

PART V

Postdoctoral Scholar Health and Welfare Benefits

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P1000. ALL PLANS

P1001. Definition

See Definition section of each plan.

P1002. Eligibility

A. **Postdoctoral Scholar**

1. **Initial Employment Requirements** – Appointment and payment by the University as a Postdoctoral Scholar as specified in Part II.1.A.
2. **Continuing Requirements** – The Continuing Requirements are set forth in Part II.1.A.

B. **Family Members** – The Family Member eligibility requirements are set forth in Part II.1.C. of these Regulations.

Family Members are not covered under Life and AD&D Plans or Disability Insurance.

P1003. Period of Initial Eligibility (PIE)

A. **Definition** – A PIE is a period during which an Eligible Postdoctoral Scholar may enroll him/herself and/or his/her eligible Family Members in University-sponsored benefits.

A PIE may also allow the Eligible Postdoctoral Scholar to change or cancel his/her enrollments.

Other enrollment opportunities for some plans may apply, including OEP, enrollment with Evidence of Insurability, and enrollment with a 90-Day Waiting Period.

PIE does not apply to Life and AD&D Plans or Short-term Disability Insurance because coverage in those plans begins automatically the day the Postdoctoral Scholar becomes eligible, unless one of the exceptions in Section P1005 applies.

B. **Length** – The PIE begins on the day the Eligible Postdoctoral Scholar and/or the eligible Family Member first becomes eligible as described in Part II, or on a later date as described in Added Period of Initial Eligibility (Section P1003.D.), below.

If an Eligible Postdoctoral Scholar's appointment is retroactive, the PIE begins on the date the department chair or hiring authority signs a written statement that the appointment was approved retroactively.

The PIE ends 31 calendar days from the date it begins, except if the PIE is as a result of losing (Section P1003.D.8.a.iii.) or gaining (Section P1003.D.16.) eligibility for Medicaid or CHIP Premium Assistance Program, in which case the PIE to enroll in Medical Plans coverage is 60 days.

Note that in determining the end of the PIE, the date the PIE starts should be counted as the first day. Example: Eligible Postdoctoral Scholar's hire date is March 1; PIE ends on March 31. When enrolling with paper forms, if the last day of a PIE falls on a weekend or holiday, the PIE is extended to the following business day.

- C. **Extensions for Illness/Accident** – The Postdoctoral Scholar Benefits Plan Administrator may grant an extension to Eligible Postdoctoral Scholars unable to enroll during their PIE due to illness or accident. The extension begins on the first day after the PIE ends. The extension ends 31 calendar days later as described in Length (Section P1003.B.). Extensions cannot be granted to Eligible Postdoctoral Scholars based on their failure to obtain information about their PIE.
- D. **Added Period of Initial Eligibility** – Under the following circumstances, there is an additional PIE. It begins as described in Part II. Postdoctoral Scholars and/or Family Members must remain eligible for coverage as described in Length (Section P1003.B.).
1. **Nonimmigrant Aliens and Other Postdoctoral Scholars** whose eligible Family Member(s) arrive in the United States after the Postdoctoral Scholar's PIE have a new PIE to enroll them in Medical Plan, Dental Plan, and Vision Plan only. The PIE begins the day the Family Member(s) arrive in the United States.
 2. **Return from Leave Without Pay** – Eligible Postdoctoral Scholars who are enrolled and who choose not to continue coverage during approved leave without pay may have a new PIE beginning with the date of return to Pay Status in an eligible position. The PIE depends on when the Eligible Postdoctoral Scholar returns to work.
 - a. **Return from Leave Without Pay is Less than 120 Days and the Return is in the Same Plan Year** – the PIE is limited to enrolling in coverage for the Eligible Postdoctoral Scholar and Family Members that were in effect at the time of the leave. However, Postdoctoral Scholars may add Family Members who became eligible during the Leave Without Pay.
 - b. **Return from Leave Without Pay is Less than 120 Days and the Return is in a New Plan Year**
 - i. For non-Section 125 Plans, the PIE is limited to coverage in effect and Family Members listed (if still eligible) during

- this period. However, Postdoctoral Scholars may add Family Members who became eligible during the Leave Without Pay.
- ii. For Section 125 Plans, the Postdoctoral Scholar is treated as a newly Eligible Postdoctoral Scholar.
 - c. **Return from Leave Without Pay is 120 Days or More** – Postdoctoral Scholars are treated as newly Eligible Postdoctoral Scholar.
3. **Return from Temporary Layoff or Furlough** – Eligible Postdoctoral Scholars who do not continue coverage during a temporary layoff or furlough may have a new PIE beginning on the date of rehire in an eligible position.
- a. **Return from Temporary Layoff or Furlough is Less than 120 Days and the Return is in the Same Plan Year** – the PIE is limited to enrolling in coverage for the Postdoctoral Scholar and Family Members that were in effect at the time of the leave. However, Postdoctoral Scholars may add Family Members who became eligible during the Leave Without Pay.
 - b. **Return from Temporary Layoff or Furlough is Less than 120 Days and the Return is in a New Plan Year**
 - i. For non-Section 125 Plans, the PIE is limited to coverage in effect and Family Members listed (if still eligible) during this period. However, Eligible Postdoctoral Scholars may add Family Members who became eligible during the Leave Without Pay.
 - ii. For Section 125 Plans, the Postdoctoral Scholar is treated as a newly Eligible Postdoctoral Scholar.
 - c. **Return from Temporary Layoff or Furlough is 120 Days or More** – Postdoctoral Scholars are treated as newly Eligible Postdoctoral Scholar.
4. **Rehire** – Eligible Postdoctoral Scholars who are rehired may have a new PIE beginning on the date of rehire in an eligible position.
- a. **Rehire is Less than 120 Days and the Return is in the Same Plan Year** – the PIE is limited to enrolling in coverage for the Postdoctoral Scholar and Family Members that were in effect at the time of termination. However, Eligible Postdoctoral Scholars may add Family Members who are newly-eligible at the time of rehire.
 - b. **Rehire is Less than 120 Days and the Return is in a New Plan Year**

- i. For non-Section 125 Plans, the PIE is limited to coverage in effect and Family Members listed (if still eligible) during this period. However, Eligible Postdoctoral Scholars may add Family Members who are newly eligible at the time of rehire.
 - ii. For Section 125 Plans, the Postdoctoral Scholar is treated as a newly Eligible Postdoctoral Scholar.
- c. **Rehire is 120 Days or More** – Postdoctoral Scholars are treated as newly Eligible Postdoctoral Scholars.

5. **Involuntary Loss Of Coverage (ILOC)**

- b. An Eligible Postdoctoral Scholar will have a new PIE if, during the time of the prior PIE, the Postdoctoral Scholar and/or eligible Family Member(s) was enrolled in another group or individual Plan and the Eligible Postdoctoral Scholar and/or eligible Family Member(s) loses coverage involuntarily for any of the reasons stated below:
 - i. Eligibility for the coverage was lost or employer contributions for the coverage were terminated,
 - ii. The coverage was provided under COBRA and the entire COBRA coverage period was exhausted¹, or
 - iii. The coverage was under Medicaid or CHIP and eligibility for the coverage was lost.
- c. Involuntary loss of eligibility for coverage includes, but may not be limited to: loss of eligibility as a result of legal separation, divorce or termination of domestic partnership, cessation of dependent status (such as attaining maximum age for dependent child status), death, termination of employment, or reduction in hours of employment.
- d. A Postdoctoral Scholar eligible to enroll under these ILOC provisions may enroll him/herself and eligible Family Members. If already enrolled in a University-sponsored Plan, the Eligible Postdoctoral Scholar may add eligible Family Members to that plan or enroll him/herself and eligible Family Members in a different University-sponsored Plan. The enrollment form must be accompanied by the appropriate form certifying loss of the other

¹ Exhaustion of COBRA coverage means that an individual's COBRA coverage ceases for any reason other than the failure to pay premiums on a timely basis or for cause (such as making a fraudulent claim or intentionally misrepresenting a material fact in connection with the coverage provided). Voluntary termination of COBRA coverage is not considered exhaustion of such coverage.

group or individual coverage and, if necessary, forms to cancel any opt-out election.

- e. The PIE begins on the date following the date the other group or individual coverage ends. Example: Other group or individual coverage ends on March 31; the PIE begins on April 1.
- f. Involuntary loss of coverage does not include voluntary cancelation, loss due to the failure to pay premiums on a timely basis or for cause (such as making a fraudulent claim or intentionally misrepresenting a material fact in connection with the coverage provided).

For additional provisions related to Medical Plans, see Section P2001.A.2.

- 6. **Loss of UC Coverage While on Leave** – An Eligible Postdoctoral Scholar is given a PIE to add an eligible Family Member who loses his/her UC-sponsored coverage due to the Family Member taking an approved leave of absence.
- 7. **Appointment Change** – Postdoctoral Scholars who move from being ineligible for benefits to being eligible for Postdoctoral Scholar benefits (e.g. BELI 5 to BELI P) as the result of a change in appointment will have a PIE to enroll in and/or change plans/coverage as though s/he is a newly hired Postdoctoral Scholar.

See Part II, Section A.1.f for rules appointment changes that result in concurrent appointments in both eligible Postdoctoral Scholar positions and eligible Faculty/Staff positions.

- 8. **Return After a Period of Ineligibility** – A Postdoctoral Scholar who loses eligibility for coverage, thus requiring disenrollment from coverage, and subsequently returns to eligibility in the circumstances below by satisfying the employment requirements described in Part II.1.C. and Administrative Supplement II-A will have a new PIE as follows:
 - a. **Change in Appointment** – If an Employee's appointment is changed from a position listed in the ineligible group as described in Part II.1.b. to a position eligible for benefits, the PIE begins with the effective date of the reappointment.
 - b. **Change in Average Weekly Hours of Service During SMP or IMP** – If coverage is terminated as the result of an IMP or SMP and the Postdoctoral Scholar subsequently meets or exceeds the Average Weekly Hours of Service for his/her group during the next measurement period without a change in appointment, the PIE begins on the first day of the applicable Stability Period.
 - c. **Change in Earnings** – If coverage lapsed due to insufficient earnings and there has been no Break in Service, the PIE begins

with the date of return to Pay Status of sufficient earnings in an eligible position.

