at the beginning of each month
Why Change to the Aetna Plan?

- Historically Clinical Fellows were covered in the GME plan for Medical Residents.
- Medical Residents are now considered IU employees for purposes of benefits.
- The GME medical and dental plans are now self-funded “employer group plans.”
- The statutory authority for IU to provide employer group plans (ERISA), does not allow IU to extend this coverage to non-employees.
- The Aetna plan for professional students provides the closest match in benefits and cost for medical and dental coverages.
Enrollment

• All Clinical Fellows (new and continuing) will receive a notification email with instructions for online enrollment through IU Benefits Self-Service in OneStart.

• New Fellows: Benefit elections must be completed within 30-days of appointment date.

• Continuing Fellows moving to Aetna: The enrollment deadline is July 31, 2012.

• Those who don’t enroll by the deadline are deemed to have waived coverage.
Dependent Coverage

• When you enroll online, you may also enroll:
  o your spouse
  o same sex domestic partner
  o dependent children under age 26

• Documentation of eligibility is required for dependents, such as birth certificates, marriage certificates, or domestic partner registration

• Information on how to provide this documentation will be emailed to you upon enrollment of your dependents in IU Benefits Self-Service
Annual Open Enrollment

• After this enrollment deadline, the next opportunity for enrolling or making changes is the next annual Open Enrollment period.

• Open Enrollment for Clinical Fellows is each June for an effective date of July 1.

• Exception: If you experience a qualified change in status (e.g., marriage, divorce, or birth of a child), you can make a corresponding mid-year change.

• If you have a mid-year change, complete an online change of status form through the Benefits Change Connection at http://hr.iu.edu.
Effective date of coverage

- New Fellows: Your coverage is the first date of your appointment, beginning July 1, 2012 or after. Coverage is retroactive to the date of your appointment as long as you enroll within 30 days of the appointment date.

- Continuing Fellows: Coverage is effective July 1, 2012 so there is no gap in coverage.
Medical Coverage
Aetna Health Insurance Plan

- Effective July 1, 2012, all Clinical Postdoctoral Fellows and their dependents are eligible for the IU-sponsored Postdoctoral Fellow and Professional Student Health Insurance Plan available to those associated with the IU School of Medicine and School of Dentistry.

- General information about the plan can be found online at http://hr.iu.edu/benefits/clinical_postdoc.html. The site includes a FAQ, links to the plan brochure, a temporary id card, the provider directory, and many other resources.
## Summary of Medical Benefits

<table>
<thead>
<tr>
<th></th>
<th>Preferred Care</th>
<th>Non-Preferred Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$350 per Person</td>
<td>$700 per Family</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Limit</td>
<td>$5,000 per Person</td>
<td>$10,000 per Family</td>
</tr>
<tr>
<td>Office Visit</td>
<td>100% after a $20 copay</td>
<td>70%</td>
</tr>
<tr>
<td>Hospital Room and Board</td>
<td>90%</td>
<td>70%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>100% after a $50 copay</td>
<td></td>
</tr>
<tr>
<td>Diagnostic X-Ray Services</td>
<td>90%</td>
<td>70%</td>
</tr>
<tr>
<td>Ambulance Expenses</td>
<td>80% of actual charge when required due to the</td>
<td></td>
</tr>
<tr>
<td></td>
<td>emergency nature of a covered Accident or Sickness.</td>
<td></td>
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</tbody>
</table>
## Summary of Prescription Benefits

<table>
<thead>
<tr>
<th></th>
<th>Preferred Pharmacy</th>
<th>Non-Preferred Pharmacy</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$100</td>
<td></td>
</tr>
<tr>
<td><strong>Generic</strong></td>
<td>$10 Copay</td>
<td></td>
</tr>
<tr>
<td><strong>Preferred Brand</strong></td>
<td>$30 Copay</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Non-Preferred Brand</strong></td>
<td>$50 Copay</td>
<td></td>
</tr>
</tbody>
</table>
Mail Order and Specialty Medications

• Aetna Rx Home Delivery is the prescription mail service for Aetna pharmacy benefit members. Use it to order your maintenance medicines by mail. These types of drugs treat chronic conditions such as arthritis, asthma, diabetes, high cholesterol, heart conditions, hypertension and others. For more information, visit the Aetna website.

• Aetna also provides a Specialty Pharmacy service to members to help with complex medical conditions. Visit the Aetna website for more information on how to order or talk with a pharmacist 24 hours a day, 7 days a week.

• Contact Aetna Pharmacy Management (APM) with questions at 1-800-AETNA-RX (1-800-238-6279).
Provider Network

• The plan uses Aetna’s PPO network, which allows members visit any doctor, hospital, or pharmacy in Aetna’s preferred network without naming a primary care doctor. The Aetna network is a nationwide network and includes international coverage.

