

Columbia University Postdoctoral Research and Clinical Fellow Health Benefits Policy

Columbia University is establishing a new University-wide policy to facilitate access to affordable health care coverage for full-time Postdoctoral Research Fellows and Postdoctoral Clinical Fellows (collectively, “Postdoctoral Fellows”). While full-time Postdoctoral Fellows currently have access to University health care plans, they do not qualify for the University-subsidized plan rates, which results in annual health care premium costs ranging from several thousand dollars for an individual plan to more than \$20,000 for a family plan.

Starting January 1, 2017, Postdoctoral Fellows may enroll in any of the UnitedHealthcare (“UHC”) Choice Plus 80 individual, dependent or family health care plans at a fixed, University-subsidized rate. Postdoctoral Fellows may enroll in these plans during benefit open enrollment periods, beginning with the Fall 2016 open enrollment period. Once the new policy becomes effective on January 1, 2017, Postdoctoral Fellows will be required to carry health insurance, either through the University or through a comparable U.S. based, employer-sponsored health plan.

Under the new policy, the cost of a Postdoctoral Fellow’s UHC Choice Plus 80 blended rate plan (i.e., a plan that has a rate that “blends” the rates for individual, dependent and family Choice Plus 80 plans), less the fixed contribution from the Postdoctoral Fellow, will be covered through the fellowship allowance or training grant expense account, and departmental or other unrestricted funds available to the Principal Investigator (“PI”). Up to 75% of such allowance or expense account may be utilized by the Postdoctoral Fellow’s department to cover the blended rate plan cost. If the Postdoctoral Fellow does not have a fellowship allowance or training grant expense account, the blended rate plan cost, less the fixed contribution from the Postdoctoral Fellow, must be covered by departmental or other unrestricted funds. Postdoctoral Fellows seeking enrollment in a comparable U.S. based, employer-sponsored health plan will not receive an equivalent University subsidy. An example of each of these funding options is provided in the following table, however please note that the table is for illustrative purposes only.

2017 annual UHC Choice Plus 80 blended rate benefit plan costs*: Postdoctoral Fellow without fellowship allowance	
Postdoctoral Fellow annual contribution**	\$336
PI/Department annual contribution***	\$9,264
Total Postdoctoral Fellow plan premium annual cost	\$9,600

2017 annual UHC Choice Plus 80 blended rate benefit plan costs*: Postdoctoral Fellow with NIH NRSA F32 fellowship allowance	
Postdoctoral Fellow annual contribution**	\$336
Contribution from NIH NRSA F32 Fellowship Allowance****	\$6,637
PI/Department annual contribution*****	\$2,627
Total Postdoctoral Fellow plan premium annual cost	\$9,600

* The blended rate plan has a single rate for individual, dependent or family Choice Plus 80 health care plans

** The Postdoctoral Fellow contribution is calculated at the same rate regardless of the UHC Choice Plus 80 plan selected (individual, dependent or family plan)

*** The Departmental or PI contribution is calculated at the same rate regardless of the UHC Choice Plus 80 plan selected (individual, dependent or family plan). The contribution can be covered entirely by the PI, the department, or split between the two.

**** The NIH NRSA F32 fellowship allowance for FY16 is \$8,850; a maximum of 75% of this allowance may be used to offset health care costs, resulting in \$6,637 available to offset the cost of plan premiums.

***** The PI/department contribution after accounting for NIH NRSA F32 fellowship allowance contribution. The NIH NRSA F32 fellowship has been provided as an example; the actual contribution from the PI/department will vary depending on the amount of the fellowship allowance.

FAQs for the Columbia University Postdoctoral Research and Clinical Fellow Health Benefits Policy

Why is the new policy being adopted?

Postdoctoral Fellows are generally funded by fellowships or training grants and receive a stipend rather than a salary. As a result, Postdoctoral Fellows are not considered employees of the University, although they are able to enroll in University health plans at the full premium cost. Fellowship allowances or training grant expense accounts are generally only sufficient to cover the cost of an individual health care plan. When a Postdoctoral Fellow does not have a fellowship allowance or a training grant expense account or when additional funds are needed to provide for a dependent or family plan, PIs and departments have sometimes covered these costs. However, this has not been the universal practice, and some Postdoctoral Fellows have borne all of these costs, or, in a few instances, worked at Columbia without health coverage. The University has established the new policy to ensure that all Postdoctoral Fellows are able to enroll in health care plans at an affordable level, regardless of their marital or dependent status. The new policy will allow the University to continue to recruit and retain the very best Postdoctoral Fellows.