- i. If the coverage lapse is Less than 120 Days and the Return is in the Same Plan Year – the PIE is limited to enrolling in coverage for the Postdoctoral Scholar and Family Members that were in effect at the time of the insufficient earnings period. However, Eligible Postdoctoral Scholars may add Family Members who became eligible during the insufficient earnings period.
 - ii. If the coverage lapse is Less than 120 Days and the Return is in a New Plan Year –
 - a. For non-Section 125 Plans, the PIE is limited to coverage in effect and Family Members listed (if still eligible) during the insufficient earnings period. However, Eligible Postdoctoral Scholars may add Family Members who became eligible during the insufficient earnings period.
 - b. For Section 125 Plans, the Postdoctoral Scholar is treated as a newly Eligible Postdoctoral Scholar.
 - iii. If the coverage Lapse is 120 Days or More – Postdoctoral Scholars are treated as newly Eligible Postdoctoral Scholars.
9. **Move Out of/Return to Medical and/or Dental HMO Plan Service Area** – This provision is applicable only to Medical Plans and Dental Plans. See Section P2003.A.3. for details on Medical Plans, and Section P3003.A.2. for details on Dental Plans.
 10. **Disruption of Primary Medical Group** – This provision is applicable only to Medical Plans Section P2003.A.4.
 11. **Disruption of Behavioral Health Provider** – This provision is applicable only to Medical Plans, Section P2003.A.5.
 12. **Acquisition of Eligible Family Member** – Upon the acquisition of a newly eligible Family Member, an Eligible Postdoctoral Scholar may enroll him/herself, the newly eligible Family Member and any other eligible Family Members in a plan.

If already enrolled in a plan, the Eligible Postdoctoral Scholar may add the newly eligible Family Member, and any other eligible Family Members not already enrolled, to that plan or enroll him/herself and all eligible Family Members in a different Plan.

The PIE begins with the date the Family Member first meets the eligibility requirements described in Part II.1.D.

If a legally adopted child is not enrolled during the PIE beginning with the date physical custody starts or the date the Eligible Postdoctoral Scholar or Eligible Postdoctoral Scholar's spouse/domestic partner has the legal right to control the child's health care, there is a second PIE beginning with the date the adoption is final.

This provision does not apply to Life & AD&D Insurance and Disability Insurance.

13. **Eligibility for Medicaid or CHIP Premium Assistance Program** – This provision is applicable only to Medical Plans. See Section P2003.A.6. for details.
14. **Judgment, Decree or Order** – This provision is applicable only to Medical Plans. See Section 2003.A.7. for details.
15. **Change in Family/Employee Status**
 - a. **Section 125 Plans** – An Eligible Postdoctoral Scholar may make an election change to a Section 125 Plan (Medical Plans, Dental Plan, and Vision Plan) only if that change is on account of and corresponds with a change in status that affects coverage under the plan, and any change(s) made can be made only for the individual(s) whose coverage is affected. The PIE begins on the date of the event. Following are applicable change in status events:
 1. Change in marital status or status as domestic partner;
 2. Change in number of Family Members who are children;
 3. Death of a Family Member;
 4. Change in employment status of Postdoctoral Scholar or the Postdoctoral Scholar's Family Member, which may include a change that has an effect on expenses under IRC Section 129;
 5. Child becomes, or ceases to be, an eligible Family Member.
 6. Change in residence – see Section P2003.A.3. for detail.
 - b. **Non-Section 125 Plans** – An Eligible Postdoctoral Scholar may make an election change to non Section 125 Plans under certain circumstances. If allowed, the PIE begins on the date of the event:
 1. Addition of Family Members.

2. Loss of Family Members does not allow for a PIE to add coverage for the Eligible Postdoctoral Scholar and/or remaining Family Members.
16. **Change Event Under Code Section 125** – An Eligible Employee and/or his/her eligible Family Member will have a new PIE if the Employee and/or Family Member experiences an event that would permit enrollment in, or change in coverage under medical, dental, vision, and Flexible Spending Accounts consistent with applicable provisions of the Section 1004. Enrollment 52 125 Plan and Section 125 of the Internal Revenue Code (except with respect to an employee who terminates employment due to retirement), which event is not otherwise covered by Added Period of Initial Eligibility (Sections 1003.D.1. – 1003.D.16).

P1004. Enrollment

Clerical error, by itself, will not be the basis for including or excluding individuals.

- A. **Automatic Enrollment** – Enrollment is automatic for Life and AD&D Plan and Short-Term Disability Plan.
- B. **Enrolling In Coverage** – Eligible Postdoctoral Scholars may enroll themselves and/or eligible Family Members in Plans per the provisions stated below;
 1. All Plans
 - a. During a PIE as described in Section P1003.
 - b. During an OEP announced by the Plan Administrator, Office of the President. An OEP may allow Eligible Postdoctoral Scholars to enroll for the first time, add eligible Family Members, or re-enroll in their current plan. It also may allow Eligible Postdoctoral Scholars to transfer between plans or cancel an opt-out election. Not all Plans have annual OEPs.
 - c. At any time an enrolled Postdoctoral Scholar whose child(ren) are also enrolled under the plan may add additional children with coverage effective as described in Section P1005, provided that the addition of such child(ren) does not change the cost to the Eligible Postdoctoral Scholar for plan coverage.
 2. Additional enrollment opportunities for specific plans
 - a. Medical Plans Only – 90-Day Waiting Period as described in Section P2004.A.1.
 - b. Long-Term Disability Insurance Only –

- i. Special Open Enrollment period as described in Section 6004.B.
 - ii. At anytime an application is made under Evidence of Insurability described in Section 6004.B.
3. Once the Enrollment Transaction is processed, changes cannot be made until:
 - a. There is a new PIE (Section P1003.) or,
 - b. There is an OEP (Section P1004.B.1.b.)

C. Re-Enrollment in Plans

1. If an Eligible Postdoctoral Scholar does not continue benefits due to Leaves, Furlough/Temporary Layoff, or Period of Ineligibility, coverage does not resume until s/he returns to Pay Status as Eligible Postdoctoral Scholar (Part II.I.C. and Administrative Supplement II-A.). Re-enrollment depends on when the Eligible Postdoctoral Scholar returns to work, and are subject to the timeframes listed below.
 - a. **Leave, Furlough/Temporary Layoff, Temporary Reduction in Time Below the Hours Required to be Eligible for Benefits, Return from Period of Ineligibility, or Rehire is Less than 120 Days and the Return is in the Same Plan Year** – Re-enrollment is limited to coverage in effect and Family Members listed (if still eligible) at the time of furlough or layoff. However, Eligible Postdoctoral Scholars may add Family Members who became eligible during this period. A Statement of Health is not required to re-enroll in the plan.
 - b. **Leave, Furlough/Temporary Layoff, Temporary Reduction in Time Below the Hours Required to be Eligible for Benefits, Return from Period of Ineligibility, or Rehire is Less than 120 Days and the Return is in a New Plan Year**
 - i. For non-Section 125 Plans, re-enrollment is limited to coverage in effect and Family Members listed (if still eligible) during this period. However, Eligible Postdoctoral Scholars may add Family Members who became eligible during this period. A Statement of Health is not required to re-enroll in the plan.
 - ii. For Section 125 Plans, the Postdoctoral Scholar is treated as a newly Eligible Postdoctoral Scholar.
 - c. **Leave, Furlough/Temporary Layoff, Temporary Reduction in Time Below the Hours Required to be Eligible for Benefits, Return from Period of Ineligibility, or Rehire is 120 Days or**

More – Postdoctoral Scholar are treated as newly Eligible Postdoctoral Scholar.

For additional provisions applicable only to Life & AD&D Insurance and Disability Insurance see Sections P5004.B. for Life & AD&D Insurance and P6004.C. for Disability Insurance.

- D. **Duplicate Enrollment in University-Sponsored Coverage** is not allowed. For purposes of this section, University-sponsored coverage includes benefits provided under the Faculty/Staff Benefits Program and the Postdoctoral Scholar Benefits Program. It does not include any programs for which Family Members are not eligible for coverage.
1. Postdoctoral scholars with concurrent appointments making them eligible for both the Faculty/Staff Benefit Program and Postdoctoral Scholar Benefits Program may only enroll in one program, per Part II, Section 1.A.1.f.
 2. Postdoctoral scholars who are themselves eligible, as well as being eligible as a spouse or domestic partner of another employee or postdoctoral scholar including enrollment as an Employee, Annuitant, or a Postdoctoral Scholar have the following options:
 - a. Each may enroll separately, or
 - b. One may enroll and cover the other as a Family Member. If the one to be covered as a Family Member is an Eligible Employee, Annuitant, or Postdoctoral Scholar that person must submit the appropriate form to opt-out of coverage as an Employee or Postdoctoral Scholar, or suspend coverage as an Annuitant.If they enroll separately,
 - a. Neither may cover the other as a Family Member, and
 - b. Their eligible dependents may be covered on one plan, but not on both.
 3. Postdoctoral Scholars who are themselves eligible, as well as being eligible to be covered as child of another Employee, Annuitant, or Eligible Postdoctoral Scholar have the following options:
 - a. Enroll separately, or
 - b. Be covered by one parent's plan as a Family Member, but not on both parents' plans. The child who is also an Eligible Employee or Eligible Postdoctoral Scholar must submit the appropriate form to opt-out of coverage as an Employee or Postdoctoral Scholar.
 4. Where duplicate coverage occurred in error, benefits will be paid under the plan with the earliest effective date.

E. Opting Out of Enrollment

1. **Opting Out of Automatic Enrollment** – Eligible Postdoctoral Scholars may not opt out of automatic Life and AD&D Insurance and/or Short-Term Disability Plan.
2. **Opting Out of Coverage** – Eligible Postdoctoral Scholars may opt out of Medical Plans, Dental Plans, Vision Plans, and/or Long-term Disability Plans.
3. **Opting Out of Coverage for Family Members** – Eligible Postdoctoral Scholars may choose not to enroll eligible Family Members in University-sponsored coverage.

