NEW POSTDOCTORAL FELLOW BENEFITS

ATTACHED:
A. NEW POSTDOCTORAL BENEFITS POLICY
B. AETNA STUDENT HEALTH FORM
C. POST-DOCTORAL FELLOW INTERNAL ORDER (GRANT) CHARGE FORM

1. If the Postdoc waives health insurance, will the surcharge be waived? Why not charge a flat fee?
The 4.5% surcharge will be charged automatically on salary and stipends. It will NOT be waived if the Insurance is waived.
The percent is made up of an averaging of potential costs for Insurance, Work Life and Recreation Center. We can not charge a flat fee because Post Doc appointments begin at various times during the academic year and often need proration.

2. If the Postdoc is paid on a grant/contract that does not allow a surcharge, what should I do?
Initially the grant/contract will receive the surcharge. The upload of the surcharge will be automatic similar to the way Fringe Benefit rates are charged. The Department can transfer the charge to any of their accounts where it is allowed. In case of a financial hardship, the department may contact the Business Office for assistance.

3. If the Health Insurance was purchased with an end date during the period of January 1-August 14, 2011, how can we take advantage of the Dean's offer to pay?
Please send an email to the Business Office and we will transfer the prorated charge for the amount of the single coverage to our Insurance account.

4. Why is this call a Surcharge rather than a Fringe Benefit rate?
Fringe Benefit rates need to be negotiated and approved by the government. There are plans to submit the surcharge as a fringe benefit rate for the entire University in the next round of negotiations. The Dean's wanted to start this benefit before this could be accomplished.

5. Is the Postdoctoral Health Insurance rate different than the one for other Homewood students?
There is a uniform standard charge for all students which include the Postdoctoral Fellows. However the charge may need to be pro-rated according to the appointment start date. The Postdoc will need to enroll in-person within 30 days of arriving on campus. They need to bring the Aetna Health Insurance Enrollment Form and the Internal Order (Grant) Charge Form to the Student Health Insurance Desk. Both forms need to be signed by their Administrator. To waive the Insurance they must provide evidence of a comparable policy.

6. How can the Postdoc enroll their dependents on their Health Insurance?
If a Post Doc enrolls their dependents and the cost is not covered by the University then the Post Doc pays via check or credit card for the dependents and submits this payment along with the enrollment form at the Student Health Insurance Desk. The payment is made out to Aetna. If dependents are covered in the Post Docs appointment and the fee is covered by a JHU account, the Internal Order (Grant) Charge form must be filled out to indicate the account number.

7. Will insurance charges for Mellon postdocs continue to be charged to the Mellon budget?
No. All Postdocs will receive individual coverage from the Aetna free of charge to them and paid for by the Division. Please use Internal Order number 80025328 for individual coverage.

8. If a domestic Postdoc waives the University Insurance does the department need to document in any way?
No. The Student Health Insurance Desk will inform the Business Offices.

9. What account types will be charged the surcharge? Will part-time Post Docs be charged the fee?
Any JHU account with a Post Doc salary or stipend will be charged the fee. And part-time Post Docs are included.

10. Other questions on the Insurance Process:
Website: http://web.jhu.edu/registrar/students/health
Or Contact Martha Gamble Assistant Registrar 410-516-8079 mgamble2@jhu.edu