Process for Postdoctoral Fellow Health Insurance Subsidy as of January 1, 2023 – updated December 7, 2022

1. PDF [enrolls in health plan through Workday](https://your.yale.edu/work-yale/benefits/benefits-enrollment-2023/postdoctoral-fellows-and-hospital-residents-benefits).
2. PDF completes [health subsidy form](https://your.yale.edu/work-yale/benefits/benefits-enrollment-2023/postdoctoral-fellows-and-hospital-residents-benefits) and submits to their department / unit business office. Unit or faculty accounts subsidizes individual rate. A central fund is used to subsidize additional cost of spouse, dependent, family rates if PDF is enrolled in Yale Health or Aetna. The subsidy amount includes a gross up for tax burden less the PDF contribution equivalent to the PDA employee rate.
3. Department / unit business office uses the Request Compensation Change bp in Workday to process the PDF Subsidy Allowance. Make a manual change to the amount. Select a 2nd allowance for additional subsidy above rate if necessary. [Workday guide: Manage Compensation (Academic)](https://workday.training.yale.edu/training-materials/manage-compensation-academic) > PDF Subsidy for Health Insurance. If the central fund will be used, email the subsidy form to postdoc.affairs@yale.edu and we will provide the COA.
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.

Notes:

1. The subsidy does not apply if the PDF is paid directly with an allowance for health insurance that covers the full amount of premium costs.
2. If the PDF subsidy is routed directly to the Yale Health Plan or Aetna (e.g. F32 and T32 NIH Postdoc Fellows), the subsidy needs to be made into two allowances. The first for the actual premium amount, the second as a PDF subsidy to the postdoc of the remaining Dept or PI subsidy amount. See chart on page 2.
3. The central fund only subsidizes Yale Health Plan, Aetna Smart Care or Aetna Choice.
4. 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 postdoc.affairs@yale.edu. Requests will be reviewed on a case-by-case basis.
5. 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.
6. Enrollment information: <https://your.yale.edu/work-yale/benefits/benefits-enrollment-2023/postdoctoral-fellows-and-hospital-residents-benefits>. If the PDF is not able to enroll through Workday, they must contact the ESC to enroll or Member Services for Yale Health Plan. If the PDF is covered by more than one insurance plan—such as their spouse’s employer plan—they must disclose this information to Yale Health or Aetna. Failure to disclose this information may affect the terms of your coverage or denial of claims.

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| **Plan Election** | **Enrolled in coverage** | **Premium Rates** | **PDF contribution** | **Dept or faculty subsidy amount** | **Central fund subsidy amount** |
| **Yale Health** | **Single** | $885.00 | $60.50  | $1,005.89 | **$0.00** |
| **Single + Child(ren)** | $1,682.00 | $85.00  | $1,005.89 | **$942.45** |
| **Single + Spouse**  | $1,859.00 | $139.00  | $1,005.89 | **$1,092.51** |
| **Family** | $2,655.00 | $167.50  | $1,005.89 | **$2,028.86** |
| **Aetna Smart Care** | **Single** | $778.00 | $102.50  | $824.11 | **$0.00** |
| **Single + Child(ren)** | $1,458.00 | $174.00  | $824.11 | **$742.37** |
| **Single + Spouse**  | $1,604.00 | $215.50  | $824.11 | **$869.86** |
| **Family** | $2,284.00 | $262.00  | $824.11 | **$1,642.73** |
| **Aetna Choice** | **Single** | $1,139.00 | $259.50  | $1,072.99 | **$0.00** |
| **Single + Child(ren)** | $2,164.00 | $391.50  | $1,072.99 | **$1,089.46** |
| **Single + Spouse**  | $2,392.00 | $547.00  | $1,072.99 | **$1,177.91** |
| **Family** | $3,417.00 | $655.50  | $1,072.99 | **$2,296.04** |

<https://your.yale.edu/sites/default/files/files/Enroll/2023/2023_Rates_PDF_and_Residents_final.pdf>

Frequently Asked Questions:

* **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 2023 Yale Health Plan individual, the PDF Sub is $1005.89, the post-tax deduction is $885.

* **What is the PDF contribution?**

This is an amount equal to the PDA contribution to their benefits. The PDF Contribution is not collected by the university. When calculating the subsidy, an amount equal to the contribution a PDF would pay if they were titled as Associate is deducted from the total amount. This is shown for calculation only, the PDF is responsible for paying the full premium costs from the subsidy they receive.

* **What happens 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

* **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 in 2023, 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/work-yale/benefits/benefits-enrollment-2023/postdoctoral-fellows-and-hospital-residents-benefits>

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

No, this only applies to Postdoctoral Fellows with an appointment in a Yale academic unit.