

University of Pennsylvania

Postdoctoral Insurance Plan

Monthly Rates, Department, Grant and Postdoc Contributions

Effective January 1st, 2020 - December 31st, 2020

	<u>Total Monthly Premium</u>	<u>Paid by Department or Grant</u>	<u>Paid by Department or Postdoc*</u>
Medical Open Access HMO - Aetna (PA, NJ, DE)			
Postdoc only	\$599.00	\$599.00	N/A
Postdoc + 1	\$1,259.00	\$599.00	\$660.00
Postdoc + 2 or more	\$1,953.00	\$599.00	\$1,354.00
Medical PPO - Aetna - Out of Area Postdocs			
Postdoc only	\$896.00	\$896.00	N/A
Postdoc + 1	\$1,877.00	\$896.00	\$981.00
Postdoc + 2 or more	\$2,914.00	\$896.00	\$2,018.00
Medical PPO - Aetna - Postdocs Choosing PPO			
Postdoc only	\$896.00	\$599.00	\$297.00
Postdoc + 1	\$1,877.00	\$599.00	\$1,278.00
Postdoc + 2 or more	\$2,914.00	\$599.00	\$2,315.00
Dental HMO - Aetna			
Postdoc only	\$19.00	\$19.00	N/A
Postdoc + 1	\$40.00	\$19.00	\$21.00
Postdoc + 2 or more	\$61.00	\$19.00	\$42.00
Dental PPO - Aetna			
Postdoc only	\$38.00	\$19.00	\$19.00
Postdoc + 1	\$79.00	\$19.00	\$60.00
Postdoc + 2 or more	\$122.00	\$19.00	\$103.00
Vision PPO - Aetna			
Postdoc only	\$5.00	\$5.00	N/A
Postdoc + 1	\$9.00	\$5.00	\$4.00
Postdoc + 2 or more	\$12.00	\$5.00	\$7.00
Life & AD&D Insurance - The Standard	\$4.00	\$4.00	N/A

Please note: The billing for the postdoctoral scholar group is done in arrears. This means that the premium deductions are taken from your paycheck at the end of the month and are payment for your insurance enrollment in that same month. For example, if a premium deduction is taken from your paycheck at the end of September, your September insurance premium has just been paid.

***If your dependent premium, and/or your medical/dental PPO upgrade premium, is being paid by your department, it is necessary for you to complete the Dependent Contribution Worksheet and have it signed by your Department Business Administrator. Once signed, please scan/e-mail a copy to pdinsplan@garnett-powers.com.**