

# Health Insurance Options for WHOI Postdocs

Hooray, you are coming to WHOI as a postdoctoral researcher! The WHOI PDA would like to help you with your transition and clarify some questions you might have regarding health insurance. However, the WHOI PDA does not endorse any health insurance plan in particular. The choices and responsibility of selection rest with the postdoctoral investigator, scholar, or fellow. Benefits are subject to change at any time. For complete and current information, please visit the provider's website to ensure that you have the correct information. You may also contact us if you have specific questions.

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## 1. Transitioning your health insurance

- If you have time off between your previous appointment and your start at WHOI, you may have a lapse in health insurance coverage.
  - One way to address this is using [COBRA](#)<sup>1</sup> for those coming from US employers. If eligible, COBRA extends your previous coverage for up to 18 months. There is a 60 day grace period after your insurance ends to sign up for COBRA coverage, at which point you will be retroactively covered since the day your last insurance ended.
  - For postdocs coming from non-US institutions, you may have access to insurance through your home country or you can purchase travel insurance.
- To purchase health insurance in MA, as well as to obtain an MA driver's license, you may be required to establish MA state residency. If you have not yet established residency in MA, you should be able to still enroll in an insurance plan with a grace period of about 2 months to provide residency documentation. If you do not have any documentation (utility bill, lease, voter registration, etc.), you can sign an [affidavit](#).

<sup>1</sup>The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals may be required to pay the entire premium for coverage up to 102% of the cost to the plan.

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## 2. If you have access to WHOI group insurance plans (investigators)

As a postdoctoral investigator, you are eligible to enroll in the same group health insurance plans available to all WHOI employees. Within your first 3 days at WHOI, you will have a benefits orientation with a benefits specialist to introduce you to the current plans. You will have 30 days from your start date to enroll in a WHOI plan. After 30 days, you will not be eligible to enroll or make changes to your plan unless you experience a qualifying event. Your coverage begins, retroactively, on your first day at WHOI. Changes for the next benefit year (starting Jan 1 of each year) can be made during open enrollment (sometime during late October-early November). You must re-enroll during open enrollment each year that you are employed at WHOI. You are not automatically re-enrolled each year.

- Health Insurance. WHOI covers between 60-75% of the total monthly premium cost depending on the chosen plan. The rest of the monthly premium cost is deducted on a bi-weekly basis from the employee's paycheck. There are three options:
  - A low deductible plan (high monthly premium cost)
  - A high deductible plan with an HSA<sup>2</sup> (slightly more than HRA plan)
  - A high deductible plan with an HRA<sup>3</sup> (lowest monthly premium cost)
- Dental Insurance. WHOI covers 75% of the total monthly premium cost.
- Vision insurance. WHOI does not contribute to the monthly premium. Also, note that you may already have coverage for an annual or biennial eye exam under your health insurance plan as the exam is often considered a preventative service. This should be verified for your chosen plan.

If you would like more information about the current plans, you may contact the PDA. [This calculator](#) may be helpful in choosing a plan.

<sup>2</sup>HSA: Health Savings Account. WHOI contributes up to 50% of the annual plan deductible, contributed as 1/26 that amount in each pay period and prorated for employees who start after the new year. Employees can also contribute to the plan, up to [IRS limits for the plan year](#). WHOI contributions count towards the total annual contribution limit. Employee contributions are pre-tax contributions, so reduce the employee's taxable income. Employees own the HSA and get to keep any remaining balances from year to year and after they leave WHOI. Some HSAs can be invested and/or earn interest.

<sup>3</sup>HRA: Health Reimbursement Account. WHOI contributes up to 50% of the annual deductible, prorated for employees who start after the new year. HRAs are 100% WHOI funded, i.e. employees cannot contribute an additional amount. Use it or lose it, money does not roll over from year to year.

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### 3. Alternatives to WHOI group insurance plans (fellows/scholars/investigators)

If you are not eligible for enrollment in the WHOI group plans (fellows/scholars) or have chosen to opt-out of WHOI groups plan (investigator) and are not getting insurance through a spouse/partner/family member, then you will need to purchase your own plan. The state of Massachusetts requires residents to have health insurance or they will be [fined](#).