P1005. Effective Date

Coverage begins on the date listed below provided the Postdoctoral Scholar is on Pay Status as an Eligible Postdoctoral Scholar. Coverage cannot begin for the Eligible Postdoctoral Scholar and/or eligible Family Member before the first day of eligibility for the plan and requires that the appropriate Enrollment Transaction is processed during the PIE. The effective date of any coverage is subject to the exceptions in the plan specific sections.

See Section P6005.for additional information regarding Disability Insurance.

A. Period of Initial Eligibility

1. Subject to the following exceptions, if the appropriate enrollment transaction is processed during the PIE, coverage is effective the date the PIE began.
2. Exceptions
 - a. **Transfer Between Plans** – If an Eligible Postdoctoral Scholar who is already enrolled in coverage has a PIE and chooses to change medical and/or dental plans, the effective date for the new medical plan or dental plan is the first of the month following the month in which the PIE begins.

This provision does not apply for an Eligible Postdoctoral Scholar who changes medical or dental plans due to leaving the HMO service area. The Effective Date of coverage is the date the employee leaves the HMO's service area.

- B. **Open Enrollment Period** – If the appropriate enrollment transaction is processed during the OEP, coverage is effective on the date announced by the Plan Administrator, Office of the President. In this case, the requirement that an Eligible Postdoctoral Scholar must be on Pay Status does not apply; Postdoctoral

Scholars who are on unpaid leave may make an OEP election. For those who have continued their coverage during unpaid leave, the OEP election is effective on the date announced. For those who have not continued their coverage, the OEP election is effective upon return to pay status (see plan specific Exceptions provisions in the Effective Date section).

This provision does not apply to Life & AD&D Insurance and Short-term Disability Plan.

- C. **90-day Waiting Period** – Medical Plans only – See Section P2005.A. for applicable provisions.
- D. **Disruption of Primary Medical Group or Disruption of Behavioral Health Provider** – Medical Plans only – See Section P2005.B. for applicable provisions.
- E. **Evidence of Insurability** – Long-Term Disability only – See Section P6005.A. for applicable provisions.
- F. **Exceptions** – See plan specific sections for exceptions due to Leave for Health Reasons, Leave at the Beginning of an Appointment, and Hospitalized Family Members. All plans have various exceptions and are unique to each plan.

P1006. University Contribution

The University may contribute towards any plan premium. The Plan Administrator sets the amount of the contribution. The amount may increase or decrease at any time. The Eligible Postdoctoral Scholar is responsible for any Net Premium amount.

When more than one Family Member is an eligible Postdoctoral Scholar and each enrolls separately, each receives a contribution. If Family Members who are eligible Postdoctoral Scholar are enrolled under a single plan, one contribution is made. An individual who is eligible in more than one category (e.g., as an Eligible Postdoctoral Scholar and a Family Member; as an Eligible Postdoctoral Scholar and an Employee, etc.) may receive only one contribution for coverage. (Also see Enrollment in Duplicate University–Sponsored Coverage (Section P1004.D.)

In the event that a Postdoctoral Scholar's funding agency is responsible for paying the University Contribution, the Postdoctoral Scholar must reimburse the University for the University Contribution. If payment is not received within 60 days when payment is due, coverage will be retroactively terminated.

The University contribution toward Medical Plans, Dental Plan, and Vision Plan may continue during an approved leave without pay under the provisions of the Federal Family and Medical Leave Act (FMLA), the Uniformed Services Employment and Reemployment Rights Act (USERRA), California Family Rights Act (CFRA), California Pregnancy Disability Leave Act (PDL), and any other applicable state and/or Federal laws and regulations for the Eligible Postdoctoral Scholar and any enrolled Family Members, provided the Eligible Postdoctoral Scholar was enrolled in a Plan at the

beginning of the leave. See Duration of Coverage (Section P1009.) for other actions which may affect the University contribution.

The University contribution toward Medical Plans, Dental Plan, Vision Plan, and Life & AD&D Insurance may continue for all Eligible Postdoctoral Scholar who are members of the National Guard, the Armed Forces, the commissioned corps of Public Health Service, or any other category designated by the President, and have enlisted or have been called to active military duty in the Overseas Contingency Operations campaign (formerly the War on Terror campaign) or any successor military mobilization campaign. If the Eligible Postdoctoral Scholar remains on military leave under the above provisions, contributions end on June 30, 2018 or upon the separation date of an Eligible Postdoctoral Scholar's University appointment, whichever comes first.

The University complies with Federal and State income tax rules in administering its group insurance programs for Eligible Postdoctoral Scholar and their eligible Family Members, which includes requirements for the treatment of the University/Employer contribution for insurance coverage. Requirements may include laws mandating that the Employer contribution for coverage provided to Eligible Postdoctoral Scholar and certain Family Members be treated as imputed income to the Eligible Postdoctoral Scholar.

Eligible Postdoctoral Scholars who are on an unpaid leave of absence may not utilize personal time off or sick leave on an intermittent basis only for the purposes of continuing employer-paid contributions towards benefits. For example, a Postdoctoral Scholar who uses one day of sick leave in January, goes on an unpaid leave for the rest of the January, then uses one day of sick leave for February, and goes on an unpaid leave for the remainder of February will not receive the employer contribution towards benefits.

P1007. Premiums

A. Payment

1. Generally, premiums for Medical Plans, Dental Plan, Vision Plan, are paid in advance. Life and AD&D Insurance, and Disability Insurance are paid in arrears. Payroll system modifications may change the payment of premiums in advance or in arrears.

Premiums are paid for a full month, even if coverage starts or stops mid-month. Eligible Postdoctoral Scholar contributions are made through payroll deduction, stipend deduction, or direct pay.

2. There is no charge for the first full or partial month's coverage as a result of a Postdoctoral Scholar's initial PIE or for the first full or partial month's premium difference, if any, when a Family Member is first added to the plan.
3. If, as the result of an additional PIE, an Eligible Postdoctoral Scholar, who is already enrolled in a Medical or Dental Plan, changes plans mid-month, the Eligible Postdoctoral Scholar is charged the full month of coverage

from their previous plan, and is not charged for the new plan until the Postdoctoral Scholar's first full month of coverage.

4. There is no charge for the first full or partial month's premium when an Eligible Postdoctoral Scholar reenrolls during an Added PIE (Section 1003.D.) provided there has been a lapse in coverage of more than one month.
 5. Premiums will not be refunded retroactively if the Eligible Postdoctoral Scholar fails to file a form to cancel coverage or delete a Family Member. Eligible Postdoctoral Scholars are responsible for verifying cancellations on their paycheck.
 6. When a plan is cancelled or coverage is reduced, a Family Member is deleted, there is a change in coverage, or a transfer between Plans is made, any premium adjustment is made on the effective date of the change if it falls on the first of the month. If the event occurs at any other time, the premium adjustment is made on the next following first of the month.
- B. **Rate Changes** may be made when the contract is renewed or when required by contract amendments, or other applicable agreements, or when the Eligible Postdoctoral Scholar makes changes in coverage.
- C. **Recovery of Premiums**
1. **FMLA Leave** – If an Eligible Postdoctoral Scholar does not return to work at the conclusion of their family medical leave, the Postdoctoral Scholar may be liable for repayment of plan premiums paid by UC during any unpaid portion of the leave. UC may recover its share of plan premiums to the extent permitted by law from unpaid wages or vacation pay (if any), or other pay due the Eligible Postdoctoral Scholar, or by initiating legal action. An Eligible Postdoctoral Scholar will be considered to have returned to work if they work for at least 30 calendar days beginning with their scheduled return date. The Eligible Postdoctoral Scholar will not be liable for the premiums, however, if their failure to return to work is due to continuation of their own serious health condition or other reasons beyond their control.
 2. **Owed Premiums** – If an Eligible Postdoctoral Scholar leaves the University while owing premiums, and then later returns to the University within 12 months, UC may recover past due premiums.

P1008. Duration of Coverage

The following situations describe the duration of coverage for an Eligible Postdoctoral Scholar. Different rules may apply, depending on the Eligible Postdoctoral Scholar's circumstance.

- A. **Beginning Benefits Eligibility (BBE) Period** – Coverage is provided throughout the duration of the BBE. The BBE timeframe begins on the Postdoctoral Scholar's date of hire, and lasts until the Postdoctoral Scholar has completed a full SMP. Coverage continues regardless of the number of hours worked during the BBE as long as Postdoctoral Scholar remains in a Postdoctoral Scholar Title Code and is on Pay Status, subject to the following exceptions:
1. **Termination of Coverage** – coverage ends due to any of the events specified in Section P1009.
 2. **Approved Leave and Special Leaves** – coverage ends due to any of the events specified in Section P1008.C. – P1008.D. The BBE duration of coverage timeframes are disregarded and are superseded by the timeframes listed in the appropriate Approved Leave or Special Leave described in Section P1008.C. – P1008.D.
- B. **Stability Period** – Coverage is provided throughout the duration of the Stability Period. The Initial Stability Period for a Postdoctoral Scholar who has been measured based on an IMP begins 30 days after the Postdoctoral Scholar's one year anniversary of hire and lasts for 12 months. The Stability Period for a Postdoctoral Scholar who has been measured based on a SMP is January 1 – December 31. Coverage continues regardless of the number of hours worked during the Stability Period as long as a Postdoctoral Scholar remains in a Postdoctoral Scholar Title Code and is on Pay Status, subject to the following exceptions:
1. **Termination of Coverage** – coverage ends due to any of the events specified in Section P1009.
 2. **Approved Leave and Special Leaves** – coverage ends due to any of the events specified in Section P1008.C. – 1008.D. The Stability Period duration of coverage timeframes are disregarded and are superseded by the timeframes listed in the appropriate Approved Leave or Special Leave described in Section P1008.C. – P1008.D.
- C. **Approved Leave With or Without Pay** – To continue coverage, the Eligible Postdoctoral Scholar must meet the requirements set forth below. If an Eligible Postdoctoral Scholar does not continue coverage during an Approved Leave With or Without Pay, the Eligible Postdoctoral Scholar will not have to submit Evidence of Insurability to re-enroll in plans when s/he returns from leave.
1. **Prior Arrangements** – Coverage is continued if the Eligible Postdoctoral Scholar arranges for continuation of benefits. Eligible Postdoctoral Scholars who fail to make prior arrangements or pay premiums during an Approved Leave will have their coverage terminated, as described in Sections P1009.B.
 2. **Direct Payment of Premiums** – Eligible Postdoctoral Scholars are responsible for payment of premiums (in advance) while on leave. Payment is due in advance of each premium month. If payment is more

than 30 days late, the Eligible Postdoctoral Scholar must be given at least 15 days' notice before cancelling coverage.

