Guidelines on Benefit Changes Applicable to Transfers between Postdoc Appointee and Faculty/Staff Status
9/1/2015

Status Change from Postdoc to Faculty/Staff

- **Health Care Benefits**
  - Current health/dental/Rx/vision coverage will remain in effect, unless the individual wishes to enroll in the High Deductible Health Plan
  - Monthly premium will change to faculty/staff rate
  - Spouse surcharge may apply if individual meets criteria and is covering spouse

- **Flexible Spending Plan** – newly eligible to enroll within 31 days following status change

- **Life/AD&D Insurance**
  - University-paid postdoc Basic Life/AD&D coverage will end
  - If full-time faculty/staff, University-paid Basic Life coverage equal to 1 x annual base salary will be effective after six months of FT faculty/staff service
  - Current optional term life coverage (employee, spouse, child) will remain in effect; Employee optional term life coverage will be based on new annual base salary. Any application for new/increased term life coverage will be subject to statement of health requirements
  - Will be newly eligible to enroll in optional Group Variable Universal Life (GVUL) insurance coverage (in amount equal to 1 x up to 7 x annual base salary)

- **Long Term Disability (LTD)**
  - University-paid postdoc LTD coverage will end; conversion option available
  - University-paid coverage under faculty/staff LTD plan will be effective after twelve months of faculty/staff service. Employee will be offered LTD buy-up option upon completion of the 12-month service requirement.

- **403(b) Retirement Savings Plan**
  - May enroll in this plan at any time following status change to faculty/staff
  - If Postdoc Associate was already contributing to this plan, current contribution election will remain in effect but will be based on new base salary
  - Eligibility for University contribution is based on two years of continuous faculty/staff benefits-eligible service. However, if the individual was a staff employee immediately prior to their postdoc appointment, benefits-eligible staff service prior to postdoc appointment will be bridged with faculty/staff service after postdoc appointment for purposes of meeting the two-year service requirement and for determining the applicable percentage level of the University contribution.

- **Tuition Assistance Benefits**
  - Individual must complete one year of continuous full-time faculty/staff service following status change to be eligible for employee or spouse/domestic partner tuition benefits
  - For dependent child tuition benefits, individual must complete seven years of continuous full-time faculty/staff service. If the individual was a WUSTL staff employee immediately prior to their postdoc appointment, the benefits-eligible staff service prior to the postdoc appointment will be bridged with the faculty/staff service immediately after the postdoc appointment for purposes of meeting the seven-year service requirement.

- **Paid Time Off (Vacation and Sick Leave)**
  - No transfer or payout of unused vacation or sick leave.
**Status Change from Staff to Postdoc**

- **Health Care Benefits**
  - Current health/dental/Rx/vision coverage will remain in effect, unless individual is currently enrolled in the High Deductible Health Plan (HDHP). If enrolled in the HDHP, the postdoc will have 31 days following status change to enroll in one of the four health plans that are offered to postdocs.
  - Monthly premium will change to the applicable Postdoc Associate or Postdoc Scholar rate. If status change is to Postdoc Scholar, Scholar’s department will need to start paying the applicable monthly health stipend (SHA).

- **Flex Spending Plan and/or Health Savings Account (HSA)**
  - If the individual has been participating in the Flex Spending Plan, their participation will end as of the last day of the month in which their last work day as a staff employee occurred. They will be able to use the flex spending funds for qualified expenses incurred on/before the last day of the month in which their last work day as a staff employee occurred.
  - If the individual has been participating in the HDHP and HSA, their contributions to the HSA will end as of their last monthly paycheck as a staff employee. The individual can continue to use funds that have already been contributed to the HSA for qualified health care expenses they incur after their status change.

- **Life/AD&D Insurance**
  - As of the beginning of the month coincident with or next following their status change date, the University-paid postdoc Basic Life/AD&D coverage will be effective, replacing any University-paid staff Basic Life coverage.
  - Current optional term life coverage (employee, spouse, child) will remain in effect; Employee optional term life coverage will be based on new annual base salary. Any application for new/increased term life coverage will be subject to statement of health requirements.
  - Any current optional GVUL coverage will remain in effect, and premiums for that coverage will continue via payroll deduction.

- **Long Term Disability (LTD)**
  - University-paid postdoc LTD coverage will replace any University-paid staff LTD coverage as of the beginning of the month coincident with or next following their status change date.

- **403(b) Retirement Savings Plan**
  - If status change is to Postdoc Associate, the Postdoc Associate can continue contributing to the 403(b) Plan; but, the University contribution will end as of their last monthly paycheck as a staff employee.
  - If status change is to Postdoc Scholar, both the employee and University contributions will end as of their last monthly paycheck as a staff employee. The account will remain in an inactive status during the period of the postdoc scholar appointment.

- **Tuition Assistance Benefits**
  - If status change occurs during middle of an academic semester in which the employee, spouse/domestic partner or child(ren) is receiving tuition assistance benefits, the benefits will continue for the current academic semester but not for any future academic semesters.
  - Individual would be eligible for Postdoc tuition benefits as of first of semester coincident or next following their status change date.
• Paid Time Off (Vacation and Sick Leave)
  o The individual would receive pay for up to a maximum of seven days of earned but unused vacation as of the status change date (maximum of 22 days earned as a faculty/staff employee minus the 15 days they would be eligible for as a postdoc).
  o No transfer or payout of earned but unused sick leave.

8/24/15