• In the Indianapolis area, you’ll find most providers are in the Aetna network. However, to verify your existing provider is in the network, visit the Aetna DocFind at http://www.aetna.com/docfind/custom/studenthealth/index.html.

• You can still receive benefits if you use non-preferred or out-of-network providers, but you will have higher out-of-pocket costs.
Continuity of Care

• If you have questions about continuing existing or ongoing care, please contact the Insurance Coordinators for assistance.
Dental Coverage
Aetna Dental PPO

• Effective July 1, 2012, all Clinical Postdoctoral Fellows and their dependents are eligible for the IU-sponsored Aetna Dental PPO Plan.

• General information about the plan can be found online at http://hr.iu.edu/benefits/clinical_postdoc.html. The site includes links to the plan brochure, the provider directory, and many other resources.
# Summary of Dental Benefits

<table>
<thead>
<tr>
<th></th>
<th>Participating Provider</th>
<th>Non-Participating Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual Annual Deductible</strong></td>
<td>$25</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Family Annual Deductible</strong></td>
<td>$75</td>
<td>$75</td>
</tr>
<tr>
<td><strong>Annual Benefit Maximum</strong></td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td><strong>Office Visit Copay</strong></td>
<td>None</td>
<td></td>
</tr>
<tr>
<td><strong>Routine Cleaning/Exam (No Deductible)</strong></td>
<td>Two Routine cleanings/exams per policy year at 100% (Non-Participating Provider is subject to a R&amp;C limit)</td>
<td></td>
</tr>
<tr>
<td><strong>Basic/Major Services</strong></td>
<td>50% of Covered Charges (Non-Participating Provider is subject to a R&amp;C limit)</td>
<td></td>
</tr>
</tbody>
</table>
Other Important Coverage Information
Vision Benefits

• Aetna also offers a Vision Discount Program. More information about the program and what it offers is available online through Aetna Navigator.
Aetna Navigator

Aetna Navigator® is your member website to view personal claims and health information. It's secure, so your information is protected once you create an account. By logging into Aetna Navigator you can:

- Review who is covered under your plan.
- Request, view and print member ID cards.
- Look up costs and other health related information before you seek care and to better plan your expenses.
- Research the price of a brand name drug and learn if there are generic alternatives.
- Find health care professionals and facilities that participate in your plan.
- Send an e-mail to Customer Service.
Traveling Abroad – OnCall International

**Travel Assistance**
- 24/7 Emergency Travel Arrangements
- Translation Assistance
- Emergency Travel Funds Assistance
- Lost Travel Documents Assistance
- Assistance with Replacement of Credit Card/Travelers Checks

If you require medical assistance and are more than 100 miles from home call:

Within the United States:
- **866-525-1956**

Outside the United States:
- **603-328-1956**

**24/7 Worldwide Medical Information & Assistance**
- Pre-Trip Plans
- Medical Monitoring
- Medical/Dental/Pharmacy Referral
- Hospital Deposit Arrangements
- Prescription Drug Replacement Assistance
- Dispatch of Physician
- Unlimited Emergency Medical Evacuation
- Unlimited Medical Repatriation
- Visit by Family Member/Friend during hospitalization
- $2,500 Emergency Return Home in the event of death or life threatening illness of a parent or sibling
How To Enroll
How to Enroll

Although not employees, Fellows can use the Employee online transaction applications.

You’ll receive an email with:

- a link to plan details
- instructions on enrolling.
Enroll in IU’s OneStart

Enrollment email will link Fellows to:

iu.onestart.edu
Enroll in OneStart

Employee Center
Enroll in OneStart

The Employee Center is available anytime except for:
Monday - Saturday 5:00 am - 6:00 am and Sunday 12:01 am - 8:00 am

Benefits Information

Employee ID: 0001803945

Benefits Self Service
To add, review, change Dependent/Beneficiary information click view/edit below or the Benefits Self Service link above.

Health Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>IU PPO Blue Access Coverage Family</td>
</tr>
<tr>
<td>Dental</td>
<td>Dental PPO Coverage Family</td>
</tr>
</tbody>
</table>

Insurance Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life</td>
<td>2X Basic Life (Max $50,000)</td>
</tr>
<tr>
<td>Personal Accident</td>
<td>Personal Accident Family $30K</td>
</tr>
<tr>
<td>Supplemental Life</td>
<td>Waived</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>LTD Income Prot 90 day wait</td>
</tr>
</tbody>
</table>
Change Your Status Online

Welcome to IU Benefits

We hope you enjoy the features of this new site—they were designed so you can find what you’re looking for quickly and easily.

Select “Benefits Change Connection”
QUESTIONS?
Contact Information

Information about this plan can be found online at http://hr.iu.edu/benefits/clinical_postdoc.html

For questions, or to receive assistance by phone or email, contact Tonya McCray and Laura Sargent at

• Email: studenhc@indiana.edu
• Phone: 812-856-4650

In-person appointments can also be made to speak with us at anytime during the year. Please contact us to make an appointment.