

## **2009 Benefit Monthly Rates, University Contributions, & Postdoctoral Employee Contributions**

The table on the next page reflects the following:

1. The total monthly premium charged by the insurance company for each benefit.
2. The University of California contribution required for each of those premiums for Postdoctoral Scholars - Employee (Title Code 3252 effective January 1, 2005).
3. The Postdoctoral Scholar - Employee contribution required for each benefit selected.
4. Whether participation in the benefit is required of all Postdoctoral Scholars (including Postdoctoral Employees, Fellows, and Paid Directs) or whether individual Postdoctoral Scholars may select or opt out of the benefit.

### **University Benefit Contributions for Postdoctoral Scholars – Fellow (Title Code 3253) and Postdoctoral Scholars – Paid Direct (Title code 3254)**

**Required University Benefit Contributions** - The following benefits require a 100% University contribution on behalf of all Postdoctoral Scholars, including Postdoctoral Employees, Fellows, and Paid Directs. The Postdoctoral Scholar cannot be required to personally pay any of the costs of these benefits.

Workers Compensation  
Life Insurance, including Accidental Death and Dismemberment  
Short-Term Disability

**Variable University Benefit Contributions** - For the medical, dental, and vision plans, and the benefit broker fee, each campus has responsibility for setting policy for the University contribution with respect to Postdoctoral Scholars – Fellow and Postdoctoral Scholars – Paid Direct as to how much of the premiums will be covered by University-administered funds. Some Postdoctoral Scholars who are not employees, namely Postdoctoral Scholars – Fellows and Postdoctoral Scholars – Paid Directs, may be asked to pay some portion of the premiums listed on the table on the next page if sufficient University-administered funds are not available.

Postdoctoral Fellows and Paid Directs should discuss with their departmental administrative staff and faculty mentors the amount of their benefit costs to be paid by departmentally-administered funds and the amount to be paid by themselves.

The University of California has a goal that the University benefit contribution for Fellows and Paid Directs will be the same as the University contribution for Postdoctoral Employees. Attainment of this goal, however, is not feasible in the immediate future because at the current time (a) extramural-agency funding and/or departmental funding may not be available or may not be sufficient to cover the full University contribution for all Postdoctoral Fellows and Paid Directs, and (b) some extramural fellowship funding sources may not allow for the payment of some specific benefit expenses.

Over time, departments are encouraged to build the University-paid contribution of benefits premiums into budgets so that all three groups of Postdoctoral Scholars (Employee, Stipend, and Paid Directs) will have a uniform level of University contributions for the new Postdoctoral Scholar Benefits Plan (PSBP).

**Definition of University Contribution** - The University contribution is defined to be the payment from any fund source that is administered by the University. For example, the University contribution may be paid from the institutional or research allowances that accompany extramural-agency fellowships (if permitted by the extramural agency) or from UC departmental discretionary funds. The University contribution does not include direct deductions from the Postdoctoral Scholar's stipend or salary or personal checks from Postdoctoral Scholars paid into University accounts.

**POSTDOCTORAL SCHOLAR BENEFIT PLANS**  
**2009 Monthly Rates, University Contributions, & Postdoctoral Scholar Contributions**  
**Effective January 1, 2009**

	Total Monthly Premium	UC Contribution for Postdoc Employees	Postdoc Employee Contribution	UC, Postdoc Fellow, & Postdoc Paid Direct Shares of Cost*	Required or Optional Participation
<b>Medical HMO - Health Net, Group Number 66700A</b>				Variable. See cover page.	Optional
Postdoc only	\$281.32	\$281.32	0		
Postdoc + child(ren)	\$492.33	\$492.33	0		
Postdoc + partner	\$675.20	\$675.20	0		
Postdoc + partner + child(ren)	\$858.05	\$858.05	0		
<b>Medical PPO - Health Net, Group Number N2982A</b>				Variable, with the postdoc required to pay the employee contribution at a minimum.	Optional
Postdoc only	\$286.21	\$256.21	\$30		
Postdoc + child(ren)	\$500.87	\$440.87	\$60		
Postdoc + partner	\$686.90	\$626.90	\$60		
Postdoc + partner + child(ren)	\$872.95	\$782.95	\$90		
<b>Dental PPO - Principal, Group Numer H12843</b>				Variable. See cover page.	Optional
Postdoc only	\$25.15	\$25.15	0		
Postdoc + child(ren)	\$57.86	\$57.86	0		
Postdoc + partner	\$51.90	\$51.90	0		
Postdoc + partner + child(ren)	\$92.80	\$92.80	0		
<b>Dental DHMO - Health Net, Group Number Z0059A</b>				Variable. See cover page.	Optional
Postdoc only	\$8.86	\$8.86	0		
Postdoc + child(ren)	\$16.83	\$16.83	0		
Postdoc + partner	\$15.94	\$15.94	0		
Postdoc + partner + child(ren)	\$24.80	\$24.80	0		
<b>Vision PPO - Health Net, Group Number Z0074A</b>				Variable. See cover page.	Optional
Postdoc only	\$3.90	\$3.90	0		
Postdoc + child(ren)	\$7.25	\$7.25	0		
Postdoc + partner	\$6.50	\$6.50	0		
Postdoc + partner + child(ren)	\$11.10	\$11.10	0		
<b>Life Insurance and AD&amp;D \$50,000 Standard Insurance, Group Number 643383</b>	\$3.15	\$3.15	0	100% paid by UC. See cover page.	Required
<b>Short-Term Disability Standard Insurance, Group Number 643383</b>	\$6.21	\$6.21	0	100% paid by UC. See cover page.	Required
<b>Long-Term Disability Standard Insurance, Group Number 643383</b>	\$5.39	\$0.00	\$5.39	100% paid by postdoc	Optional
<b>Benefit Broker Fee</b>	\$8.08	\$8.08	0	Variable. See cover page.	Required with medical insur.
Assessed for those with postdoc medical insurance					
<b>Workers Compensation Assessment</b>					
Employees	A percent of salary depending on campus & fund source		0	100% paid by UC. See cover page.	Required
Fellows and Paid Directs	\$29.89	\$29.89	0	100% paid by UC.	Required

\* See cover page for detailed information.