



University of California, San Francisco

Postdoctoral Scholar Benefits Administrative Handbook

REVISED November 2006

**Offices of the UCSF
Graduate Division
Benefits/Human Resources
Payroll/Accounting
and
Garnett-Powers & Associates**

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I. Introduction

On July 1, 2003, the University of California began the implementation of APM 390: Policy for Postdoctoral Scholars. The provisions of this policy were implemented in two stages to ensure that processes were well-formulated and systems were able to support the changes required. During the 1st stage of implementation, provisions were put in place to adequately accommodate minimum and maximum pay levels, 100% time appointments, maximum length of service, and new title codes. In addition, more defined procedures related to appointment, evaluation, grievance and corrective action and dismissal were put into practice. Lastly, during the initial stage, and a comprehensive package of benefits designed to closely match the benefits offered to Faculty/Staff was added.

Stage II was initiated at UCSF on July 1, 2006. In this stage most UCSF postdoctoral scholars joined the UC system wide Postdoctoral Scholars Benefits Plan (PSBP) and converted from title code 3370 to title code 3252. APM 390 requirements for sick leave and time off were also implemented during Stage II for title codes 3252, 3253, and 3254.

Please note: during Stage II, UCSF postdoctoral scholars in title code 3370 had the option to remain in 3370 and the Residents and Postdoctoral Scholars benefit plan or to change to 3252 and join PSBP. Postdocs remaining in title code 3370 are required to enroll in the PSBP plan at their annual reappointment date.

II. Postdoctoral Scholar Title Codes

New Postdoctoral Scholar appointments on or after July 1, 2006, should be made under the following Title Codes only:

Title Code 3252: Postdoctoral Scholar	—	Employee
Title Code 3253: Postdoctoral Scholar	—	Fellow
Title Code 3254: Postdoctoral Scholar	—	Paid Direct

For Postdoctoral Scholar-Fellows and Postdoctoral Scholar-Paid Directs who had supplemental appointments under the old employee title code 3370, departments are required to change the title code of the supplement to the new employee title code 3252 effective July 1, 2006.

III. Benefits

A. Background

The **Postdoctoral Scholar Benefits Plan (PSBP)** is a comprehensive package of benefits designed to closely match the benefits offered previously at UCSF. PSBP coverage includes medical, dental, vision, life, Accidental Death & Dismemberment (AD&D), short-term disability, and voluntary long-term disability insurance.

B. Our Broker – Garnett-Powers and Associates

The University of California has partnered with a commercial insurance broker, Garnett-Powers & Associates (GPA), to assist the campuses and the Postdoctoral Scholars with the negotiations of coverage at affordable rates as well as the actual day-to-day administration of the PSBP. GPA has over 15 years of experience in this area and offers professional services in the creation, implementation, and administration of comprehensive health benefit plans.

C. Postdoctoral Scholar Benefits Plan (PSBP)

The following section contains information related to all benefits offered to Postdoctoral Scholars through the Postdoctoral Scholar Benefits Plan. (PSBP) This includes a quick look at the difference between HMO and PPO plans, and detailed plan descriptions.

1. Plan Design

a. HMO Plan versus PPO Plan

What is an HMO Plan?

- Under the Health Maintenance Organization (HMO) model, the member chooses a Primary Care Physician (PCP) contracted with the HMO plan at the time of enrollment
- The PCP becomes the “gatekeeper” of that member’s healthcare needs
- As the gatekeeper, if the member is in need of treatment from a Specialist or is in need of an In-Patient or Outpatient procedure, s/he must obtain a referral from their PCP prior to any type of consultation or treatment. If the referral is not obtained, no benefits will be paid
- There is no Out-of-Network benefit
- In the event of a life/limb-threatening emergency, the member should dial “911” in which case all medical care will be covered. Once the patient is stabilized, the HMO will require that the patient be transferred to an “In-Network” facility
- HMO premiums as well as the out of pocket expenses (i.e. deductible, co-payments, etc.) are typically less than the same carrier’s Indemnity or PPO counterpart due to the contractual element of “capitation”*

* **Capitation:** The PCP is compensated by the HMO plan in the form of a monthly capitation or flat fee for each member (“per capita”) that enrolls with him/her. In return, the PCP agrees to provide all primary care, as well as the cost for most Labs & X-rays for that flat capitated fee. Additionally, in the event that the PCP provides a referral to a Specialist, the PCP will pay the Specialist from that same capitation. Typically, a group of physicians representing a range of medical specialties will form a “medical group” to receive the capitation amounts and to retain members within a prescribed group of medical providers. Hospital charges and some Lab & X-ray procedures are typically paid for by the

insurance carrier directly and outside of the physician's capitation model.

What is a PPO Plan?

