

MEDICAL INSURANCE SUMMARY

This is a brief summary of medical coverage for the NRC Research Associateship Program. We offer one health insurance plan and funds committed for health insurance by the sponsor may not be applied to other plans. The policy provided is the Aetna Open Choice® (PPO) Plan.

Your completed enrollment form must be received within 30 days of the start of tenure. Please include yourself and all dependent family members on the form. The enrollment form and instructions are available on our website at http://sites.nationalacademies.org/PGA/RAP/PGA_047742.

Insurance coverage begins the day you start tenure at the laboratory. Identification cards will be sent to you directly from Aetna within 1-2 weeks after the start of your tenure.

Dental coverage is not included in the plan. Coverage for specific claims will be interpreted by Aetna according to the Plan Design and Benefits and is available on our website at http://sites.nationalacademies.org/PGA/RAP/PGA_047742.

Claim forms, listing of physicians in your area, and other resources are available at <http://www.aetna.com> by registering as an Aetna Navigator Member.

Insurance Requirement for Exchange Visitors

Federal regulations require that all J-1 exchange visitors carry health insurance for yourself and for all dependents. The responsibility for securing and maintaining insurance coverage falls solely on the exchange visitor and his/her dependents. Social Security Numbers (SSN) must be provided on your enrollment form in order to enroll you in the Aetna system.

Please note that your dependents must be included on your insurance enrollment form regardless of plans for them to join you at a later time. Under "Special Remarks" on the enrollment form, indicate that your family will arrive later.

Insurance Declination for U.S. Citizens/Permanent Residents

We must have written authorization from you declining medical coverage with a reasonable explanation for the declination (e.g., covered by spouse's policy, covered by university while on sabbatical leave, etc.).

Delayed Enrollment

Approval of coverage is not automatic if you or any family members enroll more than 30 days after you begin tenure. Enrollment will only be granted during the next open enrollment in June or if there is a Qualifying Life Event under the Health Insurance Portability and Accountability Act of 1996 (HIPPA).

Premiums

Premiums will be withheld from the monthly stipend checks.

Associate portion:

Individual coverage	\$68.00
Family coverage	\$208.00

Sponsor portion:

Individual coverage	\$272.69
Family coverage	\$831.46

Insurance Coverage Following Termination

You are automatically covered by our health insurance plan through the end of the month in which you terminate tenure. You may purchase one additional month's coverage for yourself and/or family which will include both the individual and sponsor premiums.

To extend your coverage, please contact Barbara Kneebone (202.334.1796 or bkneebone@nas.edu) 60 days before termination date. You may pay either by check made to the National Academy of Sciences or have the deductible taken from your last paycheck for the additional month of coverage.

This policy was chosen based on the availability of an insurer to provide service to all Associates at laboratories in the United States and outside of the U.S. The premiums are negotiated annually.

The NRC reserves the right to modify, alter, amend, or terminate this policy and program at any time.

If you have additional questions, please consult our *Policies, Practices, and Procedures Handbook* available at http://sites.nationalacademies.org/PGA/RAP/PGA_049128.

OPEN CHOICE (PPO) PLAN Control #724351
Member Id# = your SSN

Member Services: 1-800-962-6842

Mail Claims to:

Aetna U.S. Healthcare
P.O. Box 981106
El Paso, TX 79998-1106