

## **Guidelines for Postdoctoral Fellows**

### **The University of Chicago Biological Sciences Division**

### **February 2008**

The BSD Postdoctoral Association produced these guidelines at the request of postdocs in the division. Please send any comments, suggestions and questions about this document to James McCracken [jamesmcc@uchicago.edu](mailto:jamesmcc@uchicago.edu). Specific questions about benefits for fellows should be addressed to the Office of Academic Affairs, as this document is meant to be a general overview and not official University policy. Questions about the transition between an appointment as a scholar to an appointment as a fellow should also be referred to the Office of Academic Affairs, as there can be unforeseen consequences in transitioning.

The University of Chicago has published a handbook with official policies for all postdoctoral researchers, which can be found at:

[http://adminet.uchicago.edu/adminpols/pols-provost/Postdoc\\_Researcher\\_Policy\\_Manual\\_07.pdf](http://adminet.uchicago.edu/adminpols/pols-provost/Postdoc_Researcher_Policy_Manual_07.pdf)

#### **Postdoctoral Fellows (PDFs)**

PDFs are funded from a grant or fellowship paid as a stipend. PDFs are **not employees** of The University of Chicago. Find out if your fellowship can be paid as a salary. If it can, you should discuss the option of being employed as a Postdoctoral Scholar. This entitles you to most of the benefits of a University of Chicago employee. However, very few fellowships can be paid as salary, for example, NIH NRSA fellowships must be paid as stipends.

#### **Compensation**

Regardless of their funding source, all PDFs are paid an amount that is no less than the minimum amount established by the NIH/NRSA schedule in effect at the time of appointment. Thus, the minimum allowable compensation for postdoctoral trainees with appointments commencing during the period from July 1, 2006 and until further notice will be \$36,996. Any increase above this minimum is at the discretion of the faculty who accept the PDF into his/her research laboratory.

#### **Supplemental Stipend**

Beginning January 1, 2004 postdoctoral fellows in the Biological Sciences Division will be provided an annual supplement to their stipend to assist in the purchase of health, dental, life and long-term disability coverage. This action is taken in response to the current disparity in living support available to postdoctoral fellows who are funded by training stipends and the support provided to postdoctoral employees who receive salary and benefits from the University. Since postdoctoral fellows are not employees and therefore are not eligible for employee benefits, there is a disincentive to accept postdoctoral fellowship awards as such acceptance leads to a loss of employee benefits without any compensating increase in economic income. The supplemental stipend is intended to reduce the effects of this inequity.

All PDFs receive a Supplemental Stipend. For fellowships that do not include funds for health insurance coverage, the Supplemental Stipend is \$6,200, per annum, paid in equal monthly installments. For fellowships that already include funds for health insurance coverage the Supplemental Stipend is \$1,600, per annum, paid in equal monthly installments. The amount of the Supplemental Stipend will be recognized as taxable income to the PDF.

The Supplemental Stipend is provided in the PDF's monthly stipend distribution and is taxable income. The Supplemental Stipend shall be used as the source of funding to pay for insurance benefit coverage elected by the PDF under the Garnett-Powers program described below. The sponsoring faculty who accept the PDF into his/her research laboratory will provide the Supplemental Stipend. PDFs have total discretion in their use of their Supplemental Stipend.

#### **Insurance: Health, Dental, Life, Accidental Death and Dismemberment**

All PDFs are required to have sufficient health insurance coverage during the term of the fellowship. The University of Chicago has partnered with Garnett-Powers to offer insurance coverage sufficient to satisfy this requirement, to all postdoctoral researchers called the Postdoctoral Researcher Benefit Plan. There are two types of plans: a PPO plan and a non-PPO plan. Information detailing each of the available plans is available at the PRBP website at [www.garnett-powers.com/uchicago](http://www.garnett-powers.com/uchicago). PDF's may elect health coverage under the terms of this program. If the PDF elects to obtain health coverage from a source other than that offered through the Garnett-Powers program, the University reserves the right to determine whether alternative coverage is sufficient to satisfy minimum insurance requirements. The newly appointed PDF must make an insurance coverage election within 30 days of commencing the fellowship appointment.

