

University of Southern California
Postdoctoral Scholar Benefit Program
10/1/2025 - 9/30/2026
Monthly Rates and Contributions



	Total Monthly Cost	Institutional Cost	Postdoc Cost
Health Plan HMO			
Postdoc	\$583.88	\$465.63	\$118.25
Postdoc + Spouse/Partner	\$1,220.28	\$973.15	\$247.13
Postdoc + Child(ren)	\$1,086.04	\$866.11	\$219.93
Family	\$1,728.29	\$1,378.26	\$350.03
Health Plan POS			
Postdoc	\$825.50	\$658.32	\$167.18
Postdoc + Spouse/Partner	\$1,725.34	\$1,375.92	\$349.42
Postdoc + Child(ren)	\$1,535.47	\$1,224.50	\$310.97
Family	\$2,443.55	\$1,948.67	\$494.88
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	\$42.77	\$42.77	NA
LIFE/AD&D INSURANCE (\$10K)	\$1.83	\$1.83	NA