

GME Trainees - Health Insurance Benefit

Important: If electing employer-offered health insurance, be sure to understand the effective date of coverage and deadline for completing the enrollment.

Health Insurance Coverage Effective Date:

- If electing coverage (single or family), coverage is effective the 1st of the month that first occurs during the 30-day enrollment period. Enrollment must be completed within 30 days of date of hire (may be prior to clinical start date); please refer to your appointment letter for your hire date.

Examples:

1. June 19 Date of Hire: Health insurance coverage would be effective July 1. Enrollment must be completed by July 18 (within 30 days of June 19).
2. July 1 Date of Hire: Health insurance coverage would be effective July 1. Enrollment must be completed by July 30 (within 30 days of July 1).

Note: If enrollment is not completed within 30 days of the date of hire, health insurance is not available unless you experience a qualifying event or elect it during the open enrollment period (open enrollment coverage is effective January 1 of the following calendar year).

Prior to the health insurance offered through UW Health becoming effective, if you do not have coverage you may wish to consider outside health insurance plans of your choosing, at your own cost.

- Information on short-term health insurance plans is provided on the next page.
- If currently employed, consult your current HR department about COBRA coverage.

Information on completing health insurance enrollment will be provided through the MedHub portal in May.

Short-Term Health Insurance

To receive information about short-term health insurance, contact any independent insurance company or individual plans directly. Listed below are some options for your convenience.

Quartz

(800) 362-3310

<http://www.quartzbenefits.com>

Online policy information available:

1. Select "Find A Plan" (red box, upper right corner)
2. Enter State in which you are looking for providers
3. County: Madison is in Dane County
 - Select applicable county if you wish to view options outside of Dane County
4. Select Coverage Type, then "Individual/Family Plans"
5. Follow the navigation to narrow down providers by county, name or specialty

Anthem Blue Cross/Blue Shield

(833) 901-1364

<https://www.anthem.com/individual-and-family/health-insurance>

Online policy information available at the link above

1. Enter zip code – Madison zip code is 53792 (assuming you wish to have providers in the Madison area)
2. Follow the navigation

WPS

(800) 332-0893

<https://www.wpshealth.com/>

Online policy information available about short-term health insurance plan options

1. Select your option > 'Click Here' or 'Short-Term Health Insurance Plan'
2. Follow the navigation

Health Insurance Exchange

www.healthcare.gov

1. Click 'Get Coverage' or "Apply for Coverage"