



## The University of California Postdoctoral Scholar Benefits Plan

--- MONTHLY RATES EFFECTIVE JANUARY 1, 2008 ---

The UC Postdoctoral Scholar Benefits Plan only applies to postdoctoral scholars appointed to the titles:

- 3252: Postdoctoral Scholar – Employee
- 3253: Postdoctoral Scholar – Fellow
- 3254: Postdoctoral Scholar – Paid Direct

For more detailed information about plan provisions, please visit: [www.garnett-powers.com/postdoc/](http://www.garnett-powers.com/postdoc/).

**Mandatory benefits:** As a condition of appointment in the postdoctoral scholar series, all scholars will automatically receive Life/AD&D (\$3.15), Short-term Disability<sup>1</sup> (\$6.21) and Workers Compensation<sup>2</sup> (\$35.30) coverage. The monthly cost of these benefits total **\$44.66** and must be paid by the sponsoring department.

**Medical/Dental/Vision Benefits:** As a condition of appointment, postdoctoral scholars and their qualified dependents are eligible for enrollment in the UC PSBP medical, dental and vision plans, the rates for which are as follows:

Coverage for:	Postdoc Only	Postdoc + Spouse	Postdoc + Child(ren)	Postdoc + Family
<b>MEDICAL PLANS</b>				
Health Net HMO	\$241.27	\$579.07	\$422.24	\$735.89
Health Net PPO	\$287.65	\$690.35	\$503.39	\$877.34
Broker Fee <sup>3</sup>	\$8.08	\$8.08	\$8.08	\$8.08
<b>DENTAL PLANS</b>				
Health Net DHMO	\$9.52	\$17.13	\$18.09	\$26.65
Principal PPO	\$25.15	\$51.90	\$57.86	\$92.80
<b>VISION PLAN</b>				
Health Net PPO	\$5.10	\$8.13	\$8.25	\$13.38
<b>MANDATORY</b>				
Life/AD&D, Workers Comp., STD	\$44.66	\$44.66	\$44.66	\$44.66

<sup>1</sup> The current rate was established based on the average pay rate of UC Postdoctoral Scholars of \$36,600 @ 60% coverage.

<sup>2</sup> The current flat rate will be \$35.30 per month for TC 3253 & 3254. 3252 will be assessed a rate of their annual pay multiplied by \$.98 per every \$100 divided by twelve months.

<sup>3</sup> Broker fee is only charged for medical enrollments.

TOTALS: (includes mandatory benefits, broker fee and Individual plan assessments)	Postdoc Only	Postdoc + Spouse	Postdoc + Child(ren)	Postdoc + Family
HMO Med./HMO Dental/Vision:	\$308.63	\$657.07	\$501.32	\$828.66
HMO Med./PPO Dental/Vision:	324.26	691.84	541.09	894.81
Postdoc Contribution: <sup>4</sup>	0	0	0	0
PPO Med./HMO Dental/Vision:	\$355.01	\$768.35	\$582.47	\$970.11
Postdoc Contribution:	30.00	60.00	60.00	90.00
Department Contribution:	325.01	708.35	522.47	880.11
PPO Med./PPO Dental/Vision:	\$370.64	\$803.12	\$622.24	\$1,036.26
Postdoc Contribution:	30.00	60.00	60.00	90.00
Department Contribution:	340.64	743.12	562.24	946.26

**Long-term Disability (LTD) Benefits:** LTD Benefits are provided on a voluntary basis and are paid for by the postdoctoral scholar at a flat rate of \$5.99. For more information, please contact the UCLA CHR Benefits Office at (310) 794-0830, or consult the UC PSBP website at: <http://www.garnett-powers.com/postdoc/>.

**Taxability of health care benefits for fellow and paid-direct categories:** Given their status as non-employees, the amount of the department contribution towards the PSBP (e.g., the imputed income) is considered taxable by the federal and state tax boards. Non-resident aliens in these two categories will have federal tax withheld each month at a rate of 14% for F/J visa-holders and 30% for all other visa holders. US citizens, permanent residents, and residents for tax purposes will not have withholdings taken or any official reporting by UCLA. However, they are expected to report the imputed income on their annual tax returns. For more information, please contact the Payroll Office at (310) 794-8726.

**National Institutes of Health (NIH) National Research Service Awards (i.e., appointments funded by NIH F32 & T32 grants):** The NIH F32 and T32 permit charging the first \$3,000 of the insurance expenses and 60% of any amount in excess of \$3,000. Sponsoring departments are encouraged to charge the remaining balance to discretionary fund sources. However, in some cases, the postdoctoral scholar may also absorb the added expense. Additionally, the NIH F32 & T32 funding mechanisms do not permit charging of insurance costs that are normally associated with employee benefits. Life/AD&D and workers compensation assessments are therefore deemed unallowable. Short-term disability, medical (including the broker's fee), dental and vision coverage are considered allowable expenses.

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<sup>4</sup> The quoted contribution levels are based upon the recommendations of the University of California, Office of the President. They are mandated for the *3252 Postdoctoral Scholar – Employee* title and principal investigators are encouraged to cover individual and dependent health care expenses at the specified levels for the *3253 Postdoctoral Scholar – Fellow* and *3254 Postdoctoral Scholar – Paid-Direct* categories.