

EXPLANATION OF POSTDOC BENEFITS

Please note: this explanation excludes the third postdoc category, “External Postdocs, Non-Harvard Research”, as they are largely ineligible for benefits.

	“Employee Postdocs”	“Stipendee Postdocs”	<i>Comments</i>
Health insurance	4 HMO options 4 POS options 1 out of state PPO option	4 HMO options 4 POS options 1 out of state PPO option	Monthly premiums and \$10 co-pays for most visits.
Co-Payment Reimbursement	Eligible for reimbursement for co-payments for doctors’ visits when the co-pay amounts have exceeded certain limits.	Eligible for reimbursement for co-payments for doctors’ visits when the co-pay amounts have exceeded certain limits.	
Dental insurance	Delta Dental	Delta Dental	Monthly premiums and deductibles
Long-Term Care Insurance	Eligible to purchase LTC for self and family members at employee’s expense.	Eligible to purchase LTC for self and family members at stipendee’s expense.	
Life Insurance	Free life insurance equal to 1/2 salary. Eligible to purchase additional life insurance up to 5 times salary.	Free life insurance equal to 1/2 salary. Eligible to purchase additional life insurance up to 5 times salary.	
Medical Flexible Spending Account	Eligible to set aside up to \$5,000 of salary per year on a pre-tax basis to pay for medical expenses.	Not eligible.	Since stipendees are not paid Harvard salaries, it is not possible to participate in flexible spending accounts.
Dependent Care Flexible Spending Account	Eligible to set aside up to \$5,000 of salary per year on a pre-tax basis to pay for eligible expenses associated with the care of a dependent child or adult.	Not eligible.	Since stipendees are not paid Harvard salaries, it is not possible to participate in flexible spending accounts.
Adoption Assistance	Eligible for up to \$5000 to cover expenses directly related to the legal adoption of a child, excluding the adoption of the child of an employee’s spouse or domestic partner. Financial need is not a factor.	Eligible for up to \$5000 to cover expenses directly related to the legal adoption of a child, excluding the adoption of the child of an employee’s spouse or domestic partner. Financial need is not a factor.	
Child-Care Scholarships	Eligible for financial assistance for full-and/or part-time eligible child care for children up to kindergarten age and eligible after-school care for children of kindergarten age and older.	Eligible for financial assistance for full-and/or part-time eligible child care for children up to kindergarten age and eligible after-school care for children of kindergarten age and older.	These programs are administered through the University’s Office of Work and Family (in Cambridge) and through Human Resources (HR) at HMS.
Emergency Back-Up Care	Eligible to purchase emergency/back-up care services for child care and adult care	Eligible to purchase emergency/back-up care services for child care and adult care at	

“Parents in a Pinch”	at discounted rates.	discounted rates.	
Maternal and Parental Leave	This benefit is paid by the local department. New parents who are primary caregivers are eligible for four weeks of paid leave. Non-primary caregivers are eligible for one week paid leave. Leave pay equals 70% of full pay for those with less than seven years of Harvard service.	This benefit is paid by the local department. New parents who are primary caregivers are eligible for four weeks of paid leave. Non-primary caregivers are eligible for one week paid leave. Leave pay equals 70% of full pay for those with less than seven years of Harvard service.	Up to 13 weeks of paid parental leave may be taken by the birth mother, through a combination of STD (1st 8 weeks @70% salary/stipend for those with less than 7 years of Harvard service), plus source of salary/stipend (next 5 weeks).
Short-Term Disability (STD)	After a two-week wait period, up to six months of paid leave for documented disabilities (at 70-100% of pay depending on years of service), including up to eight weeks for maternity leave.	After a two-week wait period, up to six months of paid leave for documented disabilities (at 70-100% of pay depending on years of service), including up to eight weeks for maternity leave.	
Long-Term Disability (LTD)	Eligible to purchase LTD insurance that provides partial income replacement and benefits continuation if one is unable to work for longer than six months due to a disability.	Eligible to purchase LTD insurance that provides partial income replacement and benefits continuation if one is unable to work for longer than six months due to a disability.	
Worker’s Compensation	Automatic coverage for work-related incidents causing injury.	Automatic coverage for work-related incidents causing injury.	
Employee Pension Plan	Not eligible.	Not eligible.	
Tax-Deferred Account (TDA)	Eligible to save and invest on a pre-tax basis in multiple mutual funds.	Not eligible.	Since stipendees are not paid Harvard salaries, it is not possible to participate in TDAs
Tuition Assistance Plan (TAP)	Eligible to take courses at most Harvard faculties and to take job-related courses at other institutions.	Eligible to take courses at most Harvard faculties and to take job-related courses at other institutions.	
Training and Development Opportunities	Eligible to take courses through the University’s Center for Training and Development. There are departmental fees for some of these courses.	Eligible to take courses through the University’s Center for Training and Development. There are departmental fees for some of these courses.	
T-Passes	Eligible for discounted passes, purchased monthly.	Eligible for discounted passes, purchased monthly	
Credit Union	Access to Credit Union. See http://www.huecu.org/	Access to Credit Union. See http://www.huecu.org/	

Health and Fitness Facilities	Access to Athletics Department facilities in Cambridge, or to FitCorp programs if based in the Longwood Medical Area.	Access to Athletics Department facilities in Cambridge, or to FitCorp programs if based in the Longwood Medical Area.	
Miscellaneous Discounts	Eligible to purchase discount tickets and services through Outings and Innings. Eligible for discounts on home and car insurance.	Eligible to purchase discount tickets and services through Outings and Innings. Eligible for discounts on home and car insurance.	
FICA	FICA taxes will be paid by the individual and the University and amounts paid will be reflected on pay stubs.	No FICA taxes paid or deducted. Stipendees will receive end of year statements of the value of benefits paid by HU. The stipendee is responsible for reporting this imputed income to the IRS.	