- a. For Eligible Postdoctoral Scholars who take a Leave With Pay, coverage continues if Net Premiums can be collected from the Postdoctoral Scholar's paycheck. For Eligible Postdoctoral Scholars whose Net Premiums cannot be collected from the Postdoctoral Scholar's paycheck, the Eligible Postdoctoral Scholar must arrange for direct payment of Premiums through Garnett-Powers. See Administrative Supplement II-C for additional detail.
- b. For Eligible Postdoctoral Scholars who take a Leave Without Pay, coverage continues if the Eligible Postdoctoral Scholar makes arrangements to direct pay Gross Premiums through Garnett-Powers. An Eligible Postdoctoral Scholar who takes an Approved Leave Without Pay under the provisions of FMLA or CFRA must arrange continuation and direct payment of any Net Premiums through Garnett-Powers. See Administrative Supplement II-C for additional detail.

3. **Timeline** – Eligible Postdoctoral Scholars who take an Approved Leave With or Without Pay may continue coverage subject to the timelines listed below. Eligible Postdoctoral Scholars who will continue on paid or unpaid leave beyond two years must complete a form to cancel coverage to be effective the first day of the 25th month of the leave.

- a. Leave With Pay – Coverage ends after 2 years for the following plans:

- Medical Plans
- Dental Plans
- Vision Plan
- Life and AD&D Insurance
- Short-term Disability Insurance

Coverage for Long-Term Disability Insurance may not continue while an Eligible Postdoctoral Scholar is on an approved leave with pay.

- b. Leave Without Pay – Coverage ends after 2 years for the following plans:

- Medical Plans
- Dental Plans
- Vision Plan

Coverage ends after 60 days for Life and AD&D Insurance

Coverage for Disability Insurance may not continue for Eligible Postdoctoral Scholars on an approved leave without pay.

- c. If an Eligible Postdoctoral Scholars takes a combined Leave Without Pay and a Leave With Pay, coverage may be continued for a combined maximum of 2 years.

See Section P6008.A. for additional provisions applicable to Disability Insurance.

- D. **Special Leaves** – Eligible Postdoctoral Scholar who take any of the following leaves are subject to the provisions listed below:

- 1. **Military Leave** –

- a. For Postdoctoral Scholars on Pay Status During Military Leave

- 1. During the first 30 days of a Military Leave with pay for emergency National Guard duty or Military Reserve Training, the Eligible Postdoctoral Scholar remains on pay status and benefits continue. Beyond 30 days, see plan specific sections on the duration of coverage for each plan.
- 2. For Postdoctoral Scholars who, as members of the National Guard, the Armed Forces, the commissioned corps of the Public Health Service, or any other category designated by the President, have enlisted or have been called to active military duty in the Overseas Contingency Operations campaign (formerly the War on Terror campaign) or any successor military mobilization campaign are eligible for supplements to their military pay. Eligible Postdoctoral Scholars receiving supplements to their military pay will be considered on pay status and can continue benefits throughout their leave. See plan specific sections on the duration of coverage for each plan. For additional information, See University of California Policy – Supplement to Military Pay.

- b. For Postdoctoral Scholars on Unpaid Military Leave

- 1. Coverage continues for all plans for Eligible Postdoctoral Scholars and/or eligible Family Members during an approved leave without pay under the Uniformed Services Employment and Reemployment Rights Act (USERRA), provided the Eligible Postdoctoral Scholar was enrolled in a plan at the beginning of the leave. See plan specific sections on the duration of coverage.
- 2. Some plans allow for continuation of coverage during the unpaid portion of Military Leave. If the Eligible Postdoctoral Scholar continues coverage, the Eligible Postdoctoral Scholar must arrange for continuation and direct payment of Gross Premiums through Garnett Powers. These

arrangements must be made in advance. Payment must be made in advance of each premium month.

3. The following plans allow for continuation of coverage during unpaid Military Leave:

- Medical Plans
- Dental Plans
- Vision Plans
- Life and AD&D Insurance

Eligible Postdoctoral Scholars are not allowed to continue Disability Insurance during unpaid Military Leave.

All plans have additional provisions applicable to their plan. See the plan specific sections for detail.

2. **While Receiving Short-term Disability Benefits** – See Section P2008.A.2. for details related to Medical Plans.
3. **While Receiving Temporary Disability Payments Under Workers' Compensation** – See Section P2008.A.2 for details related to Medical Plans.
4. **Temporary Layoff/Furlough** – Coverage may continue during the Temporary Layoff/Furlough up to four months. The University contribution continues for up to four months in a calendar year. The Eligible Postdoctoral Scholar must arrange continuation and direct payment of any Premiums due through Garnett-Powers. The four-month period begins after the last University paycheck with a Plan contribution.

Eligibility will not continue past the fourth month after the furlough/temporary layoff. These arrangements must be made in advance, and payment must be made in advance of each premium month.

The provisions for Life & AD&D Insurance and Disability Insurance differ from the requirements stated here. See Section P5008.A.3. for applicable provisions related to Life & AD&D Insurance, and Section P6008.B.3. for applicable provisions related to Disability Insurance.

5. **Pending Approval for Waiver of Premium Due to Disability** – See Section P5008.A.3. for details related to Life & AD&D Insurance.

P1009. Termination of Coverage

Clerical error, by itself, is not a basis for extension of coverage past the date it would otherwise end.

See Added Period of Eligibility (Sections P1003.D.), COBRA (Section P1010.), and Conversion and Portability (Section P1011.) for options for continued coverage that may apply.

A. Postdoctoral Scholar-Initiated Disenrollment

1. Eligible Postdoctoral Scholars may disenroll themselves and/or Family Members from Medical Plans, Dental Plan and Vision Plan only during the following events:
 - a. A new PIE (Section P1003.), or
 - b. An OEP (Section P1004.B.1.b.)
2. Eligible Postdoctoral Scholars may disenroll themselves from Voluntary Long-Term Disability Insurance at any time.
3. Eligible Postdoctoral Scholars may not disenroll from Life & AD&D Insurance, and/or Short-term Disability Insurance.

When cancelling coverage, the Eligible Postdoctoral Scholar must submit a cancellation form. Coverage is ended on the last day of the month in which the form to cancel coverage is received by Garnett-Powers, subject to payroll deadlines.

B. Falling Below Average Weekly Hours of Service Threshold After Measurement (SMP)

1. Coverage terminates for Postdoctoral Scholars who, after being measured during an SMP, fall below the required Average Weekly Hours of Service threshold. The threshold for Group A Postdoctoral Scholars is 17.5 Average Weekly Hours of Service. For the SMP, coverage is terminated on December 31.
2. Exceptions – Postdoctoral Scholars who fall below the Average Weekly Hours of Service threshold for their group will not have their benefits terminated if the following circumstances apply:
 - a. Extended Sick Leave Recipient
 - b. Transitional Work (Formally Approved) – Campus and laboratory officials may approve continuation of benefits during a period of approved transitional (either stay at work or return to work) employment. In this context, transitional work refers to an Postdoctoral Scholar who is working part-time at the University (or has a reduced schedule) as part of an approved accommodation and whose time worked is such that benefits might otherwise be lost due to the transitional work period. To avoid loss of benefits, the status qualification code is appropriate.

C. **During an Approved Leave or Special Leave**

1. **Failure to Make Arrangements** – Coverage terminates if the Eligible Postdoctoral Scholar fails to make arrangements to continue coverage prior to taking a leave. Coverage is terminated at the end of the month in which the leave begins.
2. **Failure to Pay Premiums** – Refer to Administrative Supplement II-C for procedures relating to payment of premiums while on leave.
3. **Exhaustion of Timeline** – Coverage terminates once the timeframes listed in Section P1008.C.3. have been exhausted. For plans that allow for continuation of benefits for up to two years, Postdoctoral Scholars must complete a cancellation form to be effective the first day of the 25th month of leave.

The provisions for Disability Insurance differ from the requirements stated here. See Section P6009.B. for applicable provisions.

- D. **Unapproved Leave** – Coverage terminates when an Eligible Postdoctoral Scholar is not on Pay Status and does not have an approved leave of absence. Coverage ends at the end of the month in which an approved leave or pay status existed. Postdoctoral Scholars do not qualify for continued coverage during unapproved leave and may not pay premiums directly to Garnett Powers to continue coverage. A strike is considered to be a type of unapproved Leave.

- E. **Termination of Postdoctoral Scholar Status** – Coverage ends on the last day of the month of termination unless termination is due to the death of an Eligible Postdoctoral Scholar, in which case See Section P1009.E. below.

The provisions for Disability Insurance differ from the requirements stated here. See Section P7009.C. for applicable provisions.

- F. **Death of Postdoctoral Scholar** – Coverage ends on the last day of the month of the Postdoctoral Scholar's death unless the Eligible Postdoctoral Scholar has Family Members covered in medical, dental, or vision, in which case coverage ends on the last day of the month following the month of death.

- G. **Layoff** – Coverage ends on the last day of the month of layoff.

- H. **Transfer to a Position in an Ineligible Group** – A postdoctoral scholar who is transferred to an Ineligible Group as specified in Part II.A. is no longer eligible for Postdoctoral Scholar Benefits Program. Coverage ends on the last day of the month in which the transfer occurs.

The provisions for Disability differ from the requirements stated here. See Section P7009.D. of Disability Insurance for detail.