Whom does the new policy cover?

The new policy covers all full-time Postdoctoral Research Fellows and Postdoctoral Clinical Fellows (except those paid by New York-Presbyterian Hospital) who are paid a stipend. The policy does not cover Postdoctoral Research Scientists or Scholars, Postdoctoral Residency Fellows or part-time Postdoctoral Research Fellows or Postdoctoral Clinical Fellows.

When will the new policy take effect?

The policy will take effect on January 1, 2017. Postdoctoral Fellows may enroll in health care plans during the Fall 2016 open enrollment period for coverage to start January 1, 2017.

What will change for Postdoctoral Fellows as a result of the new policy?

After the policy becomes effective, full-time Postdoctoral Fellows will be required to carry health insurance, either through the University or through an external plan. Full-time Postdoctoral Fellows will have the opportunity to enroll in any of the University's UHC Choice Plus 80 health care plans at a single, University-subsidized blended rate cost, thereby significantly reducing their health care insurance costs.

Will Postdoctoral Fellows be able to enroll in other University health care plans?

Beginning January 1, 2017, Postdoctoral Fellows will no longer be able to enroll in the UHC Choice Plus 90, UHC Choice Plus 100, or AETNA Student Health plans. The only exception will be for Postdoctoral Fellows who were hired prior to January 1, 2017 and whose offer letters provided for health care coverage at the Choice Plus 90 or Choice Plus 100 plan level. These Postdoctoral Fellows will be allowed to enroll in UHC Choice Plus 90 or Choice Plus 100 plans, provided that the PI or department pays the full premium costs that were stipulated in the applicable offer letters.

Will Postdoctoral Fellows be able to continue to enroll in the AETNA student health care plans?

Postdoctoral Fellows will be allowed to enroll in or continue their existing AETNA student health plan coverage through December 31, 2016 utilizing special prorated plans with a termination date of January 1, 2017. After December 31, 2016, Postdoctoral Fellows will no longer be able to enroll in the AETNA student health care plans.

Does the policy affect Postdoctoral Fellows enrolled in non-University administered health plans?

Beginning January 1, 2017, if a Postdoctoral Fellow with a University administered fellowship allowance or training grant expense account (e.g., NIH NRSA F32 or T32 fellowships) enrolls in a non-University administered health care plan, the fellowship allowance may not be utilized to reimburse premium costs. Postdoctoral Fellows with a non-University administered fellowship allowance (e.g., NSF postdoctoral fellowships) may continue to utilize their fellowship allowances to enroll in a non-University administered health care plan. Schools, departments and PIs will not be responsible for providing a subsidy for Postdoctoral Fellows covered by non-University administered health care plans. Postdoctoral Fellows enrolled in non-University administered health care plans must sign an attestation at the time of appointment or reappointment(s) stating that they have U.S. based, employer-sponsored comparable health insurance coverage through an external source and will either maintain this comparable external health insurance coverage or enroll in a University administered health care plan throughout their training period at the University.

Will the new policy result in any tax changes for Postdoctoral Fellows?

The new policy may have tax implications for Postdoctoral Fellows. If a Postdoctoral Fellow’s health benefits are paid by the fellowship allowance, training grant expense account, department funds or PI, this amount is considered to be imputed income under IRS regulations and will be included as taxable income on his/her W-2 or 1099-MISC Forms. For example, if a Postdoctoral Fellow received a \$45,000 stipend from a fellowship and the Fellow’s department paid \$10,000 for his/her health benefit plan, the Fellow would report an imputed income of \$55,000 to the IRS in the annual IRS tax filing. For further information on general tax requirements, Postdoctoral Fellows are encouraged to review the Postdoctoral Officers Handbook on the Office of Postdoctoral Affairs website (www.postdocs.columbia.edu) as well as the tax policy section of the National Postdoctoral Association website (<http://www.nationalpostdoc.org/default.asp?page=TaxIssues>).

Postdoctoral Fellows enrolling in the new Choice Plus 80 blended rate plan may need to report greater or less imputed income on their annual tax filings. The below table shows two examples of imputed income changes that Postdoctoral Fellows may encounter.

