

Questions about the SOGS Health and Dental Plan (for Postdocs only)

What are my options for start and end dates?

- You have two options: you can sign up for the benefit plan within 30 days of the start of your contract, or you can wait until the September of the following academic year and sign up then. You have until the last business day of September to sign up for coverage for the September to August academic year.

If I arrive mid-way through a term, what are my options?

- When you arrive on or after the start of a term (September 1, January 1, or May 1), you have the option of beginning benefit coverage retroactive to the beginning of the current term at rates that are prorated depending on the term you arrived in. For example, an employee arriving March 15 could pay within 30 days for coverage from January 1 to August 31. Therefore, any eligible expenses may be claimed as long as they are on or after the start of the term. Otherwise you have the option to wait until September of the following academic year to sign up instead.

What happens if my contract ends before my coverage ends?

- When benefits are paid up in any one academic year, benefits are available until the end of August, regardless of when employment ends.

Can I pay my premiums in installments?

- No, premiums must be fully paid up when registering for the plan within the first month of employment or the month of September. Check with HR on how much you can claim from your HCSA in both the current year and the subsequent year to cover premiums. That is, it may be possible to claim the unclaimed portion of your premiums in the next calendar year.