

UC Berkeley (UCB) Visiting Scholar Benefit Plan



Plan Year 2016 – 2017
Benefits Plan Overview

GARNETT-POWERS & ASSOCIATES, INC.

Disclaimer: This benefit plan information shown in this benefits plan overview is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance; the underlying insurance documents will govern in all cases.

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UCB Visiting Scholar Benefit Plan

All International Visiting Scholars Holding a J1 Visa Must Meet All the Insurance Policy Requirements Below:

- \$100,000 USD per accident & illness in medical coverage
- A deductible not to exceed \$500 USD per accident or illness
- Coinsurance that does not exceed 25%
- Medical evacuation coverage must be at least \$50,000 USD
- Repatriation coverage must be at least \$25,000 USD
- Pre-existing conditions must be covered by the insurance policy *with a waiting period no longer than 12 months. Policy limit must be a minimum of \$100,000 USD.*
- Carrier must be at least A- rated or backed by the full faith and credit of the Exchange Visitor's government

UCB Offers Three Insurance Plan Options that Will Meet the Insurance Policy Requirements:

Plan Options	Insurance Plan	Eligibility	Payment Frequency	When Can You Elect or Change Plans?
Plan A	UnitedHealthcare	U.S. Citizens, Permanent Residents (“Green Card Holders”) & International Affiliates	Quarterly	You can change plans at the start of every plan year, which is September 1 st or when you arrive at UCB. You can not switch plans once enrolled.
Plan B	IMG Standard Plan	International Affiliates Only	Monthly, Quarterly, Full Term	You can change plans at the start of every plan year, which is September 1 st . Plan changes are also allowed when your policy expires.
Plan C	IMG Platinum Plan	International Affiliates only	Monthly, Quarterly, Full Term	You can change plans at the start of every plan year, which is September 1 st . Plan changes are also allowed when your policy expires.

International Visiting Scholars

- You may elect to waive out of purchasing either Plan A, Plan B or Plan C
 - If you are buying your own health insurance:
 - You must complete the waiver process ” located on the GPA website at <http://www.garnett-powers.com/vs/ucb/waiver>

Visiting Scholars who are U.S. Citizens or U.S. Permanent Residents (“Green Card Holders”)

- You are not subject to the insurance requirements and do not need to provide proof of insurance
 - You still have the option to purchase Plan A insurance coverage

Visiting Scholar Monthly Premium Rates

Plan Year 2016 - 2017

Plan Options	Insurance Plan	Visiting Scholar	Additional Premium for Spouse or Domestic Partner	Additional Premium for One Child	Additional Premium for Two or more Children	Additional Premium for Spouse & Two or more Children
Plan A	UnitedHealthcare	\$322	\$322	\$322	\$644	\$966
Plan B	IMG Standard Plan <i>Age Rated:</i> <ul style="list-style-type: none"> • 19-23 years old • 24-30 years old • 31-40 years old • 41-50 years old • 51-64 years old 	<ul style="list-style-type: none"> • \$69 • \$77 • \$122 • \$187 • \$242 	<ul style="list-style-type: none"> • \$238 • \$260 • \$345 • \$356 • \$345 	\$66	For every child dependent, the premium is an extra \$66	N/A
Plan C	IMG Platinum Plan <i>Age Rated:</i> <ul style="list-style-type: none"> • 19-23 years old • 24-30 years old • 31-40 years old • 41-50 years old • 51-64 years old 	<ul style="list-style-type: none"> • \$151 • \$172 • \$294 • \$480 • \$641 	<ul style="list-style-type: none"> • \$575 • \$635 • \$845 • \$873 • \$845 	\$134	For every child dependent, the premium is an extra \$134	N/A

Visiting Scholar – Summary of Benefits

Plan Year 2016 - 2017

	Plan A		Plan B	Plan C
Benefits	UnitedHealthcare In-Network	UnitedHealthCare Out-of-Network	IMG Standard Plan	IMG Platinum Plan
Plan Type	PPO	PPO	PPO	PPO
Overall Plan Maximum	There is no overall maximum dollar limit on the policy	There is no overall maximum dollar limit on the policy	Visiting Scholar - \$500,000 period of coverage Dependent - \$100,000 period of coverage	Visiting Scholar - \$1,000,000 period of coverage Dependent - \$100,000 period of coverage
Plan Deductible	\$250 per Insured Person, Per Policy Year	\$500 per Insured Person, Per Policy Year	\$500 per Illness/Injury	PPO Provider: \$25 per Illness/ Injury Non-PPO Provider: \$50 per Illness/ Injury
Out-of-Pocket Maximum	\$4,500 per Insured Person and \$9,000 for all Insured Families Per Policy Year	\$9,000 per Insured Person and \$18,000 for all Insured Families Per Policy Year	No Out-of-Pocket Maximum	No Out-of-Pocket Maximum
Coinsurance	Visiting Scholar pays 20% of Preferred Allowance	Visiting Scholar pays 40% of Usual and Customary Charges	PPO Provider: Visiting Scholar pays 0% of eligible expenses Non-PPO Provider: Visiting Scholar pays 20% of eligible expenses up to \$1,000, then the plan pays 100% thereafter	PPO Provider: Visiting Scholar pays 0% of eligible expenses Non-PPO Provider: Visiting Scholar pays 20% of eligible expenses up to \$1,000, then the plan pays 100% thereafter
Prescription Drugs	\$20 Copay for Tier 1 \$40 Copay for Tier 2 \$80 Copay for Tier 3	No Benefits	Visiting Scholar Pays 50% of actual charges <i>Up to annual maximum of \$1,500</i>	\$20 Copay for Generic \$40 Copay for Brand \$80 Copay for Non-Brand <i>Up to the annual maximum of \$3,000</i>

