

Benefits Department FAQs -Postdoctoral Fellows

Purpose: This FAQ is to provide detailed information on common questions for employees in the following Postdoctoral Fellow categories. Click on the hyperlinks below to bookmark to the section that is applicable to you.

- [Payroll Paid postdoc benefits](#)
- [Stipend and payroll paid postdocs \(dually funded\)](#)
- [Stipend paid postdoc benefits](#)
- [Postdoc moving from stipend to payroll](#)
- [Postdoc moving from payroll to stipend](#)
- [Postdoc leaves employment](#)

Payroll paid Postdoc Benefits:

1. What benefits are payroll paid Postdoctoral Fellows eligible for?
 - a. Postdoctoral Fellows paid via payroll are eligible for health, dental, vision, life insurance, short- and long-term disability and retirement.
2. How does a payroll paid Postdoctoral Fellow sign up for benefits?
 - a. The Postdoctoral Fellow will need to complete the virtual new hire benefits training through [MyQuest](#). The Benefits team will email the Postdoctoral Fellow with next steps within their first couple of days of employment in regards to insurance and retirement.
 - b. The Postdoctoral Fellow will then receive two emails to their MUSC email from noreply@peba.sc.gov to sign up for their insurance and retirement plans.
 - c. The Postdoctoral Fellow will be given 31 days after their date of hire to elect insurance plans. If the postdoc does not elect coverage within this timeframe, they will default to refusal of all coverage and will only be allowed to elect coverage if there is a qualifying life event and/or during open enrollment. The Postdoctoral Fellow will be given 30 days to elect their retirement. If they do not make their election within this timeframe, per the SC Code of Laws, they will default to the SCRS plan.
3. How can a payroll paid Postdoctoral Fellow make benefit changes throughout the year?
 - a. The Postdoctoral Fellow can log into [MyBenefits](#) to make benefit changes during the year such as during a qualifying life event period. Qualifying life events include marriage, birth, loss of other coverage, etc. During a QLE period the postdoc can make various benefit changes within 31 days of the event. The postdoc can also change benefits during the annual Open Enrollment period, the entire month of October each year.

Stipend and payroll paid postdocs (dually funded):

1. What benefits are dually paid Postdoctoral Fellows eligible for?
 - a. If the percentage of effort (FTE) that the employee is on payroll is less than 50%, the employee will only be eligible for health, dental and vision insurance through the stipend portion. Retirement participation is not based on FTE percentage. This means the postdoc who is dually employed could contribute to state retirement and/or a supplemental retirement plan, which would be deducted from the payroll portion of their salary.
 - b. If the percentage of effort (FTE) that the employee is on payroll is greater than 50%, the employee would be eligible for all PEBA insurance benefits.

2. How does a dually funded Postdoctoral Fellow enroll in benefits?
 - a. This depends on the percentage of effort. For those that will have their insurance paid via stipend, you will need to work with your Benefits Administrator to complete the necessary paperwork to enroll.
 - b. For those who will have their insurance paid via payroll, you will enroll in benefits via [MyBenefits](#).
3. If a dually employed Postdoctoral Fellow has parking set up where will it be deducted?
 - a. It should be taken from the employee's paycheck only. It would not have any impact to the stipend payment. For questions about parking and permits/payments please call the Office of Parking Management at 843-792-3665 or visit them at 91 President Street, Charleston, SC 29425.

Stipend Paid Postdoc Benefits:

1. What benefits are stipend paid Postdoctoral Fellow eligible for?
 - a. Stipend paid Postdoctoral Fellows are only eligible for health, dental, vision, basic life insurance and basic long-term disability (LTD). Any Postdoctoral Fellow who elects the MUSC Health plan is eligible for \$3,000 of basic life insurance for free. The Basic LTD plan is free and available only if the postdoc enrolls in health insurance. Postdoc stipends are not eligible for state retirement or supplemental retirement plans. More information regarding these benefits can be found in the [Stipend Benefits Training](#) course in MyQuest.
2. How can a stipend paid Postdoctoral Fellow make benefit changes throughout the year?
 - a. The Postdoctoral Fellow can email benefits@musc.edu for next steps on making changes. Insurance changes can be made during the year due to a qualifying event period. Qualifying life events include marriage, birth, loss of other coverage, etc. During a QLE period the postdoc can make various benefit changes within 31 days of the event. The Postdoctoral Fellow can also change benefits during the annual Open Enrollment period, the entire month of October each year. They will need to complete a paper Notice of Election form and email it along with supporting documentation over to benefits@musc.edu. The Benefits Team will then sign and send to PEBA Insurance for processing.
3. Can a stipend paid Postdoctoral Fellow sign up for short term disability?
 - a. No, because their monthly payments are not via payroll, they would not be able to have a short-term disability plan active through MUSC.
4. How are insurance premiums deducted for stipend paid Postdoctoral Fellows?
 - a. Stipend paid postdocs are responsible for the employee portion of their health insurance premiums. HR sends a notification to MUSC University Payroll that a stipend paid postdoc employee will receive insurance benefits effective a specific date. Payroll then submit a request to the Bursar's Office to charge the postdocs monthly for their portion of their health insurance premiums. The Bursar/Cashier's office deducts the postdoc's premium amounts directly from the postdoc's bank account monthly that they are required to submit via direct deposit form. The benefits will be taken post tax. For questions about bank drafts please email cashier@musc.edu. Premiums are bank drafted around the 10th of each month. Please note if the forms are not received by the Cashier's office by the 20th the

