

Eligibility for benefits is determined by postdoctoral classification as summarized below.

<p>Classified as Employees</p> <p>9132: Research Fellow</p> <p>9145: Postdoctoral Scholar, Research</p>	
<p>2018-2019 Benefits Overview</p>	
<p>Benefit</p>	<p>Summary</p>
<p>Health Insurance</p>	<ul style="list-style-type: none"> • Employee Health Insurance • Enrollment required within 30 days of hire date • Coverage begins on start date of appointment • If your home department is VU, details located at: VU Human Resources • If your home department is VUMC, details located at: VUMC Human Resources
<p>The following additional benefits are available:</p> <ul style="list-style-type: none"> • Dental Insurance • Vision Insurance • Life Insurance • Accidental Death & Dismemberment (AD&D) • Short-term Disability • Long-term Disability • Flexible Spending Accounts • Health Reimbursement Account (VU only) • Retirement Plan 403(b) 	<p>Benefits are provided through either VU or VUMC Human Resources Department:</p> <ul style="list-style-type: none"> • If your home department is VU, details located at: VU Human Resources • If your home department is VUMC, details located at: VUMC Human Resources

Questions? Contact the appropriate human resources department.

Classified as Non-employees

9146: Postdoctoral Scholar, Trainee

9134: Research Fellow Trainee

2018-2019 Benefits Overview, Non-employee Health Insurance

Two separate plans are available:
VU and VUMC (dependent upon home department of trainee)

VU Postdoctoral Scholar Trainees

Dates of Coverage: August 12, 2018 to August 11, 2019

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.

To enroll eligible dependents, go to <https://www.gallagherstudent.com/vandypostdoc> and click on "Dependent Enroll."

Qualifying Events

Postdoctoral trainees 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.

- This is an annual policy with four termination dates: December 31, April 30, May 30 and August 11. **Note:** For 2018-2019, 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](#). The department will continue to be charged until a termination BAF is received.

Detailed information located at: <https://www.gallagherstudent.com/vandypostdoc>

Annual Gallagher Rates: 2018-2019

Non-employee Trainee and Fellows Plan	Annual Rates
Trainee Only	\$3,142
Spouse	\$3,142
One Child	\$3,142
Two or More Children	\$6,284
Spouse + Two or More Children	\$9,426

Optional Dental and Vision

VU Postdoctoral Scholar Trainees have the option to enroll in vision and/or dental coverage. Health insurance coverage is separate and independent of optional dental/vision coverage.

Please Note:

- If you are currently enrolled in the Gallagher 2017-2018 dental plan, you **do not** need to enroll for 2018-2019. Unless you stop paying the premium, coverage will continue.
- Postdocs **do not** need to be enrolled in Gallagher's health insurance plan to be eligible to purchase voluntary dental & vision coverage.
- Postdocs can enroll at any time for Gallagher's optional coverage.
- The vision plan can only be purchased if a postdoc enrolls in Gallagher's dental plan.
- Information on the voluntary dental and vision plans are under the [Voluntary Dental tab on your home page](#) (see left sidebar, under My Student Health Insurance Plan)

Postdoctoral Scholar Trainees are not eligible for the following benefits:

- Life Insurance
- Accidental Death & Dismemberment (AD&D)
- Short-Term Disability
- Long-Term Disability
- Flexible Spending Accounts
- Retirement Plan

VUMC Postdoctoral Scholar Trainees

Plan Administrator: Garnett-Powers/Insurance Carrier: Aetna

Note: The information below 2018-2019 rates.

- 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 benefits.vumc@vumc.org
- Once the Benefits Action Form (BAF) has been processed, postdocs may enroll through the Garnett-Powers website: [Garnett-Powers & Associates - The Vanderbilt University Postdoctoral Trainee Benefits Program](#)
- To terminate coverage: Department administrators must submit a [Benefits Action Form \(BAF\)](#) to benefits.vumc@vumc.org. Center numbers will continue to be charged until a termination BAF is received.

Detailed information is located at: [Garnett-Powers & Associates - The Vanderbilt University Postdoctoral Trainee Benefits Program](#).

Monthly Garnett-Powers Rates: 2018-2019

Coverage Tier	Benefits Package w/ Dental HMO	Benefits Package w/ Dental PPO
Postdoc only	\$534.55	\$547.77
Postdoc + Spouse	\$1,234.11	\$1,260.12
Postdoc + Child	\$1,103.77	\$1,136.93
Family	\$1,781.98	\$1,831.48

All postdoctoral trainees enrolled in this benefits package are given the option of buying-up into the **Aetna PPO 90/70 Health Insurance Plan** for a small monthly premium. Many postdocs have asked if their grant/department will pay for the buy-up premiums, if the funds are available. Since the Graduate School cannot be invoiced for postdoc buy-up premiums, you must discuss this option with your respective department. If approved, each department will determine how they wish to handle payment. Please note: If Garnett-Powers does not receive payment for the buy-up premium by the scheduled due dates, the trainee's benefits will terminate and they will not be able to re-enroll until the next open enrollment period in the fall. **Reimbursement/payment of the postdoc premium on behalf of the trainee is to be negotiated between the department and the trainee.**

Optional Monthly Aetna Buy-Up PPO 90/70

(Postdoc responsible for enrolling and making payments)

Coverage Tier	Monthly Buy-Up Premium
Postdoc only	\$37.15
Postdoc + Spouse	\$86.23
Postdoc + Child	\$76.18
Family	\$123.38

Optional Vision (Postdoc responsible for enrolling and making payments)

Coverage Tier	Monthly Premium
Postdoc only	\$8.93
Postdoc + Spouse	\$17.86
Postdoc + Child	\$19.64
Family	\$28.57

Life, ADD Coverage	\$4.45
LTD Coverage	\$3.15

If a postdoctoral trainee chooses to participate in the optional vision plan or Aetna Buy-up plan, they are responsible for enrolling and making payments as necessary to Garnett-Powers.