

WELCOME TO UMASS!



Postdoctoral Employee Benefits - 2023-24

www.hwtf.org

Postdoc employees are beneficiaries of the Health & Welfare Trust Fund, a labor/mgmt fund providing dental & vision insurance, among other benefits. These plans are separate from your health plan and enrollment is not automatic. Apply for benefits at portal.hwtf.org within the first 30 days of employment to avoid waiting periods. Benefits are made possible through a provision in your union contract. 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.

dental & vision insurance

- FREE to you as the employee
- Only \$10/mo to add 1 person, \$20/mo to add a family
- 100% coverage for dental exams, x-rays and up to 4 cleanings/yr
- Vision exam is just a \$10 copay
- \$150 contact benefit and \$185 frame benefit
- Nationwide network of providers

Reimbursements

- \$60K+ fund available to reimburse families for childcare, after school programs, tutoring, and summer camp
- Up to \$250 in Outschool class fees for families with preK-12 kids
- Prepaid rock climbing, yoga, or massage therapy memberships are available on a first-come/first-served basis

Extras

- Free MetLife prepaid legal plan
- Free \$10K Basic Life Insurance Policy
- Free access to the Calm app for mindfulness and meditation
- Free subscription to Daily Burn, an online fitness platform
- Free access to MetLife's Plansmart financial wellness tools

scan for more info



18th annual
Employee Benefits Fair
Wednesday, August 30th
11 am - 2 pm
Student Union Ballroom

learn about your benefits - giveaways - free chair massages - raffle prizes