I. **Insufficient Earnings**

1. If applicable Net Premiums cannot be taken from pay for two consecutive months, coverage lapses retroactively to the first day of the first month for which a premium was missed. Eligible Postdoctoral Scholars may continue coverage for some plans through direct payment of premiums. See Administrative Supplement II-C for additional detail.

The provisions for Life & AD&D Insurance and Disability Insurance differ from the requirements stated here. See Section P5009.G. for applicable provisions related to Life & AD&D Insurance, and Section P6009.F. for applicable provisions related to Disability Insurance.

ii. **Loss of Eligible Family Member Status**

The Eligible Postdoctoral Scholar must notify the University in the event that a Family Member loses eligible status within 31 days. Coverage for the ineligible Family Member ends at the end of the month in which the Family Member no longer meets eligibility criteria described in Part II.1.D.

For purposes of requesting COBRA continuation, notice may be provided to UC within 60 days of the Family Member's loss of eligibility. The University may recover the costs of Employer Premiums from the Eligible Postdoctoral Scholar due to enrollment of ineligible individuals subject to the terms in Section P1009.O.

1. **Divorce/Legal Separation/Annulment** – Eligibility stops at the end of the month in which the divorce/legal separation/annulment is final.
2. **Ineligible Domestic Partner** – Eligibility stops at the end of the month in which the individual ceases to meet any one of the eligibility requirements (described in Part II.1.D.).
3. **Overage/Ineligible Child or Grandchild or Step Grandchild** – Eligibility stops at the end of the month in which the child reaches age 26 (18 for a Legal Ward), or ceases to meet any one of the eligibility requirements (described in Part II.1.D.). This age provision does not apply to qualifying disabled children.
4. **Marriage of Eligible Grandchild, Overage Disabled Child**– Eligibility stops at the end of the month in which the child marries.

These provisions do not apply to plans for which Family Members are not eligible for coverage.

1. **Termination of Group Contract between the University and the Carrier** – Coverage terminates the day the group contract between the University and the carrier is terminated or the day the University terminates the plan.
2. **Enrollment of Ineligible Individuals** – The Plan Administrator reserves the right to disenroll ineligible individuals. Disenrolled individuals who never met UC's eligibility requirements are not entitled to COBRA, described in Section P1010.

Disenrolled individuals who previously met UC's eligibility requirements may be entitled to COBRA, described in Section P1010.

Recovery of any paid premiums due to the enrollment of such individuals may be recovered by the Plan Administrator, Office of the President, in conjunction with the University campus or lab location and the carrier, if permitted by law.

3. **Misuse of the Plan** – The Plan Administrator reserves the right to disenroll individuals who misuse the plan.

Misuse of the Plan is defined in the Definitions and Abbreviations Section (Part I-B) and includes, but may not be limited to, actions such as falsifying enrollment or claims information, intentionally enrolling individuals who are not eligible Family Members, allowing another individual to use the Postdoctoral Scholar's plan identification card, threats or abusive behavior toward plan providers or representatives.

The Plan Administrator may work with the University campus or lab location and the carrier to recover any University-paid premiums due to enrollment of ineligible individuals.

Re-enrollment is subject to Plan Administrator or plan (as applicable) approval. If re-enrollment is permitted, coverage will be effective as soon as administratively feasible after approval by the Plan Administrator or applicable plan.

See Section P6009.G. for additional provisions applicable only to Disability Insurance.

P1010. Continued Group Coverage (COBRA)

Upon termination of Medical Plans, Dental Plan, and Vision Plan, COBRA continuation coverage may be available in accordance with applicable provisions of the Public Health Service Act and COBRA regulations under the Internal Revenue Code.

If the Eligible Postdoctoral Scholar wants to continue coverage beyond COBRA, see Section P1011 for Conversion and Portability options.

P1011. Conversion and Portability

A. **Conversion**

When coverage ends because of termination of employment, end of the continued group coverage period, or other loss of eligibility, certain plans may be converted to an individual Plan offered by the carrier without the need for evidence of insurability. The terms regarding availability of an individual plan are determined by each plan and may not be available in all cases. The Eligible

Postdoctoral Scholar and/or eligible Family Members must apply for conversion. The carrier must receive the conversion application and the required premium within the timeframe specified in the Plan booklet (generally 31 days from the date the group coverage ends).

The following plans may be converted to an individual Plan: Life and AD&D Insurance.

There is no conversion option for Medical Plans, Dental Plans, Vision Plan, and Disability Insurance.

B. Portability

The portability benefit allows the Eligible Postdoctoral Scholars and/or eligible family member to continue coverage at group term-life rates, which are generally lower than the conversion premium rates. Evidence of Insurability is not required, but if the Eligible Postdoctoral Scholar and/or eligible family member submit proof of good health, the Eligible Postdoctoral Scholar and/or eligible family member may qualify for preferred rates. There are additional requirements for portability.

The following plans may be ported to an individual Plan: Life and AD&D Insurance.

There is no porting option for Medical Plans, Dental Plans, Vision Plan, and Disability Insurance.

P2000. MEDICAL PLANS

P2001. Definition

The Postdoctoral Scholar Benefits Plan group medical plan provides medical, behavioral health, and prescription drug coverage for Eligible Postdoctoral Scholars and their Eligible Family Members.

P2002. Eligibility

The eligibility requirements are set forth in Part II.1.A. and Administrative Supplement II-A for Postdoctoral Scholars, and Part II.1.C. for Family Members.

P2003. Period of Initial Eligibility (PIE)

The Period of Initial Eligibility requirements are set forth in Section P1003 of these Regulations. For additional provisions related only to Medical Plans, see below:

- A. **Added PIE** – Under the following circumstances there is an additional PIE.
1. **Nonimmigrant Aliens and Other Postdoctoral Scholars** whose eligible Family Member(s) arrive in the United States after the Eligible Postdoctoral Scholar's PIE have a new PIE to enroll them in Medical. The PIE begins the day the Family Member(s) arrive in the United States.
 2. **Involuntary Loss Of Coverage (ILOC)** – In addition to the provisions stated in Section P1003.D.8., the following provisions also apply:

Coverage that may be lost Involuntarily includes, but may not be limited to: coverage under group plans, medical providers, individual direct pay plans, Medicare, and foreign socialized medical plans.
 3. **Move Out of/Return to Medical HMO Plan Service Area**
 - a. **University-Sponsored Plan** – In the event an Eligible Postdoctoral Scholar and/or eligible Family Member moves or is transferred out of the service area of a University-sponsored plan that does not provide benefits to individuals who no longer reside, live or work in the service area, or who will be away from the service area for more than two months, the Eligible Postdoctoral Scholar has a PIE to enroll himself/herself and/or eligible Family Members in another University-sponsored plan available in the Eligible Postdoctoral Scholar's or eligible Family Member's new location. The PIE begins with the effective date of loss of

coverage because of the move or the date the Postdoctoral Scholar and/or eligible Family Members leave the service area.

Upon return to the service area, the Eligible Postdoctoral Scholar will have a PIE to enroll him/herself and eligible Family Members in the same HMO, or other arrangement, s/he had at the time of the move out of the area. The PIE begins with the effective date of the return to the service area.

- b. **Non-University-Sponsored Plan** – If an Eligible Postdoctoral Scholar and/or his/her Family Members are enrolled in a non-University sponsored HMO, or other arrangement, that does not provide benefits to individuals who no longer reside, live or work in the service area, and coverage is lost because the enrolled individuals no longer reside, live or work in the plan's service area, the Postdoctoral Scholar may enroll him/herself and/or eligible Family Members in any University-sponsored plan.

If the coverage is lost under an HMO, or other arrangement, in the group plan market, enrollment in a University-sponsored plan as described above is available only if the sponsor of the group plan makes no other benefit package available to the individual(s) losing coverage.

4. **Disruption of Primary Medical Group** – An Eligible Postdoctoral Scholar may be given a new PIE to change to another Medical Plan if/when their current primary medical group's contract with the Medical Plan is terminated. Such PIE is available only if the Eligible Postdoctoral Scholar:
- a. Is not participating in the TIP Plan; or
 - b. The Eligible Postdoctoral Scholar is participating in the TIP Plan and the change meets the election change requirements under the terms of the plan and Section 125 of the Internal Revenue Code, as determined by the Plan Administrator.

If an Eligible Postdoctoral Scholar enrolled in the affected Medical Plan is requesting a Medical Plan transfer and the Office of the President Human Resources has not made a system-wide announcement, they must submit a copy of the medical group termination letter which indicates the effective date of the termination, with their plan enrollment. The PIE, if permitted, begins with the date of the announcement/letter or the effective date of the medical group termination, if later.

5. **Disruption of Behavioral Health Provider**
- a. An Eligible Postdoctoral Scholar may be given a new PIE to change to another Medical Plan if their current behavioral health provider leaves their current Medical Plan's and is currently available under another UC-sponsored Medical Plan.

- b. Postdoctoral Scholars requesting to change to another Medical Plan must request a letter from their behavioral health provider documenting the following:
 - i. The Eligible Postdoctoral Scholar or Eligible Family Member is currently undergoing treatment from the behavioral health provider,
 - ii. Date the behavioral health provider is leaving the current medical plan's network,
 - iii. Date the behavioral health provider is joining a new UC-sponsored medical plan's network.
 - c. The PIE, if permitted, begins on the date the current medical plan's provider leaves the network.
6. **Eligibility for Medicaid or CHIP Premium Assistance Program** – If an Eligible Postdoctoral Scholar and/or his/her eligible Family Member(s) who are not enrolled in a University-sponsored medical plan become eligible for premium assistance under a Medicaid or CHIP premium assistance program, the Eligible Postdoctoral Scholar may enroll him/herself and/or eligible Family Members in any University-sponsored plan.
7. **Judgment, Decree or Order** – An Eligible Postdoctoral Scholar must be permitted to enroll an eligible child in a medical plan if such Postdoctoral Scholar is legally required to provide group health coverage to such child pursuant to an administrative or court judgment, decree or order.

