



Policy & Procedure: The following policy and procedures shall govern enrollment, termination and billing of Post Doctoral Fellows (PDFs) and their dependents, beginning August 15 (the beginning of the new insurance year) to protect the financial interests of the students of CUMC and effectively manage the administration of PDF enrollment.

- _____ Initial PDF
1. A PDF should be aware of the strengths and limitations of the Student Health Service (SHS) and Aetna Student Health Plan before choosing to enroll. Information about Aetna and SHS can be found at our [website](#). PDFs should review this information before enrolling in Aetna Student Health. PDFs and their adult dependents may incur costs if they seek care outside the SHS without prior authorization (most visits outside of SHS require a referral from SHS). A three month minimum enrollment is required for the Aetna Student Health Plan and the Student Health Service.

 2. Each PDF who will enroll in the SHS should come to or contact the SHS with a completed enrollment packet which will include:
 - a. a valid employee number,
 - b. a copy of this signed and initialed Policy and Procedure,
 - c. and [PDF & Dependent Enrollment Form](#).

Enrollment cannot take place without the Employee ID number. The same form is submitted for re-appointment of a fellow. This is done **one month before** the end date on the initial enrollment.

 - _____ Initial PDF
 3. All payment for the insurance period indicated on the enrollment form must be paid in full at the time of enrollment. **According to IRS Regulations insurance coverage for PDFs paid for through the department is considered to be taxable income and will be reported on the fellow's W-2 or 1099 at the end of the year.** If an individual PDF requests installment payment, this must be done through the department and an account provided at enrollment to the SHS for the full cost of individual and dependent enrollment.

 - _____ Initial DA
 4. Early termination of the fellow requires one month's notice (ie, termination before the date indicated on the original enrollment form). This is **required** for any refund of funds to occur. The early termination date section is found on the Enrollment form. Fill out and submit to the SHS one month before termination. **Departments which do not notify SHS of a fellow's termination will be responsible for all insurance charges incurred.**

I have read and reviewed this policy as well as the Aetna Student Health and Student Health Service Materials referenced above.

Post Doctoral Signature

Print Name

Date

Departmental Administrator

Print Name/Department

Date