

## UCLA Postdoctoral Scholars Health Benefits Program

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Responsible Unit: Graduate Division  
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On January 1, 2005, the University of California Office of the President (UCOP) implemented a system-wide benefits program for all postdoctoral scholars appointed within the UC System, the [UC Postdoctoral Scholar Benefits Plan \(PSBP\)](#).

The PSBP is a comprehensive program that offers medical, dental, vision, life and AD&D insurance, short-term disability insurance, and voluntary long-term disability insurance. The PSBP is comprised of the following plans, some of which offer a choice between an HMO or PPO options:

- Medical: Health Net HMO or PPO
- Dental: Health Net DHMO or Principal PPO
- Health Net Vision PPO
- Life Insurance, AD&D and Short-Term Disability Insurance
- Voluntary Long-Term Disability Insurance

Mandatory Sponsor and Postdoctoral Scholar Contributions: Postdoctoral Scholars in all title codes (3252, 3253, 3254) must receive health care benefits while employed at UCLA. Coverage must include the postdoctoral scholar and any eligible family members. Effective January 1, 2012, postdoctoral scholars who choose to enroll in the HMO or PPO medical, dental, and vision plans will have their insurance premiums covered in full by the sponsoring department except for the costs of the postdoctoral scholars' required monthly premium contributions.

Payment of Additional Premium: Postdoctoral Scholars in all title codes are responsible for paying the additional cost of the Long-Term Disability premium should they choose to enroll in this option as per the [UC-UAW postdoctoral scholar](#)

[union contract](#). The contribution amount will be detailed on the annual benefits rates sheet.

Mandatory Benefits: Postdoctoral scholars who choose to opt out of the UC PSBP will still be provided with the Life Insurance & AD&D, short-term disability and workers' compensation components of the plan. The premiums for these mandatory benefits will be charged automatically to the sponsoring department.

Exceptions: In some exceptional cases, postdoctoral scholars who are not employees, namely "fellows" and "paid-directs," may be asked to pay some portion of the premiums. One instance will be when a postdoctoral scholar Fellow (3253) or Postdoctoral Scholar Paid-Direct (3254) has a funding source that designates or allows health benefits to be charged to her/his research or institutional allowance. In these cases, the sponsoring department's share of the HMO or PPO costs may be covered by these sources. However, if the funding source is insufficient to cover the sponsoring department's share, then the sponsoring department will be responsible for covering the remaining cost.

Eligibility: The eligibility requirements for the UC PSBP begin with an appointment in one of the three Postdoctoral Scholar title codes (3252, 3253, and 3254).

- Initial Eligibility requires an appointment at 100% time for at least three months or 50%-99% time for at least 12 months.
- To retain eligibility, a Postdoctoral Scholar--Employee (3252) is required to maintain an average regular paid time of at least 17.5 hours per week (43.75%).  
*Note: the paid percent time can differ from the appointment percent time.  
The Average Paid Time should be monitored on the IHRS screen in EDB.*
- To retain eligibility, Postdoctoral Scholars-Fellow (3253) or Paid Direct (3254) are required to maintain an appointment at a minimum of 43.75% time.

Eligibility for family members: Family member eligibility requirements are the same as the family member eligibility requirements for the UC Faculty/Staff plans. A Factsheet which details eligible family members is located on pages 4 and 5 here: [http://atyourservice.ucop.edu/forms\\_pubs/checklists\\_factsheets/grp\\_ins\\_emp.pdf](http://atyourservice.ucop.edu/forms_pubs/checklists_factsheets/grp_ins_emp.pdf)