

Transitioning from Waged Postdoctoral Fellow to Stipend (T32) Postdoctoral Fellow

When your funding changes from a **waged postdoctoral fellow position** to a **stipend-based postdoctoral fellowship (such as a T32 grant)**, your benefits and how they are administered will change. Below is an overview of what you can expect, along with important steps to take.

Health Insurance (Medical, Dental, and Vision)

- **Individual Coverage:** Your current health insurance through the **Learner Health Benefits Program (LHBP)** will continue. Your department is responsible for covering the cost of your individual premium.
- **Dependent Coverage:**
 - If you cover dependents (spouse, partner, children), you must [re-enroll them via Academic HealthPlans](#) once your appointment switches to stipend funding **within 30 days**.
 - AHP will send you an email notification advising that your dependent coverage has been terminated/voided.
 - Dependent premiums will no longer be payroll deducted. You will need to pay directly to [Academic HealthPlans \(AHP\)](#) either:
 - As a one-time payment for the full plan year, or
 - By enrolling in a monthly payment plan.

Student Health & Well-Being (SHWB)

- You will continue to have access to SHWB services.
- To maximize benefits, SHWB should remain your primary provider for adult outpatient care.
- Your department will pay the annual SHWB fee on your behalf.

Life and Disability Insurance

- Your life and disability insurance coverage will continue with no cost to you. Premiums are paid by the institution.

Retirement (403(b) Plan)

- **Employer contributions to your 403(b) plan will end** once you transition to stipend funding.
- You will also no longer be eligible to make voluntary contributions since **stipends do not qualify as IRS-defined wages**.

Flexible Spending Accounts (FSA) & Dependent Care Flexible Spending Accounts (DCFSA)

- Contributions stop with the last waged pay received.
- All eligible expenses incurred from the beginning of the plan year to the last day of your waged appointment are eligible for reimbursement.
- Submit claims **up to 120 days** after transition from wage to stipend.
- Unused contributions are **not reimbursed**.
- You can continue your contributions to the Health Care FSA by election through the COBRA process.
- **For questions about your account, claims, or deadlines, contact WEX:**
 - Online: [Wex Login](#)
 - Phone: (866) 451-3399

Transition Check List

- ✓ Confirm dependent coverage and re-enroll dependents, if applicable.
- ✓ Set up a payment plan with AHP for dependent premiums
- ✓ Review your 403(b) balance and consider next steps (e.g., leaving funds in the plan, rolling them over).
- ✓ Submit any outstanding FSA/DCFSA claims within 120 days

Questions & Support

If you have questions about your benefits, contact postdocbenefits@jhu.edu.

For questions about your Health Care FSA or Dependent Care FSA, contact WEX:

- Online: [Wex Login](#)
- Phone: (866) 451-3399