Postdoctoral Researcher Benefits Policy

I. Purpose

This Policy defines health benefits available to postdoctoral researchers at Albert Einstein College of Medicine (“Einstein” or “College of Medicine”).

II. Scope

This Policy applies to postdoctoral researchers at Einstein’s Belfer Institute for Advanced Biomedical Studies.

III. Policy

III.A. Benefits

Full-time research fellows at Albert Einstein College of Medicine are eligible for the following package of benefits:

- Pre-tax contributions* for health, dental, and vision benefits, which reduces taxable income
- Two-tier health coverage structure (single and family)
- Access to reimbursement accounts* for eligible healthcare, dependent care, and transportation expenses, which allows you to reduce your taxable income and to be reimbursed for eligible out-of-pocket expenses that you incur
- Access to a retirement plan* that allows you to save for your retirement
- Disability benefits that provide income replacement should you become unable to work due to non-job-related illness or injury (including disabilities arising from pregnancies).

*Pre-tax benefits are not available to postdoctoral researchers supported by an NIH training grant.

III.B. Eligibility

Research fellows on the payroll at Einstein are eligible to participate in the Montefiore benefits program offered through our affiliation with the Montefiore Health System.

Full-time research fellows who are conducting their research at Einstein, but do not receive their stipends from Einstein, are not eligible to purchase health insurance coverage.

Additionally, each full-time postdoctoral researcher is eligible for a bundled benefits package which includes health, vision, dental, and a $50,000 life insurance benefit. Postdoctoral researchers are eligible to enroll their eligible family members at an additional cost.
III.C. Enrollment

Benefit coverage is not automatic. Eligible postdoctoral researchers must enroll for their benefits within 30 days of the date they first become eligible. All benefits coverage including health insurance is effective on the 1st day of the month if the date of hire is the 1st of the month, otherwise the effective date of coverage will be the first of the following month. Eligible postdoctoral researchers also have the option to waive their benefits during their 30-day period. If there is no enrollment or waiver of coverage within 30 days, postdoctoral researchers will be enrolled into a benefits package for themselves only. Within 7-10 days of enrollment, medical and dental cards will be sent to the address of record, these cards contain important information and should be carried at all times. Cards for vision coverage are not automatically sent. A vision card is not necessary if a network provider is used. The network provider can verify coverage when an appointment is scheduled.

III.D. Services Provided

Research fellows receive bundled benefits packages that include medical, dental, vision, and life insurance coverage. The plan description should be reviewed carefully prior to any need to access services, as it contains important information about the covered services and plan requirements. Questions may be directed to customer service representatives at Empire Blue Cross Blue Shield or the health plan representatives in the Einstein Benefits Office.

For additional information regarding covered services and/or providers, laboratories, and hospitals participating in the plan, visit the Empire Blue Cross Blue Shield website at www.empireblue.com or consult the Empire Blue Cross Blue Shield booklet.

III.E. References

Details concerning benefits are available from on Einstein’s intranet page. Login to the Intranet page is required to access the Benefits Summary.

IV. Definitions

None.

V. Effective Date

Effective as of: 31 October 2018
VI. Policy Management and Responsibilities

Einstein’s Belfer Institute for Advanced Biomedical Studies is the Responsible Office under this Policy. Einstein’s Executive Dean is the Responsible Executive for this Policy. Einstein’s Director of the Belfer Institute for Advanced Biomedical Studies is the Responsible Officer for the management of this Policy.

VII. Approved (or Revised)

[Signature]

Responsible Executive

02/04/2019

Date