

Changing from Postdoctoral Associate to Postdoctoral Fellow

Overview

A postdoctoral associate is an employee of the Institute, most often paid from a sponsored research grant. A postdoctoral fellow is not an employee of MIT and is most often the recipient of a named fellowship. **When the appointment type changes, this also changes eligibility for benefits; possible deduction of taxes; and eligibility for certain visa statuses.** To better understand why and how the positions are different, review the websites listed at the end of this document. Your [Postdoc Key Contact](#) will be a valuable resource throughout this process, and an in-person discussion is recommended.

You will have important action steps to complete. Read through all the steps carefully in advance. **Prior to your appointment change, please be sure your SRS Vacation Tracker is up-to-date.** Most other steps can only be completed once your change in appointment has been processed. Your Postdoc Key Contact can confirm this date with you.

Every effort will be made to keep this information up to date, but in the case of any discrepancies, MIT Human Resources information takes precedence.

(Note to DLC administrators- Late (retroactive) appointment changes have additional ramifications. For assistance on a late appointment change, [email VPF's HR/Payroll team](#) or call 617-253-4255. For questions on how this impacts benefits, contact Mandy Chan, Senior Benefits Analyst in Human Resources; tel. 617-258-6215, or by email: mchann@mit.edu.)

(Note to postdoctoral associates who may apply for a fellowship: Preview this document for an overview of important financial, visa, timing, and other considerations.)

Changes in MIT Benefits (including health plans, vacation, dental, 401k)

Health Insurance

(1) Postdoctoral Fellows are eligible* for the MIT Affiliate Health Plan. This is administered by MIT Medical and has two parts, the Affiliate Medical Plan and the Affiliate Extended Insurance Plan. (*Must be appointed for at least 50% time, for at least three months.) To enroll in the Plan or for more information, contact the Health Plans Office (Building E23-308, tel. 617-253-4371, e-mail: affplan@med.mit.edu) or consult the [website](#). **Enrollment must be done within 31 days of the commencement of your postdoctoral fellow appointment,** and must be done in person. Billing is for 3 months at a time and months are not prorated. That is, if you start in the middle of the month, you are billed for that entire month. Note: You must enroll in BOTH the Affiliate Medical Plan and the Affiliate Extended Insurance Plan. The only exception is if you are combining the Affiliate Medical Plan with another plan that meets federal requirements. See details at <https://medical.mit.edu/mit-health-plans/affiliate-health-plans>)

IMPORTANT NOTE: In cases where the fellowship does not provide sufficient coverage for health insurance costs, faculty supervisors are responsible for covering the difference in cost between the MIT Traditional and MIT Affiliate health plans. This may be covered by a payment directly to the MIT Affiliate Health plan office or by means of a salary supplement. For detailed information and guidance, please consult your [Postdoc Key Contact](#) and see “**Health Benefits for Postdoctoral Fellows**” <http://postdocs.mit.edu/home/postdoctoral-position/vice-president-research-statement-salary-and-benefits>.

(2) You may elect to continue participation in the MIT Traditional or MIT Choice health plan if you were actively participating in that plan at the time of your transition. **However, rates are much higher**, because postdoctoral fellows are not eligible for MIT subsidized rates. See details at <http://hr.mit.edu/eligibility-postdoctoral-fellows>, particularly under “Some Postdoctoral Fellows.” For those choosing this option, the Benefits Office must receive the Notice of Continuation of Health/Dental/Vision Enrollment Form (accessible from the bottom of that page) within 31 days of the commencement of your postdoctoral fellow appointment to avoid any gap in coverage. You will be billed directly at your home address for the full 100% unsubsidized cost of the plan. Speak to your [Postdoc Key Contact](#) first. For additional questions, contact Mandy Chan (tel. 617-258-6215, or by email: mchann@mit.edu).

(3) Outside plans: If you already have a **non-MIT** health insurance plan (for example, you are on your spouse’s plan), you could continue that plan. You may also enroll in a non-MIT plan for the first time, but must meet that insurance company’s enrollment deadlines and criteria, and the plan must meet federal requirements. See details at <https://medical.mit.edu/mit-health-plans/affiliate-health-plans> and address questions to Mandy Chan (tel. 617-258-6215, or by email: mchann@mit.edu).

Dental Insurance

(1) If you were participating in MIT’s Group Delta Premier Plan as a postdoctoral associate, this will be discontinued. You may elect to continue participation, but at a higher (unsubsidized) [rate](#). See the Dental section under “Some Postdoctoral Fellows” at <http://hr.mit.edu/eligibility-postdoctoral-fellows> for rates, details, and the **Notice of Continuation of Health/Dental/Vision Enrollment** form. The Benefits Office must receive your completed, signed form **within 31 days** of the commencement of your postdoctoral fellow appointment to avoid any gap in coverage. Submit the form to Mandy Chan in NE49-5000, or by email: mchann@mit.edu. You will be billed directly at your home address for the full 100% unsubsidized cost of the plan. Some PIs assist with payment. Note: The Benefits Accounting Office generates a bill for the period of the appointment in that calendar year. As that office explains in a letter, Postdoctoral fellows who are paying the bill themselves can request a monthly bill instead. Questions? Contact Mandy Chan (tel. 617-258-6215 or by email: mchann@mit.edu).