P2004. Enrollment

The Enrollment requirements are set forth in Section P1004. of these Regulations. For additional provisions related only to Medical Plans, see below:

- A. **Enrolling in Coverage** – In addition to the provisions stated in Section P1004.B.2., the following provisions also apply:
1. **90-Day Waiting Period** – In the following situations an Eligible Postdoctoral Scholar may enroll himself/herself and/or eligible Family Members in Medical Plans, subject to a 90-Day Waiting Period before coverage begins. The 90-Day Waiting Period begins on the date the enrollment form is received by the local Postdoctoral Scholar Benefits Administration Office and ends 90 consecutive calendar days from the date it begins.

- a. An Eligible Postdoctoral Scholar is not enrolled in Medical Plans because a PIE or OEP was missed and the Eligible Postdoctoral Scholar has not submitted a form to opt out.
- b. An Eligible Postdoctoral Scholar opted-out of coverage in Medical Plans and subsequently missed a PIE or OEP opportunity to enroll or re-enroll.
- c. An Eligible Postdoctoral Scholar is enrolled in non-family coverage and missed a PIE or an OEP to add an eligible Family Member.

B. Opting Out of Enrollment

1. **Opting Out of Enrollment** – Eligible Postdoctoral Scholars may opt out of Medical Plans during OE or PIE consistent with the qualifying event.

P2005. Effective Date

The Effective Date requirements are set forth in Section P1005. of these Regulations. For additional provisions related only to Medical Plans, see below:

In addition to the provisions stated in Section P1005., coverage begins on the dates listed below:

- A. **90-day Waiting Period** – The 91st consecutive calendar day after the enrollment form is received by the local Postdoctoral Scholar Benefits Administration Office.
- B. **Disruption of Primary Medical Group or Disruption of Behavioral Health Provider** – The effective date of the transfer is the first day of the month following enrollment, subject to payroll processing deadlines.
- C. **Exceptions** – If any of the exceptions below applies, the effective date of coverage for the Eligible Postdoctoral Scholar and all eligible Family Members is deferred as noted.
 1. **Leave at the Beginning of an Appointment** – If an Eligible Postdoctoral Scholar's appointment begins by being placed on a leave without pay, the effective date of coverage is deferred until the Eligible Postdoctoral Scholar is placed on normal Pay Status for that appointment.
 2. **Open Enrollment Period Action by Postdoctoral Scholar on a Leave without Pay** – If the Postdoctoral Scholar has not continued coverage via direct pay, the effective date of coverage is deferred until the Eligible Postdoctoral Scholar is placed on normal Pay Status in an eligible appointment.

P2006. University Contribution

The University contributes toward the Medical Plans premium. The University Contribution requirements are set forth in Section P1006. of these Regulations.

P2007. Premiums

Gross Premiums for Medical Plans are paid in advance. The Premium requirements are set forth in Section P1007. of these Regulations.

P2008. Duration of Coverage

The Duration of Coverage requirements are set forth in Section P1008. of these Regulations. For additional provisions related only to Medical Plans, see below:

A. **Special Leaves**

1. **Military Leave** – In addition to the provisions stated in Section P1008.D.1., the following provisions also apply:
 - a. If an Eligible Postdoctoral Scholar is on an approved military leave without pay, coverage may continue Medical Plans for an additional six months, provided the Eligible Postdoctoral Scholar and/or eligible Family Member was enrolled in a plan at the beginning of the leave.
 - b. After all Military Leave timeframes have been exhausted, an Eligible Postdoctoral Scholar may continue coverage through COBRA (Section P1010.).
2. **While Receiving Short-Term Disability Benefits** – Eligible Postdoctoral Scholar continue to receive the University contribution for Medical Plans coverage for up to six months provided their University employment is not terminated. The Postdoctoral Scholars must arrange direct payment of any Net Premiums through the local Benefits or Accounting Office. Payment must be made in advance of each premium month.

P2009. Termination of Coverage

The Termination of Coverage requirements are set forth in Section P1009. of these Regulations. For additional provisions related only to Medical Plans, see below:

- A. **Postdoctoral Scholar Initiated Disenrollment**
1. An Eligible Postdoctoral Scholar may disenroll himself/herself and Family Members from Medical Plans during the following events:
 - a. A new PIE (Section P1003.), or
 - b. An OEP (Section P1004.B.1.b.)
- B. **Loss of Eligible Family Member Status** – In addition to the provisions stated in Section P1009.I., the following provisions also apply:
- For purposes of requesting COBRA continuation, notice may be provided to UC within 60 days of the Family Member's loss of eligibility.
- C. **Enrollment of Ineligible Individuals** – Disenrolled individuals who never met UC's eligibility requirements are not entitled to COBRA, described in Section P1010. Disenrolled individuals who previously met UC's eligibility requirements may be entitled to COBRA, described in Section P1010.

P2010. Continued Group Coverage (COBRA)

COBRA continuation is available. See Section P1010. of these Regulations.

P2011. Conversion and Portability

Does not apply.

P3000. DENTAL PLANS

P3001. Definition

The Postdoctoral Scholar Benefits Plan group dental plan provides coverage for Eligible Postdoctoral Scholars and their Eligible Family Members.

P3002. Eligibility

The Eligibility requirements are set forth in Part II.1.A. and Administrative Supplement II-A for Postdoctoral Scholars and Part II.1.C. for Family Members of these Regulations.

P3003. Period of Initial Eligibility (PIE)

The Period of Initial Eligibility requirements are set forth in Section P1003. of these Regulations. For additional provisions related only to Dental Plans, see below:

- A. **Added PIE** – Under the following circumstances there is an additional PIE.
1. **Nonimmigrant Aliens and Other Postdoctoral Scholars** whose eligible Family Member(s) arrive in the United States after the Eligible Postdoctoral Scholar's PIE have a new PIE to enroll them in Dental Plan. The PIE begins the day the Family Member(s) arrive in the United States.
 2. **Move Out of/Return to Dental HMO Plan Service Area**
 - a. **University-Sponsored Plan** – In the event an Eligible Postdoctoral Scholar and/or eligible Family Member moves or is transferred out of the service area of a University-sponsored plan that does not provide benefits to individuals who no longer reside, live or work in the service area, or who will be away from the service area for more than two months, the Eligible Postdoctoral Scholar has a PIE to enroll himself/herself and/or eligible Family Members in another University-sponsored plan available in the Eligible Postdoctoral Scholar's or eligible Family Member's new location. The PIE begins with the effective date of loss of coverage because of the move or the date the Postdoctoral Scholar and/or eligible Family Members leave the service area.

Upon return to the service area, the Eligible Postdoctoral Scholar will have a PIE to enroll him/herself and eligible Family Members in the same HMO, or other arrangement, s/he had at the time of the move out of the area. The PIE begins with the effective date of the return to the service area.

- b. **Non-University-Sponsored Plan** – If an Eligible Postdoctoral Scholar and/or his/her Family Members are enrolled in a non-University sponsored HMO, or other arrangement, that does not provide benefits to individuals who no longer reside, live or work in the service area, and coverage is lost because the enrolled individuals no longer reside, live or work in the plan's service area, the Postdoctoral Scholar may enroll him/herself and/or eligible Family Members in any University-sponsored plan.

If the coverage is lost under an HMO, or other arrangement, in the group plan market, enrollment in a University-sponsored plan as described above is available only if the sponsor of the group plan makes no other benefit package available to the individual(s) losing coverage.

P3004. Enrollment

The Enrollment requirements are set forth in Section P1004. of these Regulations.

i. **Opting Out of Enrollment**

1. **Opting Out of Coverage** – Eligible Postdoctoral Scholars may opt-out of University-sponsored dental coverage during OE or PIE consistent with the qualifying event.

P3005. Effective Date

The Effective Date requirements are set forth in Section P1005. of these Regulations. For additional provisions related only to Dental Plan, see below:

- A. **Exceptions** – If any of the exceptions below applies, the effective date of coverage for the Eligible Postdoctoral Scholar and all eligible Family Members is deferred as noted.
1. **Leave at the Beginning of an Appointment** – If an Eligible Postdoctoral Scholar appointment begins by being placed on a leave without pay, the effective date of coverage is deferred until the Eligible Postdoctoral Scholar is placed on normal Pay Status for that appointment.
2. **Open Enrollment Period Action by Postdoctoral Scholar on a Leave Without Pay** – If the Postdoctoral Scholar has not continued coverage via direct pay, the effective date of coverage is deferred until the Eligible Postdoctoral Scholar is placed on normal Pay Status in an eligible appointment.

P3006. University Contribution

The University contributes toward the Dental Plan premium. The University Contribution requirements are set forth in Section P1006. of these Regulations.

P3007. Premiums

Premiums for Dental Insurance are paid in advance. The Premium requirements are set forth in Section P1007. of these Regulations.

P3008. Duration of Coverage

The Duration of Coverage requirements are set forth in Section P1008. of these Regulations. For additional provisions related only to Dental Plans, see below:

A. **Special Leave**

1. **Military Leave** – In addition to the provisions stated in Section P1008.D.1., the following provisions also apply:
 - a. If an Eligible Postdoctoral Scholar is on an approved leave without pay, coverage may be continued for Dental Plan for an additional six months, provided the Eligible Postdoctoral Scholar and/or Family Member was enrolled in a plan at the beginning of the leave.
 - b. After all Military Leave timeframes have been exhausted, an Eligible Postdoctoral Scholar may continue coverage for Dental Plan through COBRA.

P3009. Termination of Coverage

The Termination of Coverage requirements are set forth in Section P1009. of these Regulations. For additional provisions related only to Dental Plans, see below:

A. **Postdoctoral Scholar-Initiated Disenrollment**

1. An Eligible Postdoctoral Scholar may disenroll himself/herself and Family Members from Dental Plan during the following events:
 - a. A new PIE (Section P1003.), or
 - b. An OEP (Section P1004.B.1.b.)

- B. **Loss of Eligible Family Member Status** – In addition to the provisions stated in Section P1009.I., the following provisions also apply:

For purposes of requesting COBRA continuation, notice may be provided to UC within 60 days of the Family Member's loss of eligibility.

