



# POSTDOC BENEFITS

## at-a-glance

Postdoc employees are beneficiaries of the Health & Welfare Trust Fund, a labor/mgmt fund providing dental & vision insurance, among other benefits.  
hwtrust.geouaw.org   uawdental@uawumass.org   (413) 345-2156

To be eligible, postdocs must be employed at least 20 hr/wk. Apply for benefits [using our online enrollment portal](#) within your first 30 days of employment to avoid waiting periods.

### EYEMED VISION INSURANCE

EyeMed Select Vision plan offers

- \$150 frame allowance
- \$150 contact allowance
- \$10 copay for standard lenses
- \$10 copay for eye exams
- nationwide network of providers
- single & family coverage is FREE
- covers glasses & contacts in same 12 months

### AMERITAS DENTAL INSURANCE

The Ameritas Fusion Dental plan covers

- preventative care at 100%
- basic restorative at 80%
- major restorative at 65%
- 4 cleanings covered per plan year
- \$2250 plan year maximum
- \$150 of dental maximum can be used to reimburse the cost of any out-of-pocket vision materials costs
- nationwide network of providers
- single coverage is FREE & low cost family coverage
- no in-network deductible



### FREE CALM & DAILY BURN SUBSCRIPTIONS

A limited number of free subscriptions to the online meditation and mindfulness app, Calm, and the online fitness platform, Daily Burn, are available on a first-come, first-served basis to eligible Postdoc employees. Request one through the [dashboard of the enrollment portal](#).

### CHILD CARE REIMBURSEMENT

The Trust Fund distributes an annual pool (currently set at \$51,000) across eligible families to reimburse their child care costs.

Eligible receipts are for licensed infant, toddler, pre-school care, after-school care & summer camp care\* Application deadlines 3 times per year: Sept 1-15 for summer receipts, Jan 1-15 for fall receipts, June 1-15 for spring receipts. \*[Click here for COVID-19 expanded benefits](#).

### YOUR UNIVERSITY HEALTH INSURANCE PLAN

Your UMass health insurance plan is **completely separate** from the Trust Fund benefits described here. [Click here for more information about the health plan, including the application form, rates and coverage](#).

The health plan also includes a fitness benefit that you can apply for. [Click here for the form](#).

### OPTIONAL LIFE INSURANCE & HYATT LEGAL PLAN

Postdocs employed at least 30 hrs/wk can opt to purchase portable life insurance at affordable group rates.

Postdocs can also opt into the Hyatt prepaid group legal plan which can save employees hundreds of dollars in attorney fees for common legal services. The premium is \$216/yr divided over 6 payments. The minimum enrollment is 12 months.

Postdocs are eligible for benefits from the Trust Fund while employed and for 30 days after employment ends. After the 30 days, postdocs are eligible to apply for COBRA continuation coverage. You can maintain dental and/or vision coverage for up to 18 months by paying the premium yourself. [Click here for more info on COBRA](#).