#### **Payment Method for Coverage provided by The University of Chicago**

- If the PDF is supported by a NIH NRSA fellowship or Training Grant that includes funds for health insurance, and the PDF elects health coverage under the Garnett-Powers program, then cost of coverage is paid via form 62, processed by the appointing department and will be charged directly to the Training Grant or NIH NRSA fellowship. The fellowship money will therefore not increase the PDF's taxable income.
- Where the fellowship does not provide funding for health insurance coverage, the Supplemental Stipend (\$6200 per annum) shall be used as the source of funding to cover the monthly costs associated when there has been an election of coverage under the Garnett-Powers program. This amount shall be reflected as a deduction from the monthly Supplemental Stipend payment. The total monthly amount of the Supplemental Stipend will be recognized as taxable income to the PDF.
- PDF's who elect coverage under the Garnett-Powers program, and who receive their fellowship stipend payments directly from the funding source and not from the University, and who are directly provided with funds to cover the cost of health insurance shall be responsible for making payment to cover the cost of health coverage elected from Garnett-Powers program. Please contact the administrator in your appointing department to make such arrangements. In such cases, the PDF may elect to apply the University paid Supplemental Stipend amount (\$1600 per annum) towards the costs of benefits so long as arrangements have been made for payment of the balance of the amounts due.
- A PDF electing coverage under any of the Garnett-Powers program options where the monthly premiums exceed funds available from the Supplemental Stipend, shall be responsible for paying the difference. This may be the case if the PDF elects double or family coverage.

#### **Payment Method for Coverage not provided by The University of Chicago**

- Any PDF who purchases coverage from vendors other than from the Garnett-Powers program shall pay for that coverage themselves. The Supplemental Stipend or fellowship money paid to the PDF may be used to pay for such coverage at the discretion of the PDF.

## **Retirement**

As non-employees, PDFs do not receive retirement contributions from the University and may not contribute to University retirement funds. Instead, PDFs may, if they desire, purchase an IRA (Individual Retirement Account). Payments to retirement accounts may not be made through a payroll deduction.

## **Appointment Length**

PDF appointments are generally for a 12 month term.

## **Term Limit**

PDF appointments at the University of Chicago are limited to a maximum of 4 years, with the option of an exceptional 5<sup>th</sup> year of postdoctoral experience (including time as a PDS at the University of Chicago and any postdoctoral experience elsewhere). To be eligible as a PDF at the University of Chicago, the PhD must have been awarded within the last 7 years.

## **Leave Policy**

PDFs receive 4 weeks paid vacation and 15 days paid sick leave per 12 month term. This time may be used as parental leave. As non-employees, PDFs are ineligible for Family Medical Leave Act, Short/Long term disability or Leave of Absence. All leaves must be planned and approved by the faculty sponsor.

## **Income Taxes and F.I.C.A.**

- For U.S. citizens, permanent residents, and resident aliens, The University of Chicago is not required to withhold income taxes or deduct F.I.C.A. contributions (Social Security taxes), from the stipends and supplements. Each Fellow should file a declaration of estimated tax (IRS Form 1040-ES and Illinois, IL-1040-ES) and pay quarterly installments of the tax on the stipends and supplements (and any other taxable income). Failure to file the declaration will subject the fellow to interest on any under-payment of tax when he/she files an annual tax return.
- For non-resident aliens, The University of Chicago is required to withhold alien federal taxes at the rate of 14% from the fellowship stipends and supplements. Federal taxes will not be withheld if the Fellow claims and qualifies for a tax treaty exemption.

## **Visa Restrictions**

PDFs may be citizens/permanent residents of the United States, or foreign nationals who hold an F-1 or J-1 BCIS visa classification, dependent on the specific criteria of the fellowship award. As H-1B visas are employment-based visas, postdocs with an H-1B visa status may not be appointed as a PDF.

## **University Housing**

PDFs are eligible for University Staff/faculty and student housing. However, PDFs are ineligible for the Employer-Assisted Housing Program and Staff Loan Programs.

## **Laboratory Schools Tuition Benefit**

PDFs are ineligible for Laboratory Schools Tuition Benefit.

## **Transition Between Appointments**

The transition between an appointment as a postdoctoral scholar to an appointment as a postdoctoral fellow will mean a change in benefit eligibility. To avoid unintended consequences, postdocs should check on the effect on their benefits with the Office of Academic Affairs prior to the change in appointment.