account will be drafted for the monthly rate plus any past due drafts on the following month.

5. How are Postdoctoral Fellows on a stipend paid?
 - a. They are paid via direct deposit. Please contact the Accounting Services Vendor Team at asvend@musc.edu for more information. The employee is set up as a vendor, for Accounts Payable to be able to pay them their stipend salary. Stipends are paid on the 26th of every month. For questions about the stipend payments, please contact Antoinette Jackson, AP Supervisor at jackanto@musc.edu.

6. Does stipend paid Postdoctoral Fellows have access to “MyRecords”?
 - a. Stipend paid Postdoctoral Fellow do not have access to “MyRecords” because they are not employees of MUSC University. A stipend paid Postdoctoral Fellow is an independent contractor.

7. Does Stipend paid Postdoctoral Fellow receive a W2 or 1099?
 - a. A stipend paid Postdoctoral Fellow receives a 1099.

8. If a Postdoctoral Fellow switches to another department throughout the year while still being stipend paid can this warrant an election of benefits or changes to benefits?
 - a. No, this is treated as an assignment change and would not allow any benefits to be changed.

9. When can stipend paid Postdoctoral Fellows make changes to their benefits?
 - a. During their initial enrollment (within first 31 days of employment) and during Annual Open Enrollment in October. Open Enrollment changes take effect on January 1st of the following year. Email benefits@musc.edu for forms.

Postdoc moving from Stipend to Payroll:

1. What is the insurance process for moving a Postdoctoral Fellow from stipend to payroll?
 - a. The benefits team will send an active term form to PEBA insurance. The Postdoctoral Fellow will then need to complete a paper Notice of Election form and/or sign up for a retirement plan (if they would like). The NOE needs to be emailed to benefits@musc.edu for processing within 31 days of the change. The retirement plan decision is due within 30 days of the change. The Postdoctoral Fellow will receive an email from noreply@peba.sc.gov with a link to enroll in a retirement plan.

2. Will new insurance cards be issued when moving from stipend to payroll from the insurance vendors?
 - a. No, you are welcome to order new cards if needed. Otherwise you can use your current insurance cards. Please email benefits@musc.edu for assistance.

3. Will deductibles start over if a postdoc moves from stipend to payroll mid-year?
 - a. No, any contribution you have made so far towards a single, or family deductibles, etc. will continue just under a new group number.

4. When a Postdoctoral Fellow changes from stipend to payroll can they change benefits?
 - a. No, you will need to keep your same elections until Open Enrolment. During annual Open Enrollment in October of each year you can make benefit changes. The changes then go into effect January 1st of the following year.

Postdoc moving from Payroll to Stipend:

1. What is the insurance process for moving a Postdoctoral Fellow from stipend to payroll?
 - a. The benefits team will send an active term form to PEBA insurance. The postdoc will then need to complete a paper Notice of Election form for health, dental and vision insurance. Stipend paid postdocs are also eligible for the Basic LTD and \$3,000 of basic life insurance if they are enrolled in the MUSC Health plan. Please note, the NOE needs to be emailed to benefits@musc.edu for processing within 31 days of the change.
2. Will new insurance cards be issued when moving from stipend to payroll from the insurance vendors?
 - a. No, you are welcome to order new cards if needed. Otherwise you can use your current insurance cards. Please email benefits@musc.edu for assistance.
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 - a. No, you will need to keep your same elections until Open Enrolment. During annual Open Enrollment in October of each year you can make benefit changes. The changes then go into effect January 1st of the following year.

Postdoc leaves employment:

1. How should a department notify HR if a payroll paid Postdoctoral Fellow is leaving employment?
 - a. The department administrator or HR manager should submit the Termination PEAR through Teamworks or Notice of Separation through UMS to start the process. Records, Benefits, and Payroll will then be notified and take appropriate steps to terminate the employee's employment.
2. How should a department notify HR if a stipend paid Postdoctoral Fellow is leaving employment?
 - a. The department administrator or HR manager should email benefits@musc.edu with the postdoc's name and last day employed. The Benefits team will then use that as support to terminate insurance benefits and notify payroll.