- The Preferred Provider Organization (PPO) offers much more flexibility in terms of service choice than the traditional HMO plan
- Under the traditional PPO plan, the member does not have to choose a Primary Care Physician (PCP) at the time of enrollment
- There is an In-Network and Out-of-Network component
- The In-Network benefits (deductible, coinsurance, etc.) will be greater than the Out-of-Network benefits
- At the time of service need, the member has the ability to seek care from a Specialist of their choice, without having to obtain a referral from a PCP
- The contractual reimbursement agreement between the PPO Plan and the medical Provider is on a “discounted fee-for-service” basis. This means that the provider who participates in the network has pre-agreed to provide their services on fixed schedule of charges representing a discounted fee. A Provider who is not in the network has not agreed to that discounted fee and will typically charge a “Reasonable and Customary” fee. Unlike the HMO model, there is no “capitation” in a PPO contract, only a fee for actual services provided
- PPO premiums tend to be higher than the HMO premiums due to the method of reimbursement and contractual agreements with the providers. However, over the last three years, the difference in their pricing has diminished
- PPO plans offer the ultimate in flexibility as it relates to who the patient is allowed to seek medical treatment from

b. Medical HMO Plan

Medical Benefits

Health Net HMO Postdoctoral Scholar Pays

Physician Office Visit	\$10 Copay
Hospitalization:	
Inpatient	0
Outpatient	0
Pregnancy	0
Prescription Drugs:	
Generic	\$10 Copay
Brand Name	\$20 Copay
Non-Formulary	\$35 Copay
Emergency Room Visits admitted)	\$35 Copay (waived if
Routine Physical Exam	\$10 Copay
Mental Health (Non-AB88):	
Outpatient	\$30 Copay (20 visits per year)
Inpatient	\$0 Copay
Annual Maximum Out of Pocket:	
Individual	\$1,500
Family	\$4,500
Deductible:	
Individual	None
Family	None
Lifetime Maximum	Unlimited

For more detailed plan design information go to: www.garnett-powers.com/postdoc/medical_hmo.htm

c. Medical PPO Plan

Medical Benefits

	<u>Health Net PPO (In-Network) Postdoctoral Scholar Pays</u>	<u>Health Net PPO (Out of Network) Postdoctoral Scholar Pays</u>
Physician Office Visit	\$20 Copay	40%
Hospitalization:		
Inpatient	20% +\$250 deductible	
40%+\$250 deductible		
Outpatient	20%	40%
Pregnancy	20%	40%
Prescription Drugs:		
Generic	\$10 Copay	50% + \$10 Copay
Brand Name	\$25 Copay	50% + \$25 Copay
Non-Formulary	\$35 Copay	50% + \$35 Copay
Emergency Room Visits	20%	20%
Routine Physical Exam	\$20 Copay	40%
Mental Health (Non-AB88):		
Outpatient	Amount over the \$75 allowance (20 visit max.)	
Inpatient	20%, 30 days per year	20%, 30 days per year
Chiropractic	20% + \$200 separate deductible	40%
Annual Maximum Out of Pocket	\$1,500 Individual	\$1,500 Individual
(Does not include deductible)	\$4,500 Family	\$4,500 Family
Deductible:		
Individual	None	\$200
Family	None	\$600
Lifetime Maximum	\$1,000,000	\$1,000,000

For more detailed plan design information go to: www.garnett-powers.com/postdoc/medical_ppo.htm

d. Dental PPO Plan
Annual Maximum \$1,500

<u>Calendar Year Deductible</u>	<u>Principal PPO (In-Network) Postdoctoral Scholar Pays</u>	<u>Principal PPO (Out-of-Network) Postdoctoral Scholar Pays</u>
	None	\$50 per person, waived for Diagnostic and Preventative Care
Diagnostic and Preventative Care		
Routine Exams	No charge	The amount that the dentist's fee exceeds Principal's scheduled allowance
Routine Teeth Cleanings	No charge	
Routine X-Rays	No charge	
Basic Procedures		
Fillings	10%	20% of the scheduled allowance, after the deductible is met, plus the amount of the dentist's fee that exceeds Principal's scheduled allowance
Endodontics	10%	
Non-Surgical Periodontics	10%	
Simple Oral Surgery	10%	
Major Procedures		
Crowns	50%	50% of the scheduled allowance, after the deductible is met, plus the amount of the dentist's fee that exceeds Principal's scheduled allowance
Bridgework	50%	
Dentures	50%	
Complex Oral Surgery	50%	
Orthodontia		
\$1,000 Lifetime Maximum	50%	50% of the scheduled allowance, after the deductible is met, plus the amount of the dentist's fee that exceeds Principal's scheduled allowance

