Process for Postdoctoral Fellow (PDF) Health Insurance Subsidy – rates as of January 1, 2026

1) The subsidy forms are under Forms, Documents, & Templates page for the 2026 Postdoctoral Fellows and Hospital Residents Benefits Enrollment Page.

   a) PDF with "PDF Stipend Yale" compensation in Workday, enrolls through Workday and follows the Healthcare Subsidy Form link. This form is maintained by HR.
   b) PDF "Non-Yale compensation" (paid directly by the funder) in Workday, follows the Unpaid Postdoctoral Fellows (Yale Health) link. This form is maintained by the Yale Health Plan (YHP).

2) The postdoc completes their section for the form including plan type and covered dependents. The postdoc emails the form to their business office.

3) The academic unit or faculty account subsidizes the individual rate. A central fund subsidizes additional premium cost of spouse, dependent, family enrollment rates. For central fund, email the completed subsidy form to postdoc.affairs@yale.edu. The postdoc office will provide the central fund COA and costing allocations details.

   a) PDF Stipend Yale: your business office uses the Request Compensation Change bp in Workday to process the PDF Subsidy Plan. Select a 2nd allowance for PDF Sub Other.

   b) Non-Yale Compensation: send the completed YHP Associate Enrollment Application to postdoc.affairs@yale.edu for approval. The business office sends the form with postdoc office approval to YHP member services to complete enrollment. YHP direct bills the listed COAs at the amounts entered on the form.

4) The business office is responsible for compliance and should regularly audit PDF benefits and pay components. The postdoc office will conduct quarterly audits of PDF benefits and the central fund usage. The business office must update Workday costing allocations or YHP billing with any enrollment changes or updates.

Notes:

1. If the PDF has both non-Yale compensation and PDF Stipend Yale, email postdoc.affairs@yale.edu with the dollar amounts for each compensation type, the plan and coverage selected for the subsidy. The ESC payroll will provide guidance as needed.

2. The central fund only subsidizes the following insurance providers: Yale Health Plan, Aetna Smart Care or Aetna Choice.

3. If the department, faculty mentor, or fellowship do not have funds to subsidize single rates, the Lead Admin or business office must submit a request confirming the lack of funds to postdoc.affairs@yale.edu. Requests will be reviewed on a case-by-case basis.
4. The business office is responsible for compliance and should regularly audit PDF benefits and pay components. The postdoc office will conduct quarterly audits of PDF benefits and the central fund usage.
5. Enrollment information. If the PDF is covered by more than one insurance plan - such as their spouse's employer plan - they must disclose this information to the insurance provider. Failure to disclose this information may affect the terms of coverage or denial of claims.
6. The faculty mentor (PI) or department COA are responsible for the single rate for each plan type. The costing allocation percentages for Yale Stiped paid PDFs reflect this allocation between the faculty or unit COA and the central fund COA.
7. Health insurance premium rates are effective for the calendar year January 1 – December 31. The department must submit a 2026 form for PDF with subsidies continuing into the new calendar year and update the subsidy amounts effective January 1 prior to payroll deadline.

Frequently Asked Questions:

- **Do I send the Healthcare Subsidy Form to the postdoc office if the enrollment is for Single and the central fund will not be used?**

No, you only submit the form to the postdoc office if the central fund COA is needed for Yale Stipend Paid PDFs.

- **How do Postdoc Fellows pay their insurance premium costs?**

The PDF subsidy is paid out and the premium cost is a post-tax deduction. The PDF sub will show up under "Earnings" and the health insurance premium will show up under "Post-tax deductions". Ex. PDF enrolls in 2026 Yale Health Plan single, the PDF sub plan + other is $1202.91, the post-tax deduction for YHP single is $1061.00.

- **What if the department, faculty mentor or fellowship do not have funds to provide the subsidy in part or in whole?**

If the department, faculty mentor, or fellowship do not have funds to subsidize individual rates the Lead Admin or business office must submit a request confirming the lack of funds to the postdoc office. Requests will be reviewed on a case-by-case basis. Please check the subsidy form is complete and provide a clear subject in the email line such "PDF Subsidy" when sending the email to postdoc.affairs@yale.edu

- **Does this subsidy apply to Postgraduate Fellows, Hospital Resident or Clinical Fellows?**

No, this only applies to Postdoctoral Fellows with an appointment in a Yale academic unit. Contact YSM Academic Affairs for the Clinical Fellow subsidy process.

- **What is the anticipated turnaround time as J-1 scholars/family members are required to maintain specific health insurance coverage during their entire stay in the US?**

The turnaround time will be less than 5 days for review and approval provided documentation and all information is complete. Please check the subsidy form is complete and provide a clear subject in the email line, such "PDF Subsidy" when sending the email to postdoc.affairs@yale.edu

- **Individuals on J1 visas must have health insurance effective when they land in the US. How does this work if they don't start on a date different from the first of the month?**

They can use a private insurer plan for the time not covered by a Yale provided plan. The Office of International Students and Scholars has information on plans: https://oiss.yale.edu/campus-community-life/for-students/health-wellness/health-care-coverage

- **If we have either a current PDF here, or one that is scheduled to come this year, and they have already provided proof of coverage under outside health insurance, are they all set or is there a form that needs to be completed?**

You must inform them of the change with the option to enroll in Yale-provided plan. They may elect to waive enrollment in a Yale-provided plan. In that case, the department collects proof of coverage.

- **Should all postdoc fellows have the option of enrolling in a Yale provided plan and the option of obtaining their own external insurance <if not covered by their external funding>?**

Yes, all Postdoctoral Fellows are eligible for the insurance subsidy and should be given the option.

- **What is covered for PDF under a Yale-provided plan?**

Coverage details are here:

https://your.yale.edu/working-at-yale/benefits/benefits-enrollment

Costing allocations for Yale Stipend Paid PDF:

Plan Provider	Plan Election 2026	Total PDF Subsidy (Plan + Other) 2026	PDF Sub – Plan 2026	PDF Sub – Other 2026	Costing Allocation - Distribution %	
					Faculty or unit COA	Central Fund COA
Yale Health	Single	$1,202.92	$1,061.00	$141.92	100%	N/A
	Single + Child(ren)	$2,330.20	$2,016.00	$314.20	51.7%	48.3%
	Single + Spouse	$2,505.27	$2,228.00	$277.27	48.0%	52.0%
	Family	$3,627.06	$3,183.00	$444.06	33.2%	66.8%
Aetna Smart Care	Single	$1,199.87	$1,107.00	$92.87	100%	N/A
	Single + Child(ren)	$2,279.57	$2,074.00	$205.57	52.8%	47.2%
	Single + Spouse	$2,472.33	$2,282.00	$190.33	48.8%	51.2%
	Family	$3,584.36	$3,250.00	$334.36	30.1%	69.9%
Aetna Choice	Single	$1,378.60	$1,440.00	Not Applicable (Employee Contribution rate is higher for Aetna Choice Plans)	95.74%	N/A
	Single + Child(ren)	$2,768.18	$2,736.00		50.39%	49.61%
	Single + Spouse	$2,891.40	$3,024.00		45.59%	54.41%
	Family	$4,317.58	$4,320.00		31.91%	68.09%