

California Institute of Technology
Benefits for Postdoctoral Scholars

Policy Statement

Postdoctoral Scholars (Postdocs) paid by stipend cannot have their health and other benefit premiums charged to a Federal research grant. Only Postdocs receiving a salary from a Federal research grant have their benefits charged to the Federal research grant.

Background

Postdoctoral Scholars (Postdocs) form a vital part of Caltech's research community. Postdocs receive compensation in two forms: salaries and stipends. Typically the sponsoring agency determines whether payment will be made by salary or stipend. A salary is payment for services that is issued through the Payroll System and is subject to withholding taxes and Social Security deductions. Stipend is a term used by some sponsors to describe non-salary compensation, i.e., support for living expenses that is provided to a postdoc. Stipends are not subject to withholding taxes or Social Security deductions.

Postdocs who receive a stipend from Caltech or a third party are eligible to obtain Institute health and other benefits. The benefit premiums can be charged to the same funding source that supports the stipend, to an appropriate non-Federal account that allows the charge (e.g., a Caltech discretionary account), to the postdoc personally, or to a combination of these sources. However, the benefit premiums cannot be charged to a Federal research grant. [Note: Postdocs are not required to have Institute health and other benefits unless they are international postdocs. As part of their visa requirements, international postdocs are required to have health insurance.]

Postdocs who receive a salary from Caltech have the employer's portion of their benefits charged through the Staff Benefits Pool and paid by the same funding source that supports their salary. Staff benefits are charged as a percentage of the salary charges.

This policy will be effective as of August 1, 2013.

Illustrations

Postdoc A is paid a stipend on a Federal fellowship award that does not provide enough funds for the total benefit premium costs. Postdoc A can have the balance of the premium costs charged to a non-Federal account (only if this is allowed by the sponsor or source of the funds) or self-paid, but it cannot be charged to a Federal research grant.

Postdoc B receives a stipend from a non-Federal sponsor. Postdoc B can have the benefit premiums charged to the same non-Federal account, to another non-Federal account (only if this is allowed by the sponsor or source of the funds), or self-paid, but it cannot be charged to a Federal research grant.

Postdoc C has an externally-funded fellowship that does not provide sufficient funds for the total benefit premium costs. Postdoc C can have the balance of the premiums charged to a non-Federal account (only if this is allowed by the sponsor or source of the funds), self-paid, but it cannot be charged to a Federal research grant.

Postdoc D receives a salary on a Federal research grant. Staff benefits automatically are charged to the same Federal research grant.

Postdoc E receives both a stipend and a supplemental salary. Postdoc E can have the benefit premiums charged to the source of the stipend, to the source of the salary, or to another non-Federal account (only if this allowed by the sponsor or source of the funds). If the source of the supplemental salary is a Federal research grant, the benefits associated with that supplemental salary are charged to that grant.