

## 2025 Health and Welfare Postdoctoral Scholar Benefit Plan

The 2025 Benefits information for all Postdoctoral Scholars is outlined below. Please review the rates and options available which include postdocs and their dependents. Postdoctoral Scholar Employees (title code 3252) will pay the rates as noted; Postdoctoral Fellows (title code 3253) may have some or all of the institutional allowance used to pay the UC’s share; and Postdoctoral Paid Directs (title code 3254) may be billed for UC’s share if the funding agency has provided funding for health care and other additional benefits (as noted below) directly to the postdoc.

### Contributions

The 2025 monthly contribution levels for the HMO Plan remains at 2% for all of the coverage choices, and the monthly contribution levels for the PPO plan remains at 4% for all of the coverage choices. Please refer to the chart below for more details.

**University of California Postdoctoral Scholar Benefit Plan “PSBP” 2025  
Monthly Premium Rates  
Effective 01-01-2025 through 12-31-2025**

Coverage Level	HMO		PPO	
	UC	Postdoctoral Scholar	UC	Postdoctoral Scholar
Postdoctoral Scholar	\$705.98	\$14.41	\$723.76	\$30.16
Postdoctoral Scholar + Partner	\$1,694.49	\$34.58	\$1,737.02	\$72.38
Postdoctoral Scholar + Child(ren)	\$1,235.57	\$25.22	\$1,266.62	\$52.78
Postdoctoral Scholar Family	\$2,153.38	\$43.95	\$2,207.50	\$91.98

Additional benefits include Health Net Dental HMO and Principal POS; Health Net Vision PPO; Life and Accidental Death & Dismemberment (AD&D) Insurance (Basic); Short Term Disability; Long Term Disability (Voluntary); Bright Horizons Enhanced Family Support. Postdoctoral Scholar contributions are not required for Dental, Vision, Life/AD&D, Short Term Disability, nor Bright Horizons. Voluntary Long Term Disability is paid for by the Postdoctoral Scholar and costs \$10.93 per month, but is only available for election during the 31-day Period of Initial Eligibility (PIE) for newly-eligible Postdoctoral Scholar hires.

Health Flexible Spending Account (HFSA) and Dependent Care Flexible Spending Account (DCFSA) plans are available for Postdoctoral Scholar employees in Title Codes 3252 (Employee), 3255 (Employee, non-exempt), and 3256 (Employee-Interim). For more information on these plans, see [this page](#) on the Gallagher website. Health FSA and Dependent Care FSA plans require new annual election at Open Enrollment every year.

All Postdoctoral Scholar monthly contributions are due on the first of the month. If you are paid through payroll system your contribution will continue to be deducted from your paycheck. If you do not receive pay through the payroll system, you will be billed from Gallagher Benefits Services. Look for additional information in the mail from Gallagher Benefits.

**New for 2025:** Addition of Doula coverage to the plans; Dental plan now covers replacement of teeth lost prior to joining the plan; new [Health Net microsite](#) created specifically for UC Postdoctoral Scholars.

**For more information, visit:** <https://c2mb.ajg.com/uc/home/>, contact Gallagher Benefits Services (800-254-1758, <https://c2mb.ajg.com/uc/home/>, [UniversityServices.GBS.psbp@ajg.com](mailto:UniversityServices.GBS.psbp@ajg.com)), campus benefits office, or the Union for Postdoctoral Scholars, UAW Local 4811 (<https://www.uaw4811.org/>), if you have questions.