

VUMC Postdoctoral Trainee Plan Rates 2026-2027

CIGNA Medical Plans	Total Monthly Cost	VUMC Contribution	Postdoc Contribution
Base PPO Medical Plan			
Postdoc	\$1,012.66	\$1,012.66	\$0
Postdoc + Spouse	\$2,349.34	\$2,349.34	\$0
Postdoc + Child(ren)	\$2,075.93	\$2,075.93	\$0
Postdoc + Family	\$3,361.98	\$3,361.98	\$0
Buy-Up PPO Medical Plan "Buy Up"			<i>Billed directly to postdoc via "FreshBooks"</i>
Postdoc	\$1,037.77	\$1,012.66	\$25.11
Postdoc + Spouse	\$2,407.62	\$2,349.34	\$58.28
Postdoc + Child(ren)	\$2,127.41	\$2,075.93	\$51.48
Postdoc + Family	\$3,445.38	\$3,361.98	\$83.40

CIGNA Dental Plans	Total Monthly Cost	VUMC Contribution	Postdoc Contribution
HMO Dental Plan			
Postdoc	\$17.52	\$17.52	\$0
Postdoc + Spouse	\$32.63	\$32.63	\$0
Postdoc + Child(ren)	\$45.87	\$45.87	\$0
Postdoc + Family	\$67.13	\$67.13	\$0
PPO Dental Plan			
Postdoc	\$31.81	\$31.81	\$0
Postdoc + Spouse	\$62.59	\$62.59	\$0
Postdoc + Child(ren)	\$79.86	\$79.86	\$0
Postdoc + Family	\$119.08	\$119.08	\$0

SunLife Vision Plan	Total Monthly Cost	VUMC Contribution	Postdoc Contribution
Vision Plan			
Postdoc	\$8.93	\$0	\$8.93
Postdoc + Spouse	\$17.86	\$0	\$17.86
Postdoc + Child(ren)	\$19.64	\$0	\$19.64
Postdoc + Family	\$28.57	\$0	\$28.57

Life Insurance Plan	Total Monthly Cost	VUMC Contribution	Postdoc Contribution
Life/AD&D	\$5.23	\$5.23	\$0
Long-Term Disability	\$6.82	\$6.82	\$0