

University of Southern California
Postdoctoral Scholar Benefit Program
2024 / 2025 Monthly Rates and Contributions



	Total Monthly Cost	Institutional Cost	Postdoc Cost
Health Plan HMO			
Postdoc	\$545.68	\$435.17	\$110.51
Postdoc + Spouse/Partner	\$1,140.44	\$909.48	\$230.96
Postdoc + Child(ren)	\$1,014.98	\$809.44	\$205.54
Family	\$1,615.21	\$1,288.08	\$327.13
Health Plan POS			
Postdoc	\$771.49	\$615.25	\$156.24
Postdoc + Spouse/Partner	\$1,612.45	\$1,285.89	\$326.56
Postdoc + Child(ren)	\$1,435.01	\$1,144.38	\$290.63
Family	\$2,283.67	\$1,821.17	\$462.50
Dental HMO			
Postdoc	\$15.65	\$10.46	\$5.19
Postdoc + Spouse/Partner	\$26.46	\$13.26	\$13.21
Postdoc + Child(ren)	\$28.76	\$14.41	\$14.35
Family	\$40.46	\$13.89	\$26.57
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