

2025 COBRA RATES— POSTDOC BENEFIT PLANS

	Postdoc Cost**
Medical HMO	
Postdoc	\$567.00
Postdoc + Spouse/Partner	\$1,095.99
Postdoc + Child(ren)	\$1,051.76
Family	\$1,627.26
Medical PPO	
Postdoc	\$576.56
Postdoc + Spouse/Partner	\$1,114.45
Postdoc + Child(ren)	\$1,069.49
Family	\$1,654.67
Dental HMO	
Postdoc	\$18.89
Postdoc + Spouse/Partner	\$34.24
Postdoc + Child(ren)	\$35.42
Family	\$51.96
Dental PPO	
Postdoc	\$50.75
Postdoc + Spouse/Partner	\$110.37
Postdoc + Child(ren)	\$124.33
Family	\$176.35
Vision	
Postdoc	\$8.70
Postdoc + Spouse/Partner	\$16.53
Postdoc + Child(ren)	\$17.40
Family	\$25.58
Life Insurance (\$50K)	\$4.54
Long-Term Disability (LTD)	\$5.67
Short-Term Disability (STD)	\$24.62
Voluntary Life (postdoc, spouse, child)	See plan summaries in Documents Library for calculation

**Amounts listed are per month