

Health Insurance for **POSTDOCTORAL FELLOWS**

WELCOME TO YOUR POSTDOCTORAL FELLOWSHIP AT THE UNIVERSITY OF FLORIDA!

This document is provided to guide you through the process of selecting and enrolling in a health insurance plan that meets your needs. As a fellow you will not have an employee-employer relationship with the University. As a result, UF is not able to offer employee health insurance benefits to postdoctoral fellows.

In order to guarantee that postdoc fellows at UF have access to quality health insurance, UF has partnered with HUB International/Scarborough Insurance to provide coverage in the UnitedHealthcare Student Injury and Sickness Insurance Plan (SISIP) for visiting scholars and postdoc fellows. While we understand that the SISIP name implies this plan is only for students, the benefits on this plan are equal to or exceed those offered at other universities and national insurance brokers, and provide a high quality and affordable option for postdoc fellows. Postdoc fellows enrolled in the SISIP plan have access to many specialists and providers through the UHC Choice Plus Network that may be accessed via referral through the UF Student Health Care Center (SHCC).

Outside of the SISIP, numerous options exist within the ‘insurance marketplace.’ You can visit [healthcare.gov](https://www.healthcare.gov) to view available plans and begin an enrollment application if you determine that the SISIP plan does not meet your needs. UF Benefits counselors cannot advise on plans found in the insurance marketplace, but are able to answer general questions related to health insurance.

Postdoctoral associates transitioning to a fellow role have the option to maintain their current UF- or State-provided employee insurance for up to 18 months through enrollment in COBRA. Postdoc fellows enrolled in COBRA are responsible for the full cost of their premiums (including any amounts UF contributed on the fellow’s behalf while employed as a postdoc associate). A UF Benefits counselor can help you determine the cost of maintaining UF employee health benefits through COBRA.



FREQUENTLY ASKED QUESTIONS

1 WHEN CAN I ENROLL IN THE SISIP?

Open Enrollment for the SISIP is the first 30 days of each semester. The 30-day period begins on the first day of classes and ends 30 calendar days later. However, exceptions exist for those who experience a qualifying event — such as a loss of other coverage. In those cases, the 30-day window begins on the date that you experienced the event. (For example, if transitioning from a postdoc associate appointment to postdoc fellow role, the 30-day window would generally begin the day after your prior coverage terminates.)

2 HOW DO I ENROLL IN THE SISIP?

You may enroll by visiting the United Healthcare Student Resources website at www.uhcsr.com/uf and choosing the online enrollment feature, or you may visit www.uhcsr.com/uf, print the enrollment card and mail it to the address printed on the back of the enrollment card.

3 CAN I COVER MY DEPENDENTS THROUGH THE SISIP?

Yes, coverage can be extended to cover your dependents (spouse and children). Please bear in mind there may be strict deadlines, typically 30 days from the event, to add dependent coverage in the event of a change in marital status or birth/adoption. You can contact HUB International/Scarborough Insurance at **352-377-2002** with any questions regarding these changes.

4 HOW MUCH DOES THE SISIP PLAN COST?

Most premiums are stipend-eligible expenses, and most fellowships provide allowances specifically to cover the costs of health insurance — for instance, the NIH Institutional Allowance. Several payment options exist if a postdoc fellow enrolls in the SISIP. Payment options range from annual- to semester-based rates and increase when factoring the number of dependents. You may only pay for your premium with a personal check or money order if you enroll by mail. Rates for the current policy year can be found at <https://healthcompliance.shcc.ufl.edu/health-insurance-requirement/uf-plan-rates-dates/>.

5 WHOM CAN I CONTACT WITH QUESTIONS?

Questions regarding plan coverages and features should be addressed directly to **HUB International/Scarborough Insurance** at **352-377-2002** or www.scarins.com.

Alisha Hargon, Benefits Specialist II, also serves as a dedicated contact for postdoc fellow insurance and can be reached at **352-273-1744** or ahargon@ufl.edu.

Lily Lewis, PhD, Director of the Office of Postdoctoral Affairs, can also serve as a resource at **352-273-4357** or lilyrlewis@ufl.edu.