

Memo

TO: Deans, Department Heads, and Other Administrative Officials

FROM: Mark S. Sothmann, Ph.D., Vice President for Academic Affairs and Provost
Kathleen T. Brady, M.D., Ph.D., Interim Associate Provost for Research

DATE: September 26, 2014

RE: Postdoctoral Insurance Premiums

A number of years ago, MUSC and the state of South Carolina made a decision to grant Postdoctoral Fellows paid on grant stipends the opportunity to enroll in the state health, dental and vision insurance plans. This coverage was provided to ensure that all Postdoctoral Scholars and Fellows are treated similarly as it relates to insurance eligibility. However, at that time funds for insurance premiums for stipend-supported Fellows were capped by the federal grants. Postdoctoral Fellows requiring more than individual coverage had to pay the remaining insurance premium cost out of pocket.

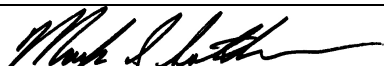
Effective January 1, 2015, in order to ensure parity in the cost of insurance premiums for our stipend paid and payroll based Postdoctoral Scholars and Fellows, the University Research Council has recommended that stipend-supported Postdoctoral Fellows will now pay no more than the MUSC “employee” rate for any level of insurance coverage, i.e. the same premiums paid by Postdoctoral Scholars. We have accepted this recommendation to further ensure parity. Attached you should find additional information regarding this rationale and the insurance rates.

The additional premium for Postdoctoral Fellows cannot come from grants that fund the Fellow’s research project per NIH regulations; therefore, the home department/mentor should ensure that there is sufficient funding to pay the “employer” insurance premiums for all stipend-supported Postdoctoral Fellows. Effective January 1, 2015, departmental or eligible mentor accounts will be charged this rate.

Should there be any questions regarding this insurance update, please contact Dee Crawford, Benefits Manager at 843-792-4674.

Enc: MUSC Postdoctoral Fellow Health Insurance Equity Policy

**MEDICAL UNIVERSITY OF SOUTH CAROLINA
OFFICE OF ACADEMIC AFFAIRS AND PROVOST
POLICY MEMORANDUM**

		MEMORANDUM ID:	AA-2014-01-Postdoctoral Fellows
TITLE:	MUSC Postdoctoral Fellow Health Insurance Equity Policy		
ORIGINATOR:	Office of the Provost	DATE:	JULY 1, 2014
REVIEWED/APPROVED:	DATE:	SIGNATURES:	
	JULY 1, 2014		

I. RATIONALE:

Effective January 1, 2015, in order to establish consistency in out-of-pocket costs for health insurance, postdoctoral trainees receiving stipends will now pay the same premium as “employee” (payroll) postdoctoral scholars. The University Research Council has recommended this policy to be consistent with NIH Grants Policy Statement, Section 11.2.9.4 (see below) and the Provost has accepted the recommendation. This insurance equity policy will apply to postdoctoral fellows receiving any source of postdoctoral stipend (e.g. NIH, American Heart Association, March of Dimes, Muscular Dystrophy, American Chemical Society, etc).

II. POLICY:

Supplemental funds may come from any source, consistent with the provisions of the stipend support. This may include, but not limited to, the institutional costs in the stipend award, start up funds, departmental or college resources. However, these supplemental funds cannot be provided by the research grant that supports the goals and objectives of the postdoctoral fellows research project (see below, NIH Grants Policy Statement, Section 11.2.10.2). Departments should ensure that there is sufficient funding to pay the “employer” insurance premiums for all stipend paid Postdoctoral Fellows. Effective January 1, 2015, the home unit of the postdoctoral appointee’s mentor will be charged the appropriate premiums. Stipend supported postdoctoral fellows will contribute personal funds (via bank draft) towards the insurance coverage of choice equivalent to that deducted from the salary of employee postdoctoral scholars.

Monthly Insurance Premiums

	Cost to Fellows		Cost to Departments
	MUSC Health Plan	State Savings Plan	All Health Plans
Enrollee Only	\$97.68	\$9.70	\$344.58
Enrollee + Spouse	\$253.36	\$77.40	\$682.54
Enrollee + Child(ren)	\$143.86	\$20.48	\$528.88
Family	\$306.56	\$113.00	\$854.58

	Cost to Fellows		Cost to Departments
	Basic Dental	Dental Plus	All Dental Plans
Enrollee Only	\$0.00	\$24.58	\$11.72
Enrollee + Spouse	\$7.64	\$49.66	\$11.72
Enrollee + Child(ren)	\$13.72	\$57.26	\$11.72
Family	\$21.34	\$74.22	\$11.72

Should there be any questions regarding this insurance update, please contact Dee Crawford, Benefits and Records Manager, at 843-792-4674.

POLICY NAME:	MUSC Postdoctoral Fellow Health Insurance Equity Policy	
MEMORANDUM ID:	AA-2014-01-Postdoctoral Fellows	PAGE 2 OF 2

III. GUIDELINES:

NIH Grants Policy Statement for Ruth L Kirschstein NRSA Fellowships

http://grants.nih.gov/grants/policy/nihgps_2013/nihgps_2013.pdf

Section 11.2.9.4 Institutional Allowance - Health Insurance.

“A fellow’s health insurance is an allowable cost only if applied consistently to all individuals in a similar training status regardless of the source of support. Family health insurance is an allowable cost for fellows who have families and are eligible for family health insurance coverage at the sponsoring institution. Self-only health insurance is an allowable cost for fellows without families. Health insurance can include coverage for costs such as vision and/or dental care if consistent with organizational policy.”

Section 11.2.10.2 Compensation.

“Compensation may not be paid from a research grant that supports the same research that is part of the fellow’s planned training experience as approved in the Kirschstein-NRSA individual fellowship application.”