- Plans can be purchased from [Mass Health Connector](#) (the MA insurance marketplace), or directly from an insurance provider. To see a list of current health insurance companies approved to sell plans in MA, visit the state's website [here](#). The Mass Health Connector is also a good place to start to compare plans and check your eligibility for benefits like MassHealth.
  - Open enrollment each year normally runs from Nov 1 to mid-Jan. Enrollment is allowed outside of this period if there is a qualifying event (for example: loss of health insurance due to change of job/ graduation). Mass Health Connector has resources for enrolling

outside of the enrollment period. Often, one can enroll in health insurance directly and is then given a grace period of a couple of months to provide the documentation of the qualifying event.

- Based on a survey of current and past Postdocs without a J-1 visa:
    - The plans most often purchased are: Blue Cross Blue Shield (HMO Blue, Preferred Blue PPO) and Tufts Health Direct (Bronze, Silver, Gold, Platinum). Other plans have been purchased as well; we do not necessarily recommend these plans, but rather report that they have been purchased by multiple postdocs.
    - Dental insurance was purchased by most of the postdocs.
    - The minimum, average, and maximum monthly premiums are: [\$310, \$486, \$650]
    - The minimum, average, and maximum deductibles are:[\$0, \$2000, \$7500]
    - The minimum, average, and maximum dental insurance monthly premiums are: [\$30, \$40, \$60]
  - We strongly recommend checking for covered providers nearby directly on the insurer's website before purchasing a plan. Calling a provider and asking is not as reliable as checking directly with the insurance company. This is because insurance companies have different plans, and providers may be covered under only some but not necessarily all of the plans for each insurance company.
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#### 4. Additional information for J-1 visa holders

- All J-1 Exchange Visitors and their J-2 dependents are required by federal regulations to procure medical insurance for the entire duration of their J program in the United States.
  - J-1 Exchange Visitors and J-2 dependents must have a health insurance policy that meets or exceeds the below benefits:
    - Medical benefits of at least \$100,000 per accident or illness
    - Repatriation of remains in the amount of \$25,000
    - Expenses in the amount of \$50,000 associated with the medical evacuation of the J Exchange Visitor to their home country
    - A deductible amount not to exceed \$500 per accident or illness

<https://j1visa.state.gov/sponsors/how-to-administer-a-program/>

- For WHOI paid J-1 Investigators:

Please be aware that **WHOI health plans do not cover evacuation and repatriation of remains insurance**. Investigators eligible for and selecting a WHOI plan must purchase evacuation and repatriation insurance separately.
- For J-1 visa holders purchasing insurance outside of the WHOI health plans, note that some insurance providers have specific plans for J-1s that may not be widely advertised. These plans are mostly PPO, and they cover all the federal requirements. Two relevant websites that some postdocs have found helpful in the past are:
  - <https://www.insubuy.com/exchange-visitor-insurance/>
  - <https://www.visitorguard.com/j1-visa-health-insurance/>
- Based on a survey of current and past postdocs holding a J-1 visa:
  - The plans most often purchased are: BlueCross BlueShield, Tufts, iNext, Atlas Travel, Patriot America, Atlas Medevac, Compass Student insurance.
  - Dental insurance was purchased by more than half of the postdocs.

- The minimum, average, and maximum monthly premiums are: [\$39, \$164,\$300]
  - The minimum, average, and maximum deductibles are: [\$0, \$-, \$3000]
  - The minimum, average, and maximum dental insurance monthly premiums are: N/A
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## 5. More Information

- [https://www.nationalpostdoc.org/page/postdocket\\_01182](https://www.nationalpostdoc.org/page/postdocket_01182)
  - <https://www.mass.gov/topics/health-care>
  - Health insurance has a lot of lingo! if you feel lost, you are not alone. The national Healthcare.gov website has a [fantastic glossary](#).
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