

**THE UNIVERSITY OF CHICAGO  
THE DIVISION OF THE BIOLOGICAL SCIENCES  
PRITZKER SCHOOL OF MEDICINE  
OFFICE OF THE DEAN**

**Re:** Supplement for Postdoctoral Research Fellows (PDFs)

Beginning January 1, 2004 postdoctoral research fellows in the Biological Sciences Division will be provided an annual supplemental stipend to assist in the purchase of health, dental, life and long term disability coverage. This action is taken in response to the current disparity in living support available to postdoctoral fellows who are funded by training stipends and postdoctoral employees who receive salary and benefits from the University. Since postdoctoral fellows are not employees and therefore are not eligible for employee benefits, there is a disincentive to accept postdoctoral fellowship awards as such acceptance leads to a loss of employee benefits without any compensating increase in economic income. The supplemental stipend will address this inequity.

The requirement that faculty who accept an individual into his/her research laboratory provide a supplemental stipend to postdoctoral fellows was presented to the Division Executive Committee and Basic and Clinical Department Chair groups and was approved by consensus and without objection.

Since NIH traineeships already include funds for health insurance coverage the supplemental stipend is \$1,530. For other fellowships that do not include such funds, the supplemental stipend is \$5,900. These amounts were calculated assuming purchase of the lowest cost coverage option for an individual. The increased tax burden associated with the supplement is included.

Continuing PDFs received notice that they will be provided the opportunity to purchase selected coverage, which will become effective on January 1, 2004. All new PDFs in the future will be provided this opportunity at the time of their initial appointments.

Accompanying is an information sheet for use and distribution to faculty, PDFs, and administrators. Departments must pay up front for the entire appointment's worth of health coverage for each participating fellow (or for a partial year of coverage if the appointment is for less than twelve months).

Effective with the University's payment of January 2004 PDF stipend checks, faculty must provide stipend supplements to PDFs based on the information provided in the attachment. These payments are to be included on the PDF fellowship form as a supplement. Federal training grants and fellowship stipends may not be supplemented with other federal money.

Single and Family Coverage will be available to Postdoctoral Fellows  
from the following vendors

*Health Insurance*

(may select one from the following 3 options)

HMO-Illinois

Maroon

Student Health Insurance

(Basic plan option)

(Advantage plan option)

*Dental Insurance*

First Commonwealth

*Long Term Disability*

The Standard Insurance Company

Basic LTD Plan coverage

*Term Life Insurance*

The Standard Insurance Company

Coverage based on stipend level

(with the option to purchase additional coverage)

*Retirement*

TIAA, Vanguard, or other investment company

Opportunities for retirement investing

(using after tax dollars; contributions will not be  
made through a payroll deduction)

To facilitate the purchase decision the University's Benefit Office will make available coverage information, enrollment material, and deduction cards in November. Postdocs will have total discretion in their use of the supplemental stipend, which will be provided as taxable income.

Address questions to Nancy B. Schwartz, Ph.D., Dean for Graduate and Postdoctoral Affairs, Division of Biological Sciences, University of Chicago at [n-schwartz@uchicago.edu](mailto:n-schwartz@uchicago.edu).