Garnett-Powers & Associates (GPA) is pleased to offer the University of California Postdoctoral Scholar Benefits Plan (PSBP)

The PSBP is a comprehensive package of benefits designed to closely match the benefits offered to the UC Faculty and Staff.

Benefits Offered Through PSBP

- Medical Insurance: Health Net HMO and PPO
- Dental Insurance: Health Net HMO and Principal POS
- Vision Insurance: Health Net / EyeMed PPO
- Life and AD&D Insurance: Standard Insurance
- Short-Term Disability Insurance: Standard Insurance
- Voluntary Long-Term Disability Insurance: Standard Insurance
- SelectPlus (Caregiver Locating Service)
The Enrollment Process

In order to begin the enrollment process, please access the UC PSBP website at http://clients.garnett-powers.com/pd/uc/

You have 31 days from your hire date to enroll in your plan choices.

Please start with the Enrollment tab to begin the enrollment process. Once on the enrollment page, please review and answer the list of questions that will help you determine if you will be enrolling using the Garnett-Powers (GPA) website and a ‘PSBP Enrollment, Change, or Cancellation Form,’ or if you will be able to enroll using the University’s At Your Service Online (AYSO) electronic enrollment service. Either method offers you a simple process to follow to make your benefit selections for you and your eligible family members. Once you have determined which method you will use, click the appropriate link on the page to initiate your enrollment process.

Please be aware that in order to be enrolled in any of the plans, you must use a valid California address. Campus addresses cannot be used. For the HMO Medical Plan, you must reside within the HMO service area. If you or your dependents are traveling outside of the HMO service area, you are covered for emergency care only. If you have dependents that you wish to include in your benefit plans that reside outside of California but reside in the United States, you must enroll in the PPO plans, using a valid USA residential address.

Repatriation of Mortal Remains and Medical Evacuation Coverage

International Postdocs holding a J-1 Visa (and their dependents) are not required to purchase supplemental coverage for their J1 and J2 Visa requirements. The PSBP Short-Term Disability plan satisfies these requirements, even if the postdoc waives the medical, dental and/or vision coverage.
Important Information About the Medical Plans

In order to access information regarding the Medical HMO and PPO health plans, please visit the following link, shown as Medical on the web site:

http://clients.garnett-powers.com/pd/uc/

By scrolling to the bottom of the page, you will see brief descriptions of the HMO and PPO health plan models to assist you in understanding the differences between the plans.

If you choose the Health Net Medical HMO plan through the GPA web site, Health Net automatically assigns you and your enrolling dependent(s) to a primary care physician (PCP). Enrolling through At Your Service (AYSO) allows you to designate a PCP at the time of enrollment. Once your enrollment is processed, you and your enrolled family members will receive an ID Card that will indicate the assigned PCP. If you wish to change this selection for yourself or a family member, you may do so simply by calling Health Net at 800-522-0088.

Transferring Between University of California Campuses

If you were a Postdoc prior to transferring from one University of California campus to another, it is important that you inform the Human Resources Office so there is no disruption in your or your dependents access to benefits. You will complete a new enrollment form on the GPA web site since AYSO is unable to process your transfer enrollment. You must enroll in the same benefits you had at your previous campus...no changes are allowed. You have 31 days from your transfer date to enroll in these same benefit plan choices.
If you make this call by the 15th of the month, your new PCP choice will be effective by the first day of the following month (i.e. call 1/13, effective 2/1). If you make this call after the 15th of the month, your new PCP choice will be effective the first day of the second following month (i.e. call 1/18, effective 3/1). If you seek service prior to the change being effective, you will need to see the previously assigned PCP.

For your convenience, you may access a list of providers directly from the GPA web site. If you decide to change your PCP as mentioned above, or you are enrolled in the PPO and seeking a specialist, you may access the appropriate directory by clicking on Health Net HMO or Health Net PPO under the Medical tab, and then click on Provider Directory.

If you choose the Health Net Medical PPO, there is no assignment of a PCP. You will make your choice of doctor as you seek service. Please refer to the link above and the information contained under “What is a PPO Plan?” on that page.

### Accessing Benefit Summaries, Provider Directories and Monthly Rates/Contributions

You may view all benefit summaries for each line of coverage when you access the GPA web site at:

http://clients.garnett-powers.com/pd/uc/

Once you reach the site and select the appropriate link for your location, click on the Medical Plans, Dental Plans, Vision Plan, and Life Insurance and Disability tabs. Under each of these you will find benefit summaries as well as provider directories, rates and any other information pertinent to the line of coverage.

To access the 2017 Monthly Rates and Contributions directly, please use this link:

Once you have made your benefit plan choices, you may not make any changes to your enrollment unless you experience a ‘qualifying event’, also known as a ‘life event’, or it is open enrollment.

Qualifying events are changes in job classification, a change in employment status and/or certain life events that result in a change in eligibility for insurance coverage. Examples are:

- Birth or adoption of a dependent child
- Marriage
- Divorce
- Death
- Dependents arriving in the United States
- Involuntary loss of coverage (ILOC)

You must complete a new enrollment form, indicating the type of qualifying event and who you are adding or deleting from coverage, within 31 days of the date of the qualifying event, and submit it to your university department administrator within this timeframe.

When adding a newborn, you will complete the form and turn it in as above.

It is extremely important that you access care for your newborn correctly if using the HMO medical plan. If you do not access care through the mother’s primary care physician (or a physician within the same medical group) during the first 30 days following birth, services rendered will not be covered. You may call our office for more details.
Open Enrollment

Open enrollment is a period of time the insurance carriers allow eligible postdocs to make changes to their current enrollment without the need of a qualifying event. For example, you may switch from the medical PPO plan to the medical HMO plan, and vice versa. The University will set aside an open enrollment period once a year, generally occurring in the last quarter of the year, allowing postdocs enough time to review their choices and make any desired changes. Changes you make are effective January 1st of the following year. Postdocs who previously waived out of the PSBP may enroll at this time, as well as any eligible family members for whom coverage was previously waived.
Information Sources

- **Website**: Garnett-Powers’ PSBP website
  http://clients.garnett-powers.com/pd/uc/

- **Toll Free Phone**: Garnett-Powers’ PSBP customer service
  800-254-1758

- **Email Address**: Garnett-Powers’ e-mail address
  PSBP@garnett-powers.com

We thank you for allowing us the opportunity to be of service to you and your family.