

Income Protection

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Postdoctoral Benefit Program Extended Sick Time (EST)

This program is available only to employed postdoctoral trainees (not NRSA or direct pay postdoctoral trainees), and takes the place of a traditional Short-Term Disability (STD) plan.

Eligible postdoctoral trainees are automatically enrolled in EST six months from their original benefits-eligible hire date. No enrollment is required.

If you experience an accident or illness, you must file an EST claim and meet the following criteria to receive the benefit:

- absent from work due to a disability for seven consecutive calendar days
- eligible for the EST program based on six months of continuous benefits-eligible service

Benefits are available for a period of up to 25 weeks.

The EST program is provided at no cost to employed postdoctoral trainees

Postdoctoral Benefit Program Short-Term Disability (STD)

- Available to NRSA & Direct Pay postdoctoral trainees only.
- Enrollment is automatic.
- The plan will pay a weekly benefit of 60% of your pre-disability earnings
- If approved, benefits become payable after you have been continuously disabled for 7 days
- The maximum benefit period is 173 days
- The plan covers non-work related disability only
- Ailments diagnosed/treated during the 3 months prior to enrollment will not be covered until the plan has been active for 12 months
- **STD insurance is provided at no cost to NRSA postdoctoral trainees**