- C. **Enrollment of Ineligible Individuals** – Disenrolled individuals who never met UC's eligibility requirements are not entitled to COBRA, described in Section P1010. Disenrolled individuals who previously met UC's eligibility requirements may be entitled to COBRA, described in Section P1010.

P3010. Continued Group Coverage (COBRA)

COBRA continuation is available. See Section P1010. of these Regulations.

P3011. Conversion and Portability

Does not apply.

P4000. VISION PLAN

P4001. Definition

The Postdoctoral Scholar Benefits Plan group vision plan provides coverage for Eligible Postdoctoral Scholars and their Eligible Family Members.

P4002. Eligibility

The Eligibility requirements are set forth in Part II.1.A. and Administrative Supplement II-A for Postdoctoral Scholars and Part II.1.C. for Family Members of these Regulations.

P4003. Period of Initial Eligibility (PIE)

The Period of Initial Eligibility requirements are set forth in Section P1004. of these Regulations. For additional provisions related only to Vision Plans, see below:

- A. **Added PIE** – Under the following circumstances there is an additional PIE.
 - 1. **Nonimmigrant Aliens and Other Postdoctoral Scholars** whose eligible Family Member(s) arrive in the United States after the Eligible Postdoctoral Scholar's PIE have a new PIE to enroll them in Vision Plan. The PIE begins the day the Family Member(s) arrive in the United States.
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P4004. Enrollment

The Enrollment requirements are set forth in Section P1004. of these Regulations.

- A. **Opting Out of Enrollment**
 - 1. **Opting Out of Coverage** – Eligible Postdoctoral Scholars may opt-out of University-sponsored vision coverage during OE or PIE consistent with the qualifying event.
-

P4005. Effective Date

The Effective Date requirements are set forth in Section P1005. of these Regulations. For additional provisions related only to Vision Plan, see below:

- A. **Exceptions** – If any of the exceptions below applies, the effective date of coverage for the Eligible Postdoctoral Scholar and all eligible Family Members is deferred as noted.

1. **Leave at the Beginning of an Appointment** – If an Eligible Postdoctoral Scholar's appointment begins by being placed on a leave without pay, the effective date of coverage is deferred until the Eligible Postdoctoral Scholar is placed on normal Pay Status for that appointment.
2. **Open Enrollment Period Action by Employee on a Leave without Pay** – If the employee has not continued coverage via direct pay, the effective date of coverage is deferred until the Eligible Employee is placed on normal Pay Status in an eligible appointment.

P4006. University Contribution

The University contributes toward the Vision Plan premiums. The University Contribution requirements are set forth in Section P1006. of these Regulations.

P4007. Premiums

Premiums for Vision Plans are paid in advance. The University Contribution requirements are set forth in Section P1007. of these Regulations.

P4008. Duration of Coverage

The Duration of Coverage requirements are set forth in Section P1008. of these Regulations. For additional provisions related only to Vision Plan, see below:

A. **Special Leave**

1. **Military Leave** – In addition to the provisions stated in Section P1008.D.1., the following provisions also apply:
 - a. If an Eligible Postdoctoral Scholar is on an approved military leave without pay, coverage may be continued for Vision Plan for an additional six months, provided the Eligible Postdoctoral Scholar and/or Family Member was enrolled in a plan at the beginning of the leave.
 - b. After all Military Leave timeframes have been exhausted, an Eligible Postdoctoral Scholar may continue coverage for Vision Plan through COBRA (Section P1009).

P4009. Termination of Coverage

The Termination of Coverage requirements are set forth in Section P1009. of these Regulations. For additional provisions related only to Vision Plan, see below:

A. **Postdoctoral Scholar Initiated Disenrollment**

1. An Eligible Postdoctoral Scholar may disenroll himself/herself and Family Members from Vision Plan during the following events:
 - a. A new PIE (Section P1003.), or
 - b. An OEP (Section P1004.B.1.b.)

B. **Loss of Eligible Family Member Status** – In addition to the provisions stated in Section P1009.I., the following provisions also apply:

For purposes of requesting COBRA continuation, notice may be provided to UC within 60 days of the Family Member's loss of eligibility.

C. **Enrollment of Ineligible Individuals** – Disenrolled individuals who never met UC's eligibility requirements are not entitled to COBRA, described in Section P1010. Disenrolled individuals who previously met UC's eligibility requirements may be entitled to COBRA, described in Section P1010.

P4010. Continued Group Coverage (COBRA)

COBRA continuation is available. See Section P1010. of these Regulations.

P4011. Conversion and Portability

Does not apply.

P5000. LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT PLANS

P5001. Definition

Life and AD&D Plans – The postdoctoral scholar benefits group life and accidental death and dismemberment plan provides coverage for postdoctoral scholars.

P5002. Eligibility

b. Employee

1. Initial Employment Requirements – Persons appointed and paid by the University as an Eligible Postdoctoral Scholar as specified in Part II.1.A. and Administrative Supplement II-A are automatically enrolled in Life and AD&D Plans

b. Family Members are not covered under Life and AD&D Insurance.

P5003. Period of Initial Eligibility (PIE)

PIE requirements do not apply to Life and AD&D Insurance. Coverage begins automatically the day the Eligible Postdoctoral Scholar becomes eligible for the plan. Postdoctoral Scholars who go or are placed on Leaves, are Furloughed/Temporarily Laid Off, or experience a Period of Ineligibility will have coverage for Life and AD&D Plans resume when the Postdoctoral Scholar returns to Pay Status as Eligible Postdoctoral Scholar (Part II.1.A. and Administrative Supplement II-A).

P5004. Enrollment

- A. **Automatic Enrollment** – Enrollment is automatic for Life and AD&D Insurance.
- B. **Re-Enrollment** – Re-enrollment is automatic for Life and AD&D Insurance once the Postdoctoral Scholar returns to Pay Status as an Eligible Postdoctoral Scholar (Part II.1.A. and Administrative Supplement II-A).
- C. **Opting Out of Automatic Enrollment** – Eligible Postdoctoral Scholars may not opt out of automatic Life and AD&D Insurance.

P5005. Effective Date

The Effective Date requirements are set forth in Section P1005. of these Regulations. For additional provisions related only to Life and AD&D Insurance, see below:

- A. **Exceptions** – If any of the exceptions below applies, the effective date of coverage for the Eligible Postdoctoral Scholar and all eligible Family Members is deferred as noted
1. **Leave for Health Reasons** – New Coverage for an Eligible Postdoctoral Scholar on paid or unpaid leave for health reasons on the normal effective date begins on the day following the first full day actively-at-work, based on the Eligible Postdoctoral Scholar's normally scheduled work day. Paid leave includes, but is not limited to, sick pay, vacation pay, salary continuance, etc.

This rule also applies to newly hired Eligible Postdoctoral Scholars who have not yet reported to work for health reasons or newly benefit-eligible Postdoctoral Scholars who have not reported to work when they became eligible for this benefit.
 3. **Leave at the Beginning of an Appointment** – If an Eligible Postdoctoral Scholar's appointment begins by being placed on a leave without pay, the effective date of coverage is deferred until the Eligible Postdoctoral Scholar is placed on normal Pay Status for that appointment.

P5006. University Contribution

The University pays the cost of Life and AD&D Insurance if the Eligible Postdoctoral Scholar is on Pay Status.

The University Contribution requirements are set forth in Section P1006. of these Regulations.

FMLA provisions do not apply to Life and AD&D Insurance.

P5007. Premiums

Premiums for Life and AD&D Insurance are paid in arrears. Payroll system modifications may change the payment of premiums in advance or in arrears. The Premium requirements are set forth in Section P1007. of these Regulations.

P5008. Duration of Coverage

The Duration of Coverage requirements are set forth in Section P1008. of these Regulations. For additional provisions related only to Life and AD&D Insurance, see below:

A. Special Leaves

1. **Military Leave** – In addition to the provisions stated in Section P1008.D.1., the following provisions also apply:
 - a. If an Eligible Postdoctoral Scholar is on an approved military leave without pay, coverage will continue for Life and AD&D Insurance for an additional six months.

2. **Temporary Layoff/Furlough** – The provisions for Life and AD&D Insurance differ from the requirements stated in Section P1008.D.4. See below for relevant provisions:

Coverage will continue during the Temporary Layoff/Furlough up to 60 days. Coverage will not continue past the 60th day after the furlough/temporary layoff.

3. **Pending Approval for Waiver of Premium Due to Disability** – The provision listed below is applicable only to Life and AD&D Insurance. The waiver of premium applies only to Life Insurance.

Eligible Postdoctoral Scholars are eligible for premium waiver if:

- a. The Eligible Postdoctoral Scholar becomes totally disabled while insured under the group policy and is under the age of 65,
- b. Completes a 180 Day Waiting Period,
- c. Provides satisfactory Proof of Loss, and
- d. Premium payments continue until the later of
 - i. The end of the waiting period, or
 - ii. The date the waiver is approved.

The premium waiver ends the earliest of:

- a. The date the Eligible Postdoctoral Scholar is no longer totally disabled,
- b. 90 days after proof of loss is requested, but is not received by the carrier,
- c. The date the Eligible Postdoctoral Scholar fails to attend an examination, if one is required, or

- d. The date the Eligible Postdoctoral Scholar reaches age 65

P5009. Termination of Coverage

The Termination of Coverage requirements are set forth in Section P1009. of these Regulations. For additional provisions related only to Life and AD&D Insurance, see below:

- A. **Postdoctoral Scholar Initiated Disenrollment** – Eligible Postdoctoral Scholars may not disenroll from Life and AD&D Plans.
- B. **Insufficient Earnings** – The provisions for Life and AD&D Insurance differ from the requirements stated in Section P1009.I. See below for relevant provisions:

Life and AD&D Insurance coverage ends on the last day of the pay period before a period without earnings covered.

Eligible Postdoctoral Scholar may not continue coverage through direct payment of premiums for Life and AD&D Insurance.

P5010. Continued Group Coverage (COBRA)

Does not apply.

P5011. Conversion & Portability

The Conversion & Portability requirements are set forth in Section P1011. of these Regulations. For additional provisions related only to Life and AD&D Insurance, see below:

- A. **Conversion** – Life and AD&D Insurance may be converted to an individual plan in accordance to the terms of the policy.
- B. **Portability** – Life and AD&D Insurance may be ported to an individual plan in accordance to the terms of the policy.

