

Title: Postdoc Insurance Coverage Policy

Approved by: Faculty Senate

Effective date: January 1, 2025

Responsible Official: Director of the Office of Postdoctoral Affairs

Responsible University Office: Office of Postdoctoral Affairs

Relates to: Postdoctoral Scholars and Postdoctoral Fellows

In order to promote a supportive environment for postdoctoral research excellence, Case Western Reserve University (CWRU) is committed to ensuring our postdoctoral scholars and fellows receive fully funded, comprehensive, and quality healthcare coverage for themselves and their family members. Postdoctoral Scholars and Fellows appointed through the Office of Postdoctoral Affairs can enroll themselves and their dependents in the Postdoctoral Benefits Program, consisting of medical, dental, vision, and life insurance.¹

It is the responsibility of the faculty mentor, department, and/or school/college to determine the funding source(s) to pay for one-hundred percent (100%) of the benefits program monthly premiums for postdocs and their dependents. In cases when an award/grant/fund contains a health insurance allowance that is insufficient to cover all health insurance premiums, the faculty mentor, department, and/or school/college will use supplemental funding to cover the remaining insurance costs. This applies to all sources of funding, including but not limited to, internal/external funding, startup funds, fellowships, awards directly to the postdoc, etc.

CWRU is also committed to helping postdocs manage major life events and maintain a balance between their careers and personal lives. When these events occur, postdoctoral scholars and fellows may need to make changes to their health benefits or change their dependent coverage level. When qualifying life event² changes occur (additions or subtractions), coverage of one-hundred percent (100%) of the benefits program monthly premiums must be maintained.

¹ Life insurance only covers the postdoc, not their family members.

² Qualifying life event changes include, but are not limited to: marriage or divorce (or equivalent domestic partner); birth/adoption/foster of a child; death of a dependent; entrance into the United States, change in employment status (i.e. full time to part time work); gain/loss of insurance through spouse's (or equivalent) employment; gain/loss of spouse's (or equivalent) medical, dental, and/or vision coverage; and an eligible dependent's gain/loss of medical, dental, and/or vision coverage.