

UCSF Fresno Human Resources

Frequently Asked Questions (FAQ's)

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BENEFITS - FREQUENTLY ASKED QUESTIONS

What is an HMO Plan?

Under the Health Maintenance Organization (HMO) model, you must choose a Primary Care Physician (PCP) contracted with the HMO plan at the time of enrollment. The PCP becomes the gatekeeper of your healthcare needs. If you are in need of treatment from a Specialist or in need of an In-Patient or Outpatient procedure you must obtain a referral from the PCP prior to any type of consultation or treatment. If the referral is not obtained, no benefits will be paid. There is no Out-of Network benefit. HMO out of pocket expenses (i.e. deductible, co-payments, etc.) are typically less than the PPO counterpart due to the contractual element of "capitation".

If I choose Health Net (HMO) as my medical plan carrier, do I need to choose a Primary Care Physician (PCP)?

Yes, if you have selected Health Net as your medical plan carrier, you are required to select a PCP/medical group or one will be assigned to you (each family member may choose a different PCP/medical group). You may elect or change your PCP by contacting Health Net's Customer Service Number 1-800-638-3889 or logon to www.healthnet.com.

What is a PPO Plan?

The Preferred Provider Organization (PPO) offers much more flexibility in terms of service choice than the traditional HMO plan. Under the traditional PPO plan, you do not have to choose a Primary Care Physician (PCP) at the time of enrollment. There is an In-Network and Out-of Network component. The In-Network benefits (deductible, coinsurance, etc.) will be greater than the Out-of Network benefits. At the time of service need, you have the ability to seek care from a Specialist of your choice, without having to obtain a referral from a PCP. The contractual reimbursement agreement between the PPO Plan and the medical Provider is on a "discounted fee-for-service" basis. This means that the provider who participates in the network has pre-agreed to provide their services on a fixed schedule of charges representing a discounted fee. A Provider who is not in the network has not agreed to that discounted fee and will typically charge a "Reasonable and Customary" fee. Unlike the HMO model, there is no "capitation" in a PPO contract, only a fee for actual services provided. PPO premiums tend to be higher than the HMO premiums due to the method of reimbursement and contractual agreements with the providers. PPO plans offer the ultimate in flexibility as it relates to who you are allowed to seek medical treatment from.

How much time do I have to enroll in a medical insurance plan?

You must actively enroll yourself and dependents in a medical insurance plan within the initial 30 days of employment by completing and submitting a Medical Insurance Enrollment Form to HR.

How much time do I have to enroll a newly eligible family member, i.e. child, new spouse or declared domestic partner?

Newly eligible family members must be enrolled within 30 days of the family status change or you will have to wait until the Open Enrollment Period.

When is Open Enrollment?

Open Enrollment is held every June and July with an effective date of July 1.

Can I add my parents as dependents for medical coverage?

No, you cannot add your parents as dependents for medical coverage under any of the health plans.

When will I receive my initial Medical Insurance cards?

You should receive your Medical Insurance cards within 30 to 60 days of your initial enrollment.

What do I do if I need immediate access to health benefits during my initial enrollment?

If you need immediate access to your health benefits during your initial enrollment, please contact Dyan Ruelas, HR Residency Analyst at (559) 499-6416.

How do I contact Anthem Blue Cross (PPO)?

You may contact Anthem Blue Cross' Customer Service Center at 1-800-759-3030.

How do I contact Health Net (HMO)?

You may contact Health Net's Customer Service Center at 1-800-638-3889.

Who is my Dental Plan Carrier?

Your dental plan carrier is Delta Dental (PPO); Group Number 0510; Customer Service Phone Number 1-800-765-6003; Website www.deltadentalins.com.

Will I receive a dental plan card?

No, you will not receive a dental plan card. Under the PPO plan, you may visit any licensed dentist you wish. Logon to Delta Dental's website at www.deltadentalins.com or call their customer service line to obtain a dental provider list. Call your chosen provider and make an appointment, identify yourself as a Delta Dental member covered under the UC PPO plan and give the provider your Social Security number. They will obtain the necessary authorization and information about your eligibility and coverage directly from Delta Dental.

Who is my Vision Plan Carrier?

Your vision plan carrier is Vision Service Plan (VSP); Group number 12170630-0001-0001; Customer Service Number 1-800-877-7195; Website www.vsp.com.

Will I receive a vision plan card?

No, you will not receive a vision plan card. Logon to VSP's website or call their customer service line to obtain a vision provider list. Call your chosen provider and make an appointment, identify yourself as a VSP member covered under the UC vision plan and give the provider your Social Security number. They will obtain the necessary authorization and information about your eligibility and coverage directly from VSP.