P6000. DISABILITY INSURANCE PLANS

P6001. Definition

Short-Term Disability – The Postdoctoral Scholar Benefits Plan group short-term disability plan provides coverage for postdoctoral scholars.

Long-Term Disability – The Postdoctoral Scholar Benefits Plan group voluntary long term disability plan provides coverage for postdoctoral scholars.

P6002. Eligibility

The Eligibility requirements are set forth in Part II.1.A. and Administrative Supplement II-A for Postdoctoral Scholars.

Family Members are not covered under Disability Insurance.

P6003. Period of Initial Eligibility (PIE)

PIE requirements do not apply to Short-Term Disability. Short-Term Disability begins automatically the day the Postdoctoral Scholar becomes eligible, unless one of the exceptions in Section P1004. applies. Postdoctoral Scholars who are placed on Leaves, are Furloughed/Temporarily Laid Off, or experience a Period of Ineligibility will have coverage for Short-Term Disability Insurance resume when the Postdoctoral Scholar returns to Pay Status as Eligible Postdoctoral Scholar (Part II.I.C. and Administrative Supplement II-A).

PIE requirements do apply to Long-Term Disability, and are set forth in Section P1003. of these Regulations. For additional provisions related only to Long-Term Disability, see below:

- A. **Definition** – The provisions for Disability Insurance differ from the requirements stated in Section P1003.A. See below for relevant provisions:

The PIE allows enrollment in Long-Term Disability without proof of insurability when an Employee is first eligible and under other circumstances as described in Part II.1.C.

- B. **Added Period of Initial Eligibility** – Under the following circumstances a PIE is not allowed:

1. **ILOC** (Section P1003.D.8.)
2. **Acquisition of Eligible Family Member** (Section P1003.D.15.)

P6004. Enrollment

The Enrollment requirements are set forth in Section P1004 of these Regulations. For additional provisions related only to Disability Insurance, see below:

- A. **Automatic Enrollment** – Enrollment is automatic for Short-Term Disability.
- B. **Enrolling In Coverage** – addition to the provisions stated in Section P1008.B.3., the following provisions also apply:

Eligible Postdoctoral Scholars may apply for Long-Term Disability at any time with Evidence of Insurability. The Eligible Postdoctoral Scholar must provide the information required by the carrier. The carrier may approve or deny the application.

- C. **Re-Enrollment** – In addition to the provisions described in Section P1004.C., the following provisions also apply:

For Long-Term Disability, an Eligible Postdoctoral Scholar cannot reenroll until the individual returns to Pay Status as an Eligible Postdoctoral Scholar if coverage lapsed. Eligible Postdoctoral Scholars will not be required to submit Evidence of Insurability to re-enroll in Long-Term Disability.

Eligible Postdoctoral Scholars with Long-Term Disability who do not re-enroll will only be covered by Short-Term Disability, which will begin automatically on the first day of return to Pay Status as an Eligible Postdoctoral Scholar.

- D. **Opting Out of Plans**
1. **Opting Out of Automatic Enrollment** – An Eligible Postdoctoral Scholar may not opt out of Short-Term Disability.
 2. **Opting Out of Plans** – An Eligible Postdoctoral Scholar may choose not to enroll in Long-Term Disability Insurance.

P6005. Effective Date

The Effective Date requirements are set forth in Section P1005. of these Regulations. For additional provisions related only to Disability Insurance, see below:

The Effective Date of coverage for Short-Term Disability is the later of the first day on Pay Status as an Eligible Postdoctoral Scholar (Part II.1.C.), or the first full day of Active Employment, (as defined in the Disability Policy), if Active Employment is delayed due to injury or illness.

The Effective Date of coverage for Long-Term Disability begins upon the first day of Active Employment contingent on the Postdoctoral Scholar enrolling in the plan during the PIE, or upon carrier approval of Evidence of Insurability.

Additionally, the effective date of coverage for Disability Insurance is subject to the following rules:

- A. **Evidence of Insurability** – Long Term Disability Only – Provided the carrier approves the application, if the appropriate enrollment transaction is processed within 31 days of the carrier’s approval of the Evidence of Insurability application, coverage is effective the date of the approval. The carrier is under no obligation to accept enrollments processed more than 31 days after approval of the Evidence of Insurability application.
- B. **Exceptions** – If either of the exceptions below applies, the effective date of coverage is deferred as noted.
 1. **Leave for Health Reasons** – New coverage for an Eligible Postdoctoral Scholar on paid or unpaid leave for health reasons on the normal effective date begins on the first full day of Active Employment, based on the Eligible Postdoctoral Scholar’s normally scheduled work day. Paid leave includes, but is not limited to, sick pay, vacation pay, salary continuance, etc.

This rule also applies to newly hired Eligible Postdoctoral Scholars who have not yet reported to work for health reasons.
 2. **Leave at the Beginning of an Appointment** – The effective date of coverage is deferred until the first full day of Active Employment, based on the Eligible Postdoctoral Scholar’s normally scheduled work day for that appointment.

P6006. University Contribution

The University provides Short-term Disability coverage at no cost to Eligible Postdoctoral Scholars. Eligible Postdoctoral Scholars pay the full cost of Long-Term Disability.

The University Contribution requirements are set forth in Section P1006. of these Regulations.

FMLA provisions do not apply to Disability Insurance.

P6007. Premiums

Premiums for Disability Insurance are paid in arrears. The Premium requirements are set forth in Section P1007. of these Regulations.

P6008. Duration of Coverage

The Duration of Coverage requirements are set forth in Section P1008. of these Regulations. For additional provisions related only to Disability Insurance, see below:

- A. **Approved Leaves** – The provisions for Disability Insurance differ from the requirements stated in Section P1008.C. See below for relevant provisions:
1. **Leave Without Pay** – Coverage under Short-Term Disability and Long-Term Disability does not continue while an Eligible Postdoctoral Scholar is on a Leave Without Pay.
 2. **Leave With Pay** – Coverage under Disability Insurance continues for up to two years during an approved leave for non-health reasons so long as the Eligible Postdoctoral Scholar's earnings are sufficient to cover required deductions. However, if the Eligible Postdoctoral Scholar's earnings are not sufficient to cover required deductions for Long-term Disability Insurance, the Eligible Postdoctoral Scholar will be allowed to continue coverage through Direct Payment of Premiums. Coverage for Short-Term Disability Insurance will continue so long as the Eligible Postdoctoral Scholar continues to have earnings. See Administrative Supplement II-C for additional detail.
- B. **Special Leaves**
4. **Military Leave** – In addition to the provisions stated in Section 1008.D.1., the following provisions also apply:

Short-term Disability Insurance may be continued during the paid portion of the Eligible Postdoctoral Scholar's military leave and stops on the Eligible Postdoctoral Scholar's last day before the unpaid portion of leave starts. An Eligible Postdoctoral Scholar cannot continue Short-Term Disability Insurance during unpaid military leave. Long-Term Disability Insurance cannot be continued during a Postdoctoral Scholar's Military Leave, regardless of Pay Status.
 5. **Temporary Layoff/Furlough** – The provisions for Disability Insurance differ from the requirements stated in Section 1008.D.4. See below for relevant provisions:

Temporary Layoff/Furlough is treated as termination of employment.

P6009. Termination of Coverage

The Termination of Coverage requirements are set forth in Section P1009. of these Regulations. For additional provisions related only to Disability Insurance, see below:

A. **Postdoctoral Scholar-Initiated Disenrollment** – In addition to the provisions stated in Section P1009.A., the following provisions also apply:

1. An Eligible Employee may not disenroll from Short-term Disability.
2. An Eligible Employee may disenroll from Long-Term Disability by submitting a cancellation or change form at any time.

B. **During an Approved Leave for Non-Health Reasons** – The provisions for Disability Insurance differ from the requirements stated in Section P1009.B. See below for relevant provisions:

Coverage ends on the earliest of the following dates:

1. Coverage ends for Short-Term Disability, and Long-Term Disability on the last day of Active Employment before the Leave Without Pay begins, or
2. For an Eligible Postdoctoral Scholar on a Leave With Pay, coverage ends when the Eligible Postdoctoral Scholar's earnings are not sufficient to cover required deductions. However, if the Eligible Postdoctoral Scholar continues coverage through Direct Payment of Premiums, coverage continues as long as the postdoctoral scholar meets the requirements of direct payment. See Administrative Supplement II-C for additional detail.
3. Exhaustion of timeline, as stated in Section P1009.C.3.

C. **Termination of Postdoctoral Scholar Status** – The provisions for Disability Insurance differ from the requirements stated in Section P1009.D. See below for relevant provisions:

Coverage ends on the last day of Active Employment before the termination date. Eligible Postdoctoral Scholars with Short-Term Disability and/or Long-Term Disability who will continue on Pay Status beyond the last day of Active Employment must complete a cancellation form to stop premium deductions.

D. **Transfer to a Position in an Ineligible Group** – The provisions for Disability Insurance differ from the requirements stated in Section P1009.G. See below for relevant provisions:

Coverage ends on the last day of Active Employment before the transfer.

E. **Loss of Eligible Family Member Status** – Section P1009.I. does not apply.

F. **Insufficient Earnings** – The provisions for Disability Insurance differ from the requirements stated in Section P1009.H. See below for relevant provisions:

1. Short-term Disability Insurance coverage ends on the last day of Active Employment before a pay period without earnings.
2. Long-Term Disability – If premiums cannot be taken from pay for two consecutive months, coverage lapses retroactively to the last day of

Active Employment before the first missed premium. However, if the Eligible Employee continues coverage through Direct Payment of Premiums, coverage continues as long as the employee meets the requirements of direct payment. See Administrative Supplement II-C for additional detail.

- G. **Misuse of Plan** – An Eligible Employee who is disenrolled due to Misuse of the plan is not eligible to reenroll by providing Evidence of Insurability.

P7010. Continued Group Coverage (COBRA)

Does not apply.

P7011. Conversion and Portability

Does not apply.