**Process for Postdoctoral Fellow Health Insurance Subsidy as of January 1, 2023 – updated January 20, 2023**

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 Plan. Select a 2nd allowance for PDF Sub Other. [Workday guide: Manage Compensation (Academic)](https://workday.training.yale.edu/training-materials/manage-compensation-academic) > PDF Subsidy for Health Insurance.
4. If the PDF Sub Plan is Employee + Spouse, Employee + Child or Family: email the subsidy form to [postdoc.affairs@yale.edu](mailto:postdoc.affairs@yale.edu) for the central fund COA and costing allocations.
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.

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| **Plan Provider** | **Plan Election** | **Total PDF Subsidy (Plan + Other)** | **PDF Sub - Plan** | **PDF Sub - Other** | **Costing Allocation - Distribution %** | |
| **Faculty or unit COA** | **Central Fund COA** |
| **Yale Health** | **Single** | $1,005.89 | $885.00 | $120.89 | 100% | N/A |
| **Single + Child(ren)** | $1,948.34 | $1,682.00 | $266.34 | 51.628% | 48.372% |
| **Single + Spouse** | $2,098.40 | $1,859.00 | $239.40 | 47.936% | 52.064% |
| **Family** | $3,034.75 | $2,655.00 | $379.75 | 33.146% | 66.854% |
| **Aetna Smart Care** | **Single** | $824.11 | $778.00 | $46.11 | 100% | N/A |
| **Single + Child(ren)** | $1,566.48 | $1,458.00 | $108.48 | 52.609% | 47.391% |
| **Single + Spouse** | $1,693.97 | $1,604.00 | $89.97 | 48.650% | 51.350% |
| **Family** | $2,466.84 | $2,284.00 | $182.84 | 33.408% | 66.592% |
| **Aetna Choice** | **Single** | $1,072.99 | $1,139.00 | Not Applicable | 94.205% | N/A |
| **Single + Child(ren)** | $2,162.45 | $2,164.00 | 49.584% | 50.416% |
| **Single + Spouse** | $2,250.90 | $2,392.00 | 44.857% | 55.143% |
| **Family** | $3,369.03 | $3,417.00 | 31.402% | 68.598% |

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

**Notes:**

1. The central fund only subsidizes Yale Health Plan, Aetna Smart Care or Aetna Choice.
2. 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](mailto:postdoc.affairs@yale.edu). Requests will be reviewed on a case-by-case basis.
3. 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.
4. 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.
5. The faculty mentor (PI) or department COA are responsible for the single rate for each plan type (YHP $1005.89, Aetna Smart Care $824.11, Aetna Choice $1072.99). The costing allocation percentages reflect this allocation between the faculty or unit COA and the central fund COA.

Frequently Asked Questions:

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

No, you only need to submit the form to the postdoc office if the central fund COA is needed.

* **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 single, the PDF sub plan + other is $1005.89, the post-tax deduction for YHP Employee is $885.

* **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](mailto:postdoc.affairs@yale.edu)

* **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. See YSM Policies page for details: [medicine.yale.edu/myysm/policies/finance/](https://medicine.yale.edu/myysm/policies/finance/)

* **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](mailto: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>