Visiting Scholar – Summary of Benefits

Plan Year 2016 - 2017

(continued)

	Plan A		Plan B	Plan C
Benefits	UnitedHealthcare In-Network	UnitedHealthcare Out-of-Network	IMG Standard Plan	IMG Platinum Plan
Maternity	Paid as any other illness	Paid as any other illness	No Coverage	Conception must occur during period of coverage Paid as any other illness
Routine Newborn Care	Paid as any other illness	Paid as any other illness	No Coverage	\$750 maximum per period of coverage
Emergency Medical Evacuation	No Limit	No Limit	\$50,000 lifetime maximum	\$500,000 lifetime maximum
Repatriation of Remains	No Limit	No Limit	\$25,000 maximum	\$50,000 maximum
Pre-Existing Conditions	Pre-existing conditions are covered with no waiting period	Pre-existing conditions are covered with no waiting period	Pre-existing conditions are covered after 12 months of continuous coverage	Pre-existing conditions are covered after 6 months of continuous coverage
Emergency Room	\$100 Copay per visit (waived if admitted) + Visiting Scholar pays 20% of preferred allowance	\$100 Deductible per visit + Visiting Scholar pays 20% Usual and Customary Charges	\$250 Deductible	\$250 Deductible

Visiting Scholar – Summary of Benefits

Plan Year 2016 - 2017

(continued)

	Plan A		Plan B	Plan C
Benefits	UnitedHealthcare In-Network	UnitedHealthcare Out-of-Network	IMG Standard Plan	IMG Platinum Plan
Hospitalization	Visiting Scholar pays 20% of Preferred Allowance	Visiting Scholar pays 40% of Usual and Customary Charges	\$500 per Illness/Injury Usual and Customary Charges	PPO Provider: \$25 per Illness/ Injury Usual and Customary Charges
Mental & Nervous Disorders	Visiting Scholar pays 20% of Preferred Allowance	Visiting Scholar pays 40% of Usual and Customary Charges	\$50 Copay with \$500 lifetime maximum	\$50 Copay with \$500 lifetime maximum
Eligibility	U.S. Citizens, Non-U.S. Citizens & Dual Citizens	U.S. Citizens, Non-U.S. Citizens & Dual Citizens	Non-U.S. Citizens only	Non-U.S. Citizens only
Preventive Care Services including Immunizations	Provided at No Cost	No Benefits	No Benefits	Well Exams covered at 100% (annual max of \$500) Immunizations covered at 100% (annual max of \$250)

Frequently Asked Questions

About the Three Insurance Plan Options

	Plan A	Plan B	Plan C
Questions	UnitedHealthcare	IMG Standard Plan	IMG Platinum Plan
What if I am a U.S. Citizen or U.S. Permanent Resident, can I purchase one of these plans?	Yes	No, only available to Non-U.S. Citizens	No, only available to Non-U.S. Citizens
What if I am pregnant or if my spouse is pregnant, will the insurance plan provide maternity coverage?	Yes, you will receive immediate coverage upon purchasing and enrolling in the plan	No	You will only receive coverage if conception occurred while you had the insurance policy. If you or your spouse are already pregnant prior to purchasing this plan, you will not receive any insurance coverage for any maternity claims
I was already diagnosed with a Pre-Existing condition (example: heart condition, chronic asthma, cancer, etc.), will I be able to receive treatment under this plan?	Yes, you will be able to receive immediate treatment upon purchasing and enrolling in the plan; <u>as long as the pre-existing condition is not an excluded condition under the policy</u>	Yes, however you will need to wait 12 months once you purchase the plan to receive treatment; <u>as long as the pre-existing condition is not an excluded condition under the policy</u>	Yes, however you will need to wait 6 months once you purchase the plan to receive treatment; <u>as long as the pre-existing condition is not an excluded condition under the policy</u>
What if I wanted to get an annual physical exam or receive immunization shots, will the plan provide coverage for these type of preventive services?	Yes	No	Yes