For more detailed plan design information go to: www.garnett-powers.com/postdoc/dppo.htm

e. Dental DHMO Plan

Dental Benefits

Deductible

Diagnostic and Preventative Care

Routine Oral Exams

Routine Teeth Cleanings

Routine X-Rays

Basic Procedures

Fillings

Oral Surgery

Endodontics

Periodontics

Major Procedures

Crowns

Orthodontics

Comprehensive Treatment- Child

Comprehensive Treatment- Adult

Annual Maximum

For more detailed plan design information go to: www.garnett-powers.com/postdoc/dhmo.htm

Health Net DHMO

Postdoctoral Scholar Pays

None

No charge

No charge

No charge

Varies up to \$80 copay

Varies up to \$130 copay

Varies up to \$150 copay

Varies up to \$300 copay

Varies up to \$415 copay

\$1,950 copay plus start-up fees and retention

\$2,250 copay plus start-up fees and retention

Unlimited

f. Vision PPO Plan

<u>Vision Benefits</u>	<u>Health Net PPO (In-Network) Postdoctoral Scholar Pays</u>	<u>Health Net PPO (Out of Network) Postdoctoral Scholar Allowance</u>
Exam with Dilation (if necessary)	\$0 Copay	Up to \$40
Standard Plastic Lenses:		
Single Vision	\$10 Copay	Up to \$40
Bifocal	\$10 Copay	Up to \$60
Trifocal	\$10 Copay	Up to \$80
Lenticular	\$10 Copay	Up to \$80
Frames	\$0 Copay, \$120 retail allowance for any frame plus 20% off balance over allowance	Up to \$45
Lens Options:		
UV Coating	\$12	N/A
Tint (solid and gradient)	\$12	N/A
Standard Scratch Resistant	\$15	N/A
Standard Polycarbonate	\$35	N/A
Standard Progressive	\$45	N/A
Standard Anti-Reflection	\$45	N/A
Contact Lenses	\$105 Allowance	\$105 Allowance
Frequency:		
Examination	Once Every 12 Months	
Lenses or Contact Lenses	Once Every 12 Months	
Frame	Once Every 24 Months	

For more detailed plan design information go to: www.garnett-powers.com/postdoc/vision.htm

g. Life and Accidental Death & Dismemberment (AD&D) Plans

The Standard Insurance Company

- The plan pays \$50,000 to the designated beneficiary in the event of a member's death.
- The plan pays an additional \$50,000 in the event of an Accidental Death
- AD&D Seat Belt Benefit – Up to \$10,000 is payable for death as a result of a car accident while the occupant was wearing a seat belt.
- AD&D Airbag Benefit – Provides further protection in the event of a covered automobile accident for which an AD&D Seat Belt Benefit is payable.
- AD&D Family Benefits Package – Includes benefits for career adjustment, childcare, and higher education for eligible surviving family members.
- Accelerated Benefit Provision – Allows eligible members who are terminally ill to receive an early allocation of up to 75 percent of their group life insurance benefit.
- Emergency Evacuation Benefit added, effective January 1, 2007
- Portability Provision – Provides a convenient life insurance option for eligible members when coverage terminates.
- Repatriation Benefit – Provides up to \$5,000 for expenses associated with transportation of the deceased member's body.
 - Effective January 1, 2007, repatriation will increase to \$7,500.
- Age Reductions – Reduce coverage amount to 65% at age 65, to 50% at age 70 and to 35% at age 75. No termination of benefits due to age.
- Waiver of Premium – Provides continued coverage if you become totally disabled prior to age 60, coverage may be continued to age 65 without payment of premium.

h. Short-Term Disability Plan (STD)

The Standard Insurance Company

By definition, insured members are disabled if, as a result of physical disease, injury, pregnancy or mental disorder, they are unable to perform with reasonable continuity the material duties of their own occupation and suffer a loss of at least 20 percent in their pre-disability earnings when working in their own occupation.

- The plan pays 60% of the first \$1,667 weekly pre-disability earnings.
- The maximum weekly benefit is \$1,000 per week. This benefit is reduced by deductible income such as workers' compensation.
- The minimum benefit is \$25.00.
- The benefit waiting period is 0 days for disability caused by an accidental injury and 7 days for disability caused by sickness or pregnancy.
- The maximum benefit period is 180 days.
- The plan covers non-occupational disability only.
- Partial disability is allowed during both the benefit waiting period and while benefits are payable.

i. Long-Term Disability Plan (LTD)

The Standard Insurance Company

This benefit is voluntary (at the sole request of the member) and paid 100% by the Postdoctoral Scholar)

- Effective January 1, 2007, rate changes to a flat rate of \$6.66 per month, regardless of age.
- **The Benefit Waiting Period** is 180 days of disability.
- The plan will pay 60% of the first \$7,500 of your monthly pre-disability earnings.
- **The maximum monthly benefit** is \$4,500. The monthly benefit is reduced by, but not limited to Workers' Compensation, State Disability Insurance and Social Security.
- