

Postdoctoral Scholars Group Benefit Rates – Effective September 1, 2024

Benefit	2024 Monthly Rate	
Basic Life Insurance ¹	6.47	
Accidental Death and Dismemberment	\$2.33	
Long Term Disability ² rates shown are for maximum coverage level; actual cost varies by salary	Up to \$13.23	
	single	family
Extended Health Care	\$59.08	\$116.00
Dental	\$51.90	\$83.94
Monthly Cost	\$134.30	\$223.26
Annual Cost	\$1,611.60	\$2,679.12

¹ Basic Life Insurance coverage reduces by 50% at age 65 and premiums reduce to \$3.24 per month.

² Long Term Disability (LTD) - Postdoctoral Scholars with an annual salary exceeding \$44,776 pay the rates indicated above. Postdoctoral Scholars with an annual salary less than \$44,776 pay based on \$0.529 per \$100 of monthly benefit. The monthly benefit is 67% of salary to maximum of \$2,500.
 Example: annual salary = \$40,000; LTD = \$40,000/12 * 67% * 0.529 / \$100 = \$11.81 per month.