The Office of Postdoctoral Affairs

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Northwestern

Postdoc Categories

- Employee Postdocs (100006, 100118)
  - Postdocs paid through the University payroll system and considered employees of Northwestern.
- NRSA Postdocs (10091, 105565)
  - Recipients of NRSA funding from the NIH, both individual (F32) and institutional (T32). Per the terms of the award, NRSA postdocs are considered trainees, NOT NIH or Northwestern employees.
- Direct Fellow Postdocs (107021)
  - Postdocs appointed solely at Northwestern but paid primarily through an external grant or fellowship and whose fellowship pay is not directed through the University.
- Visiting Postdocs (103073)
  - Postdocs not appointed at Northwestern but rather have an appointment and salary from an institution other than Northwestern.

Reasons for Benefits Change

Based on feedback from postdocs, PIs, and faculty:

- Create **parity** between employee postdoc (payroll) benefit plans and non-employee (T32, Direct Paid) benefit plans;

  - NRSA and NSF postdocs currently insured via Aetna, with fewer choices and higher costs for both University and postdoc.

  - NSF postdocs must pay their own healthcare costs, which are higher with Aetna than the employee BCBS plans.

  - Currently, NRSA and NSF postdocs do not have access to extra benefits such as childcare matching funds (up to $4,000).

- Stop **disruption** in health coverage when moving to/from employee postdoc to non-employee postdoc appointment;

  - NRSA postdocs must switch insurance plans when appointed to training grants and and lose benefits.

  - Many NRSA postdocs do not realize coverage has changed until they have a medical need and discover insurance has changed.

  - Postdoctoral trainees have been considering turning down NRSA slots to avoid changing health insurance and losing extra benefits (ie, childcare match).

Health Insurance

The new Postdoc Benefit Program offers two health plans: a PPO and a HMO. The PPO plan mirrors the Select PPO plan currently offered, which is by far the most popular plan among postdocs. The HMO plan mirrors the current HMO IL plan. Postdocs are not offered a version of the Premier PPO (currently zero postdocs enrolled) or Value PPO (due to visa and Dept of State requirements).

Similarities

- Administered by BCBSIL.
- Same deductibles, co-pays, coinsurance, out-of-pocket maximums, and Rx co-pays.

Differences

- No NMG preferred network for PPO, but NMG remains in-network.
- Premiums are not salary tiered but set according to the University's minimum postdoc salary ($47,476).

Details on a plan that mirrors coverage of the NMG tier for all in-network providers will be coming soon.

Dental Insurance

The new Postdoc Benefit Program offers two dental plans: a PPO and a DHMO. The Postdoc PPO plan mirrors the current BCBSIL PPO plan. The Postdoc DHMO plan mirrors the Guardian DHMO plan.

Similarities
- Same deductibles, co-pays, coinsurance, out-of-pocket maximums, and Rx co-pays.

Differences
- Both PPO and HMO administered by Guardian (faculty and staff PPO is through BCBSIL).

Short and Long-Term Disability

All postdocs now have short and long-term disability coverage.

- Employee postdocs maintain coverage through University extended sick time and long-term disability policies.

- NRSA and Direct Fellows now covered through University-funded short-term and long-term disability policies.

Childcare Assistance

All postdocs now have options for University-sponsored childcare assistance.

- Employee postdocs maintain eligibility for childcare FSA and University matching.

- NRSA and Direct Fellows now eligible for equivalent childcare grant.

Other Benefits Staying the Same:

- Vision

- Commuter benefits

- Tuition benefits

- Paid time off

- Health Care FSA (for eligible postdocs)

- Retirement (for eligible postdocs)**

Postdoc Tenure

- No current plan to impose 5-year limit on postdocs.

- Encourage departments to think about career progression and long-term best interests of postdoc.

- If such a policy is introduced in the future, you will have opportunity to comment first.