How do I obtain detailed benefit information?

Go to <http://www.ucsfhr.ucsf.edu/index.php/residents/>.

COMPENSATION – FREQUENTLY ASKED QUESTIONS**How often will I be compensated?**

You will be compensated once a month. Paychecks are issued on the first of each month for the previous month.

How do I obtain verification of Employment?

Logon to <http://atyourservice.ucop.edu/>, click on the "Employment Verification" button under Income & Taxes.

How do I change the amount of federal income tax being withheld from my paycheck?

Logon to <http://atyourservice.ucop.edu/> and make the necessary changes on-line.

Am I eligible for Social Security (FICA) Benefits?

No, your earnings as a resident are not covered under Social Security because you do not pay into FICA. However, the University does provide a supplemental retirement benefit. Bear in mind that your Medicare benefits will not be affected; Medicare deductions represent 1.45% of your wages.

What is the DCP SH deduction shown on my Statement of Earnings?

The DCP SH deduction shown on your Statement of Earnings is a mandatory Defined Contribution Safe Harbor deduction representing a contribution rate of 7.5% of your wages. This is a supplemental retirement benefit established because your earnings as a resident are not covered under Social Security (FICA) Benefits. Enrollment is automatic and begins the first day of an eligible appointment. Contributions are deducted from your salary before income taxes are calculated, reducing your taxable income. The net effect is that you pay less in current federal and state income taxes. When you leave the University's employment, you may request a distribution to be paid to you or arrange for a direct rollover of your money to an IRA or other qualified employer plan.

How do I access my Defined Contribution Plan Statements or change my investments?

To access DCP statements or to change investments logon to [Fidelity Net Benefits'](http://Fidelity Net Benefits) website.

How do I obtain a copy of my Statement of Earnings?

All employees enrolled in Direct Deposit must access their monthly earnings statements online at <http://atyourservice.ucop.edu/>. If you wish to receive hard copies you will need to contact HR at (559) 499-6416.

EMPLOYEE RELATIONS – FREQUENTLY ASKED QUESTIONS**What HR benefits can I access on the AT YOUR SERVICE website?**

As a University of California Employee you have access to view your paycheck, view your W-2, change your W-4 tax withholdings, print employment verification, name or change your beneficiary and access the Defined Contribution website.

How do I logon to the AT YOU SERVICE WEBSITE for the first time?

Go to <http://atyourservice.ucop.edu/>; click on the "Sign in to My Accounts" button. Choose Forgot your Password, enter your Social Security Number, a temporary password will immediately be sent to your UCSF Fresno/forward e-mail address. Once obtained, click on New User; enter your social security number and temporary password. You will be asked to establish a permanent username, password and answer six security questions prior to accessing the website. For additional help contact HR at (559) 499-6416.

What is the Insight, Employee Assistance Program and what does it offer?

The Insight Employee Assistance Program is a program that offers confidential short term counseling and referrals for employees and their dependents living in their homes. Each employee receives three free visits per six months. Insight can assist with a variety of issues related to: Job related concerns, Family Couples, Depression/Anxiety, Life transitions, Parenting, Elder Care, Grief and loss, Substance Abuse, Legal & Financial, Experienced counselors are available for day and evening appointments. They are conveniently located at 6235 N. Fresno Street Suite 101, Fresno, CA 93710. For a confidential appointment call (559)226-7437.

What do I do if I lost my badge?

Report lost or stolen badges to HR immediately at (559) 499-6416 to keep them from being used by unauthorized individuals. There is a \$25.00 replacement badge fee; cash or check will be accepted. Please make check payable to the "UC Regents".

WORKERS' COMPENSATION – FREQUENTLY ASKED QUESTIONS**What is Workers' Compensation?**

Workers' Compensation is designed to assure that an employee who sustains a work related injury or illness receives medical attention for the injury or illness, as well as partial wage replacement benefits and other support in returning to gainful work.

What do I do if I have an On-the-job injury or Blood/Body Fluid Exposure?

Initial management of all Workers' Compensation incidents including counseling, assessment of risk and treatment must be initiated at the training site where the incident occurred. You should report to Employee Health Services during office hours or the Emergency Department afterhours. You must also contact Human Resources at (559) 499-6416 within 24 hours of the occurrence for further instructions.

USEFUL LINKS**AT YOUR SERVICE**

Anthem Blue Cross (PPO)
Benefits for Residents & Clinical Fellows
Delta Dental (PPO)
Fidelity Net Benefits'
Health Net (HMO)
Insight
Vision Service Plan (VSP)