

Medical Evacuation and Repatriation Coverage for Postdoctoral Scholars (Effective January 1, 2007)

International postdoctoral scholars with J-1 visas are required to maintain a certain minimum insurance coverage for themselves and their dependents while in the United States. The required coverage is as follows:

- \$50,000 per accident or illness in medical coverage
- A deductible of no more than \$500
- Medical evacuation up to \$10,000
- Repatriation up to \$7,500
- Coverage of pre-existing conditions after a reasonable waiting period
- Co-payments that do not exceed 25%

All of these requirements are met by the existing UC postdoctoral medical plans with the exception of medical evacuation and repatriation. Currently, the medical evacuation and repatriation lines of coverage are offered through a special program separate from the Postdoctoral Scholar Benefit Plan (PSBP). This program, offered by Cigna through Saylor & Hill, provides \$10,000 evacuation, repatriation and Accidental Death & Dismemberment (AD&D) benefits.

Changes in PSBP Effective January 1, 2007

Pursuant to a request by the Office of the President, Garnett-Powers & Associates (GPA) has expanded the current PSBP to cover the medical evacuation and repatriation requirements for UC postdoctoral scholars. Starting January 1, all postdoctoral scholars will automatically be enrolled in the current PSBP AD&D policy, even if they waive medical, dental and/or vision coverage. The plan provides unlimited medical evacuation benefits as well as \$5,000 in repatriation coverage. Specifically, the current AD&D carrier (Standard Insurance) has agreed to increase the repatriation coverage to \$7,500 (with no increase in premiums) as part of the renewal for plan year 2007. This means that postdoctoral scholars will no longer need to enroll in a separate repatriation and evacuation plan to meet immigration requirements.

New Dependent Plan Effective January 1, 2007

Garnett-Powers & Associates will also offer a plan, similar to the current Saylor & Hill plan, for the dependents of international postdoctoral scholars. The plan will be offered separately from the PSBP, and will be underwritten by the American International Group (AIG). The plan will include \$10,000 each of medical evacuation and repatriation coverage, which meets the J-2 visa requirement. Dependents will enroll on-line at the GPA postdoctoral scholar website: <https://www.garnett-powers.com/postdoc/>. The rate will be a flat \$2.70 per month for the entire family. (This rate is slightly less than the current Saylor & Hill plan, which offers an additional \$10,000 AD&D benefit not available under the AIG plan.)

Summary of Change

On January 1, 2007:

- Postdoctoral Scholars will no longer need a supplemental medical evacuation and repatriation plan.
- International Scholar Offices will no longer need to verify whether postdoctoral scholars are meeting these immigration requirements.
- With respect to repatriation and medical evacuation insurance, dependents of postdoctoral scholars will have a simplified enrollment process and lower premiums.