

University of Southern California
Postdoctoral Scholar Benefit Program
10/1/2026 - 9/30/2027
Monthly Rates and Contributions



	Total Monthly Cost	Institutional Cost	Postdoc Cost
Health Plan HMO			
Postdoc	\$642.15	\$512.10	\$130.05
Postdoc + Spouse/Partner	\$1,342.06	\$1,070.27	\$271.79
Postdoc + Child(ren)	\$1,194.43	\$952.55	\$241.88
Family	\$1,900.77	\$1,515.81	\$384.96
Health Plan POS			
Postdoc	\$919.48	\$733.26	\$186.22
Postdoc + Spouse/Partner	\$1,921.75	\$1,532.54	\$389.21
Postdoc + Child(ren)	\$1,710.27	\$1,363.88	\$346.39
Family	\$2,721.72	\$2,170.48	\$551.24
Dental HMO			
Postdoc	\$17.76	\$11.87	\$5.89
Postdoc + Spouse/Partner	\$30.03	\$15.04	\$14.99
Postdoc + Child(ren)	\$32.64	\$16.35	\$16.29
Family	\$45.92	\$15.77	\$30.15
Dental POS			
Postdoc	\$40.26	\$26.98	\$13.28
Postdoc + Spouse/Partner	\$80.76	\$40.38	\$40.38
Postdoc + Child(ren)	\$82.77	\$41.38	\$41.39
Family	\$127.50	\$43.36	\$84.14
Vision			
Postdoc	\$8.06	NA	\$8.06
Postdoc + Spouse/Partner	\$15.31	NA	\$15.31
Postdoc + Child(ren)	\$16.11	NA	\$16.11
Family	\$23.69	NA	\$23.69
DISABILITY - LONG & SHORT TERM PLANS			
LIFE/AD&D INSURANCE (\$10K)	\$1.83	\$1.83	NA