(2) If you were not already participating in MIT’s Group Delta Dental Premier Plan as a postdoctoral associate, you may elect to enroll **within 31 days** of the commencement of your

postdoctoral fellow appointment. See the Dental section under “All Postdoctoral Fellows” at <http://hr.mit.edu/eligibility-postdoctoral-fellows> for rates, details, and the **Postdoctoral Fellow Dental and Vision/Change Enrollment Form**. Complete and sign that form, and submit it to Mandy Chan in NE49-5000, or by email: mchann@mit.edu. (In part 2, select “New Hire/Newly Eligible” and enter the effective the date of your postdoctoral fellow appointment or the first day of the following month.) See postdoctoral fellow [rates](#). You will be billed for 100% of the unsubsidized cost by MIT to your home address. Note: your appointment must be for 3 months or more to be eligible to enroll in dental.

Vision Insurance

Postdoctoral associates and fellows are eligible for Vision Insurance at the same rates but are billed differently. See <http://hr.mit.edu/benefits/vision>. If you were enrolled in Vision Insurance as a postdoctoral associate, this **will be discontinued**. **If you wish to continue it**, complete the Notice of Continuation of Health/Dental/Vision Enrollment form, accessible from the bottom of [this page](#). (**For enrollment for the first time**, use the Postdoctoral Fellow Dental/Vision Enrollment/Change form.) The Benefits Office must receive your completed, signed form within 31 days of the commencement of your postdoctoral fellow appointment to avoid any gap in coverage. Submit the form to Mandy Chan in NE49-5000, or by email: mchann@mit.edu. You will then receive a bill at your home address. Some PIs assist with payment. Note: The Benefits Accounting Office generates a bill (for dental and/or vision) for the period of the appointment in that calendar year. Postdoctoral fellows paying the bill themselves can request a monthly bill instead.

Vacation Accrual and Time Off Provisions

Prior to your appointment change to postdoctoral fellow, please review the [summary of postdoc time off benefits](#), which includes important distinctions and information on time off for holidays, vacation, sickness, childbirth, and parenting. Be sure that your SRS Vacation Tracker is up-to-date with your recent vacation time taken. Any vacation time not used will be paid out to you at the time of the appointment change. As a postdoctoral fellow, you will no longer accrue vacation or record time in SRS Vacation Tracker. Though as a fellow you will no longer formally accrue vacation, MIT expects postdoctoral fellows to receive the same holidays and amount of vacation as postdoctoral associates, although specific fellowship provisions take precedence and govern funding arrangements. Continue to discuss plans in advance with your supervisor, and speak with your Postdoc Key Contact about recording vacation time.

Retirement

MIT Supplemental 401(k) Plan– If you have been contributing to a [401\(k\)](#) as a postdoctoral associate, participation and contributions end as of the date the postdoctoral associate appointment ends. For information on your options regarding the funds you already have, contact Fidelity directly (tel. 1-877-648-7283).

MIT Pension Plan – Postdoctoral fellows are not eligible for this employee plan. Regarding any benefits you may have accrued as a postdoctoral associate (note the length of service

requirements), review details at <https://hr.mit.edu/benefits/retirement/after0712> and contact MIT Pension Service Center tel. 1-855-464-8736 for more information.

ID Cards

If you are not receiving your fellowship funds through MIT, and are not receiving any MIT funding, you must request a new MIT ID card from the [Atlas Service Center](#) within 14 days of your change in appointment.

Commuter Benefits

Access MIT Pass (MBTA) - All postdoctoral fellows and postdoctoral associates on MIT's Cambridge campus are eligible for free, unrestricted MBTA subway and local bus access. Your updated MIT ID card should also say "Charlie INSIDE!" indicating it has the MBTA chip inside to provide this access. (Fellows' access is made possible by MIT's Office of the EVPT.)

Bicycle Rental; Bicycle-related Benefits: See details at <https://postdocs.mit.edu/home/campus-services-resources-and-tips/transportation-and-parking>

Commuter Rail and MBTA lot subsidies: These are employee benefits not available to fellows.

Parking: If you currently park on campus, check with your departmental parking coordinator or the MIT Parking Office to see if any additional steps are required.

Other Benefits and Perks

Athletics: MIT postdoctoral associates and fellows pay the same MIT Faculty/Staff/Postdoc rate. To obtain or extend membership as a postdoctoral fellow, request a [certification letter](#) in advance.

Fitness Benefit: Members of the MIT Affiliate Extended Insurance Plan are not eligible for a \$150 annual reimbursement that [others](#) may be eligible for.

