



## GUIDE TO BENEFITS and JOB CODES for POSTDOCTORAL APPOINTEES 0093, 0095

### Postdoctoral Associate (0093)

A postdoctoral appointment supported on research funds, external or internal, in return for duties performed to meet the goals for which the funds were awarded. As such, the Postdoctoral Associate is an employee of the University and is paid through the University with a benefit rate collected on the salary.

#### Benefit Eligibility with Paid Employment Lasting Longer Than 4 Months

Benefit	0093 Eligible?	Eligibility Information	Other Information
UR Medical Insurance	Yes	First day of month following the date of appointment or on the date of appointment if that occurs on the first of the month. <i>You have 30 days from your date of eligibility to make your plan elections.</i>	Choice of four plans that provide hospital, surgical, medical and pharmacy coverage. Please refer to the Health Program Decision Guide for further details: <a href="http://www.rochester.edu/working/hr/benefits/health/plan/">http://www.rochester.edu/working/hr/benefits/health/plan/</a>
UR Dental Insurance	Yes	First day of month following the date of appointment or on the date of appointment if that occurs on the first of the month. <i>You have 30 days from your date of eligibility to make your plan elections.</i>	Choice of two plans that assists with dental expenses: The Traditional Dental Assistance Plan and the Medallion Dental Plan. Please refer to the Health Program Decision Guide for further details: <a href="http://www.rochester.edu/working/hr/benefits/health/plan/">http://www.rochester.edu/working/hr/benefits/health/plan/</a>
Flexible Spending Account (FSA): Health Care FSA, Dependent Care FSA, Limited Purpose Health Care FSA / Health Savings Account (HSA)	Yes	First day of month following the date of appointment or on the date of appointment if that occurs on the first of the month. HSAs and Limited Purpose Health Care FSAs require enrollment into the University's HSA-Eligible Health Care Plan. <i>You have 30 days from your date of eligibility to make your plan elections.</i>	Health Care FSAs allow pre-tax contributions that you can use to pay for eligible out-of-pocket health care, dental, or vision expenses.  Limited Purpose FSAs allow pre-tax contributions to pay for eligible for out-pocket dental, vision, and co-insurance expenses ( <i>cannot be used for deductible</i> ).  Dependent Care FSAs allow pre-tax contributions to pay for child/dependent care expenses (e.g.: eligible daycare expenses).  Please refer to the Health Program Decision Guide for further details and important IRS Regulations governing these accounts. <a href="http://www.rochester.edu/working/hr/benefits/health/plan/">http://www.rochester.edu/working/hr/benefits/health/plan/</a>



Benefit	0093 Eligible?	Eligibility Information	Other Information
Travel Accident Insurance	Yes	Immediate.	Provide insurance in case of accidental death or dismemberment while traveling on University business in capacity of University employee.
NYS Statutory Short-Term Disability	Yes	Immediate.	NY State Statutory only (half pay for 26 weeks, max of \$170 per week)
Workers Compensation	Yes	Immediate.	
Retirement Plan 403b Employee Voluntary Tax-Deferred or After Tax Roth Contributions	Yes	Immediate. Employee voluntary tax-deferred contributions or after tax Roth contributions.	Four investment companies available: TIAA-CREF, T. Rowe Price, Vanguard, and Fidelity. Enroll for salary reduction and investment allocation online through Retirement Program Self-Service at <a href="http://www.rochester.edu/people">www.rochester.edu/people</a> or by telephone at 1-800-410-6497.
Employee Assistance Program	Yes	Immediate.	<a href="http://www.urmc.rochester.edu/eap/">http://www.urmc.rochester.edu/eap/</a>
Basic Life Insurance	No		
Accident Death and Dismemberment	No		
Long-term Disability	No		
Tuition Benefits	No		

**Postdoctoral Fellow (0095)**

A postdoctoral appointment supported from an external grant that prohibits the individual from being considered an employee, or from a grant whose funding source does not permit collection of a benefit rate, or is being paid a stipend by an agency outside the University. For example, a Postdoctoral Fellow may include persons supported by training grants or individual postdoctoral fellowships.

Benefit	0095 Eligible?	Eligibility Information	Other Information
UR Medical Insurance	No	Medical Insurance is available through University Health Services (UHS).	Arrange health benefits through UHS Student Insurance. <a href="http://www.rochester.edu/uhs/studentinsurance/postdoc.html">http://www.rochester.edu/uhs/studentinsurance/postdoc.html</a>



Benefit	0095 Eligible?	Eligibility Information	Other Information
UR Dental Insurance	No	Dental Insurance is available through Eastman Dental.	Arrange dental benefits through Eastman Dental Student Insurance; enrollment period is September 1-October 31. <a href="http://www.rochester.edu/uhs/studentinsurance/dental.html">http://www.rochester.edu/uhs/studentinsurance/dental.html</a>
Flexible Spending Account (FSA) / Health Savings Account (HSA)	No		
Travel Accident Insurance	Yes	Immediate.	Provide insurance in case of accidental death or dismemberment while traveling on University business in capacity of University Postdoctoral Fellow.
NYS Statutory Short-Term Disability	Yes	Immediate.	NY State Statutory only (half pay for 26 weeks, max of \$170 per week).
Workers Compensation	No		
Retirement Plan 403b Voluntary Tax-Deferred or After Tax Roth Contributions Only	Yes	Immediate. Postdoctoral Fellow voluntary tax-deferred contributions or after tax Roth contributions.	Four investment companies available: TIAA-CREF, T. Rowe Price, Vanguard, and Fidelity. Enroll for salary reduction and investment allocation online through Retirement Program Self-Service at <a href="http://www.rochester.edu/people">www.rochester.edu/people</a> or by telephone at 1-800-410-6497.
Employee Assistance Program	No		
Basic Life Insurance	No		
Accident Death and Dismemberment	No		
Long-term Disability	No		

Employee contributions for the University Health Care Plan are based upon your annual salary, full-time/ part-time status and length of University service if part-time. Please refer to the Health Care Plans Premium Sheet found on the Benefits website.  
[www.rochester.edu/working/hr/benefits/health/plan](http://www.rochester.edu/working/hr/benefits/health/plan)

The University reserves the right to modify, amend, or terminate the plans at any time, including actions that may affect coverage, cost-sharing, or covered benefits, as well as benefits that are provided to current and future retirees.