



Policy On Benefit Coverage For Postdoctoral Fellows

March 12, 2008

NOTE: This policy covers Post Doc Fellows only, not Post Doc Research Associates. If you are looking for the processing guide for Post Doc Research Associates for insurance stipends please click [here](#).

Postdoctoral fellows, who are not eligible for health insurance benefits through the State of Illinois, will be able to request a standard level of reimbursement for premiums that will be consistent across all departments on the Urbana campus. The fellow must make their own purchase arrangements for insurance coverage from a carrier they find acceptable. The fellow will be reimbursed by their department using the reimbursement guidelines below.

The reimbursement of expenses for a fiscal year will be as follows for actual premium expenses up to the following maximums: postdoc fellow only – up to \$1,500; postdoc fellow + 1 dependent – up to \$2,500; and postdoc fellow + 2 or more dependents – up to \$3,000.

If the funding source for the postdoctoral fellow stipend does not include enough or any monies for health insurance coverage, then the college/department/Principal Investigator will be responsible for providing from internal funds at least the required standard as outlined. Also, colleges/departments/Pis may choose to supplement these minimum levels with internal department funds to provide a higher level of coverage. This supplement option is at the discretion of the college/department/PI.

Some funding agencies may allow coverage at a higher level than that required by campus policy. It will be in the best interest of fellows and Pis to check agency guidelines before submitting proposals for funding of postdoctoral fellows so that monies for this purpose can be requested if allowed by the agency.

Reimbursement Procedure

The procedure for reimbursement will require the fellow to pay the premium (usually monthly, sometimes quarterly) and bring a copy of the bill and proof of payment to their department for processing. Departments should use an Invoice Voucher to process the reimbursement. The Post Doc's name and UIN number must be on the voucher. The account code to be used is 149101-Health Prem Reimb-Post Docs.

Tax Information

The university does not have withholding or reporting requirements for reimbursing health insurance benefits; however, these payments may constitute income under IRS guidelines. The university recommends that Post Docs refer to IRS Publication 970, Tax Benefits for Education and consult with their individual tax advisor regarding reporting requirements for these payments. Additionally, Post Docs should be advised that they might be required to pay quarterly estimated taxes. Their tax consultant can provide guidance.

Questions regarding this benefit coverage should be directed to IHR Policy at (217) 333-2137.

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