Post Docs who are funded by an outside agency and not paid as an employee through UMass payroll, are eligible for the UMass Post-Doc health insurance and membership in the Post-Doc (PRO) union.

As a Postdoctoral Fellow at the University of Massachusetts Amherst, you will be a member of the UAW Local 2322/Postdoctoral Researchers Organization (PRO) bargaining unit (Agreement). Postdocs are exclusively represented by the UAW.

As a member of this bargaining unit, you are eligible for a number of benefits including health insurance through the University’s sponsored health insurance plan and dental benefits provided by the UAW/UMass Health and Welfare Trust Fund.

Please note that your personal contribution toward the cost of the health insurance is currently 25% of the premium for whatever category you choose, e.g. individual, individual + spouse, family, etc. The personal contribution can be paid by your Post Doc grant institutional allowance or if you do not have an institutional allowance you will be billed directly.

In response to notification from your department, the University Office of Human Resources will contact requesting that you complete an enrollment form to establish (or decline) coverage under the UMass/PostDoctoral Health Insurance Plan. Information about the plan, premium and required supporting documentation is provided on that webpage.

If electing coverage you will also need to complete and submit the Post-Doctoral Health Insurance Plan Premium Payment Agreement Form to Human Resources.

You will be asked to provide the following grant information provided to you in an email from Research Accounting at the Controller’s office (or from your department if not included directly on email):

1. Fund
2. Finance Department ID
3. Sponsored Project Number and Speed Type
Once the above steps have been followed, you will have successfully signed up for health insurance. The health insurance vendor will mail your health insurance card (and any related tax documents) to you through the mail.

If you do not have institutional funds budgeted for insurance, you will be required to pay your contribution toward premium each month via a check or money order made out to the University of Massachusetts Amherst.

Each Paid Direct Post Doc, their Principle Investigator (PI), faculty sponsor and department grant manager has access to the grant/fellowship information through the UMass Summit portal. Each Post Doc is responsible for meeting the reporting requirements of the sponsor. The department business/grant manager can assist with initial login to the Summit portal and may provide some guidance on its use. Your UMass Net ID and password set up through the department will be used to log in. There is also Summit Training offered through UMass.

All Post Docs who have institutional allowance as part of their grant can review this information to assure that funds are being spent as budgeted. For each year of funding, the Post Doc, supporting faculty and department business manager will receive an email from Research Accounting with any relevant updates to the fellowship (i.e. Funding, Speed Type, etc.)

For all other expenses incurred while on external funding the Post Doc should work their PI and departmental business/grant manager to seek any reimbursements for out of pocket costs that can be paid for by the fellowship. Once funding reaches the end date, spending should stop. Charges that need to process after the end date may be allowable if they were incurred during the budget period. The Research Accountant at UMass should be contacted to discuss the allow ability when there are late expenses. Every funding agency will provide specific terms and conditions with the awarded Fellowship. You should be familiar with the expectations since not all sponsors are the same.

**Taxation**

Paid Direct Post Docs will receive a 1099 from the University's Accounts Payable Division at the end of the calendar year. Given that you are not paid as an employee through the UMass payroll, the University does not withhold income taxes. Therefore, you should speak with a tax advisor or accountant regarding any taxes that may be due.