

Postdoctoral Scholars Group Benefit Rates – Effective September 1, 2023

Benefit	2023 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	\$52.04	\$102.20
Dental	\$49.86	\$80.62
Monthly Cost	\$123.93	\$204.85
Annual Cost	\$1,487.16	\$2,458.20

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.