

# **Postdoc Basics**

## **1. The Postdoctoral Position:**

- Postdoctoral Associate
- Postdoctoral Fellow
- Postdoctoral Associate/Postdoctoral Fellow split

Title depends on the type of funding. The total annual compensation has to meet the MIT postdoc minimums at any given time. Current minimum is **\$71,000 per year**.

MIT Policies and Procedures provides detailed descriptions and requirements for [postdoctoral associate](#) and [postdoctoral fellow](#) appointments.

### **Postdoctoral Associate**

The MIT title of postdoctoral associate applies to those who are paid a salary by MIT. Their salary is usually charged to a grant or contract secured by their faculty mentor, and the postdoc's research must be related to the aims of the grant or contract. All postdocs whose appointments are charged to MIT funds (e.g., internal orders, gifts) should also be appointed as postdoctoral associates.

Postdoctoral associates are eligible for [MIT employee benefits](#) as described by MIT's Benefits Office. In addition to their salary, the funding sources are charged for a portion of the postdoc's benefits through the application of an [employee benefit rate](#).

### **Postdoctoral Fellow**

The MIT title of postdoctoral fellow applies to scholars who receive financial support in the form of a fellowship or stipend from an outside sponsor or agency. The stipend may be paid directly to the fellow or distributed through MIT on behalf of the sponsor. Typically, fellows are responsible for applying for a fellowship award. Fellowships allow postdocs to determine their research activities. **The fellow appointment is not appropriate for postdoc appointments charged to MIT funds (e.g., internal orders, gifts).**

Because of their funding source and appointment type, postdoctoral fellows are not considered employees of MIT, which impacts [eligibility for various benefits and programs](#).

**Postdoctoral Fellow/Postdoctoral Associate Split Appointments** – In cases when a postdoctoral fellowship/stipend does not meet the minimum salary requirements of MIT, it is necessary to supplement fellowships to the MIT annual minimum compensation. In these cases, the postdocs have split PDF/PDA appointments to ensure that the MIT salary requirements have been met. The portion of the split appointment which carries more than 50% effort carries the appointment overall title (PDA OR PDF) and the relevant benefits associated with it.

## **2. Salaries/Stipends**

The current minimum annual salary/stipend for all MIT postdocs is \$71,000 effective July 1, 2025 to be increased to \$73,308 as of July 1, 2026.

More information and the Memo from VP Research can be found [here](#).

### **3. Health Insurance**

Health insurance for **Postdoctoral Associates (PDA)** is provided by HR Benefits and for **Postdoctoral Fellows (PDF)** is provided by MIT Health/SHIP (Student Health Insurance Plan).

**PDA** - The cost for health insurance and other benefits (i.e. vacation accrual, basic life insurance, etc.) is covered by the EB and vacation mark up on the research account used to cover the PDA salary. Current EB rates are linked [here](#). Current vacation accrual rates are linked [here](#).

**PDF** – The cost for health insurance (SHIP/Affiliate health plan) is covered either by the fellowship or by the MIT faculty host. A lot depends on the funding source of the fellowship. If it is a federally funded fellowship (such as NSF or NIH), then the supplemental health cost cannot come from another federal award.

More information is available here:

<https://research.mit.edu/research-policies-and-procedures/graduate-and-post-doctoral-fellowships/equalizing-insurance-costs>

We are committed to equalizing the cost of health insurance between postdoc fellows and associates, so that the premiums paid by fellows for the [SHIP/Affiliate health plan](#) are not greater than what they would be paying if they were postdoctoral associates on the [employee health plan](#).

More information about rates and VPR recommendations for sponsoring them can be found [here](#).

PI coverage of the [SHIP/Affiliate health plan](#) rates for PDF can be charged to discretionary/unrestricted funds. The [SHIP/Affiliate health plan](#) invoices PDFs on a quarterly basis and the invoices can be journal vouchered to relevant PI cost objects.

Cases vary. Postdoctoral services [postdocservices@mit.edu](mailto:postdocservices@mit.edu) can be outreached with specific questions.

### **4. Housing**

Finding housing in the communities surrounding MIT can take some time and attention, but there are several [resources](#) to help incoming postdocs at MIT. Access to these resources requires MIT ID and electronic credentials. Incoming postdocs can be sponsored with guest MIT ID in order to be able to gain access to these resources.