Fellow switches from Choice Plus 80 individual plan to Choice 80 blended rate individual plan	\$6,828 was paid from Fellowship allowance for Fellow’s Choice Plus 80 individual plan in 2016	\$9,264 is paid by Fellowship allowance and department for Fellow’s Choice Plus 80 blended rate individual plan in 2017	Fellow’s imputed income increases by \$2,436
Fellow switches from Choice Plus 80 individual plus spouse plan to Choice Plus 80 blended rate individual plus spouse plan	\$14,828 was paid by department for Fellow’s Choice Plus 80 individual plus spouse plan in 2016	\$9,264 is paid by department for Fellow’s Choice Plus 80 blended rate individual plus spouse plan in 2017	Fellow’s imputed income decreases by \$5,564
Fellow switches from AETNA student health individual plan to Choice Plus 80 blended rate individual plan	\$5,443 was paid by training grant training related expense account for Fellow’s AETNA student health plan in 2016	\$9,264 is paid by training grant expense account and department for Fellow’s Choice Plus 80 blended rate individual plan in 2017	Fellow’s imputed income increases by \$3,821

How may fellowship or training grant allowances be utilized to pay for UHC Choice Plus 80 blended rate plans?

75% of a Postdoctoral Fellow’s fellowship or training grant allowance may be used by a department or PI to pay for the departmental/PI share of the costs of a Postdoctoral Fellow’s UHC Choice Plus 80 blended rate plan, leaving 25% of the allowance for the Postdoctoral Fellow to use for allowable costs as stipulated by the terms of his/her fellowship or training grant, including the fixed Fellow contribution for

the UHC Choice Plus blended rate plan. In instances when a funder has stipulated in a fellowship notice of award that a set amount of funding is to be utilized solely for health insurance costs, these restrictions must be adhered to, and will supersede the '75%' policy described above. Postdocs that have elected non-Columbia administered health insurance coverage and who have fellowship allowances administered by the University, may ask their departmental administrator to request that the Sponsored Projects Administration Office rebudget their allowance so that the entire amount may be used for other allowable expenditures beyond health coverage costs.

What will change for PIs and departments as a result of the new policy?

Departments and/or PIs will be required to cover the costs of the blended rate plan above 75% of a fellowship allowance or training grant expense account. When a fellowship allowance or training grant expense account is not available, departments and/or PIs will be required to cover the entire cost of the blended rate plan, less the fixed contribution from the Postdoctoral Fellow. The proportion of financial liability allocated between the department and the PI will be decided by the applicable School, department and/or PI. However, this decision must be made prior to a Postdoctoral Fellow's appointment.

What will change for departmental administrators as a result of the new policy?

Since Postdoctoral Fellows will be required to have health insurance, if they do not elect to enroll in a University-administered health care plan, they must sign an attestation affirming that they have and will maintain U.S. based, employer-sponsored comparable health care coverage through an external plan, or enroll in a University-administered plan for the duration of their training at the University. Departmental administrators must have the Postdoctoral Fellow complete a health insurance enrollment form or the attestation form at the time of appointment. The attestation form should be attached to the new hire paperwork and will be reviewed by the Provost's Office for Postdoctoral Fellow appointments on the Morningside campus, and by the Office of Faculty Affairs, for Postdoctoral Fellow appointments at CUMC, during the appointment approval process. No appointment paperwork will be processed without these documents. Departmental administrators will continue to have Postdoctoral Fellows complete a benefits enrollment form, however a new enrollment form, which contains the new policy provisions, will need to be used. Departmental administrators will also be required to use a new interdepartmental (IDI) form that will list predetermined natural accounts that may be used to process payments from fellowship allowances for the new UHC Choice Plus 80 blended rate plan. It will be required on the new IDI form to list the amount of a fellowship allowance if one is provided with a fellowship and a notice of award for the fellowship must be included when the IDI form is submitted during benefits enrollment. Both the new Postdoctoral Fellow benefits enrollment form and IDI form will be made available at the start of open enrollment in Fall, 2016. Departmental administrators with Postdoctoral Fellows funded through NIH NRSA training grants should work with the training grant administrator or director to obtain written or email approval to use the training grant training related expense account chart string when completing an IDI form for these Postdoctoral Fellows.

Who should I contact for questions related to this policy?

If the question is related to the UHC Choice Plus 80 blended rate benefits enrollment process please contact Shawn Hayes, in the Benefits Office, at sh2276@columbia.edu. If the question is related to fellowship allowances or training grant related expense accounts, please contact Rudina Odeh-Ramadan, in Sponsored Projects Administration, at ro133@cumc.columbia.edu. If the question is related to the transition away from the AETNA student health plans, please contact Haydee De Jesus, in CUMC Student Health Services, at hd2175@cumc.columbia.edu. All other questions can be directed to Rory Flinn, in the Office of Postdoctoral Affairs, at rory.flinn@columbia.edu.