MIT Work-Life Center: All postdoctoral scholars have access to **MyLife** and other resources. See the Work-Life Center section of this [page](#) for a link to the current flyer summarizing Work-Life benefits and services for postdocs. (Funding for fellows' access is provided by the Office of the Vice President for Research.)

Childcare scholarships (if otherwise eligible). Postdocs who already have scholarships must notify [Kathy Kasabula](#) of any change in appointment (including from associate to fellow) to update the award. (Funding for fellows' access is provided by the Office of the Vice President for Research.)

The Tuition Assistance Plan, Adoption Assistance, and some other employee benefits are **not** available to postdoctoral fellows. For details, review the summary chart listed at the end.

Changes in Payroll/Tax Withholding

Direct Deposit Preferences

Check to be sure your direct deposit preferences in Atlas are up to date, if your fellowship will be paid through MIT, so that your stipend is deposited directly in your bank account:

<https://atlas.mit.edu/atlas> (go to About Me / Money Matters / Direct Deposit Preferences)

International Postdocs

Many international scholars and students are eligible for coverage by a **tax treaty**. Application of tax treaty coverage is NOT automatic, and eligibility for tax treaty coverage may change during the change from postdoctoral associate to postdoctoral fellow. MIT offers the Glacier Tax Compliance System to foreign nationals receiving payment through MIT to assist them in determining their U.S. tax status (non-resident alien vs. resident alien) and eligibility for a tax treaty. The Office of the Vice President for Finance's HR/Payroll Service Center oversees this area.

If you have not already been contacted by MIT HR/Payroll, email payroll@mit.edu with your name, date of appointment change, title, and MIT ID, and a representative will respond to you with guidance. When applicable, you must file a new tax treaty exemption claim. For questions about fellowship taxation or tax treaties, please contact Marsha Dailey, Tax Treaty/Senior Payroll Coordinator in HR/Payroll; tel. 617-253-2799; email: mdailey@mit.edu; or by appointment. She schedules appointments on Tuesdays and Thursdays in E17-106, the Atlas Service Center.

Scholars receiving fellowships administered outside MIT should consult the US Internal Revenue Service's website to review what tax provisions would best apply for their individual cases. They may also consult the Thomson Reuters *Foreign National Tax Resource*, available through the International Scholars Office: <http://web.mit.edu/scholars/intlscholars/taxes/software.html>.

Tax Withholding

Upon change to postdoctoral fellow status, you may no longer have taxes withheld from your pay. This would not necessarily mean you would not be responsible for paying taxes, and postdoctoral fellows should consider making estimated state and federal tax payments as applicable. More information can be found at the following webpages:

- Overview at <http://postdocs.mit.edu/postdoctoral-position/tax-information>
- Detailed information from the Office of the Vice President for Finance: [Impact of switching from a Postdoctoral Associate to a Postdoctoral Fellow appointment \(or vice versa\)](#) and [Fiscal Information for Postdoctoral Fellows and Associates](#)
- International Scholars Office information: <http://web.mit.edu/scholars/intlscholars/taxes/>

Estimated Tax Resources

MIT is not permitted to provide tax advice. In cases where it is appropriate to pay estimated taxes as a postdoctoral fellow, please see the links below from the IRS for guidance:

- Federal: <https://www.irs.gov/newsroom/estimated-taxes-for-individuals> and <https://www.irs.gov/pub/irs-pdf/p505.pdf>
- Massachusetts: <https://www.mass.gov/service-details/estimated-tax-payment-vouchers>

Additional Tax Resources

MIT MyLife Services also provides some tax resources:

<https://hr.mit.edu/worklife/mylifeservices>

Changes related to Visa Sponsorship (International Postdocs)

Visa Eligibility:

Postdoctoral fellows are not eligible for H-1B or E-3 visa sponsorship. MIT sponsors employment-based visas only for those scholars who are directly employed by the Institute. Please see International Scholars Office information posted at <http://web.mit.edu/scholars/administrators/sponsorshippolicy.html#nonimmigrant> and speak with an advisor in that office.

Updating Funding Information:

If you hold a J-1 visa, it may be necessary to update the funding information on your DS-2019. If you are the recipient of funding from your government, there may be additional implications, including becoming subject to the 2-year home residence requirement of the J-1 visa. Please contact the [International Scholars Office](#) for further details.

Questions? Contact:

- **Your departmental Key Administrative Contact for Postdocs**
<http://postdocs.mit.edu/postdocs-and-office-vpr/key-administrative-contacts-postdocs>
- **Central HR: Mandy Chan, Senior Benefits Analyst, Human Resources, at tel. 617-258-6215 or email mchann@mit.edu**

Important! See also:

Defining Postdoc Fellows and Associates <http://postdocs.mit.edu/home/postdoctoral-position/defining-postdoc-fellows-and-associates>

Summary chart [Postdoctoral Associates and Fellows: Benefits and Provisions](#)

[Changing from Postdoctoral Associate to Postdoctoral Fellow; Rev.10/29/2018]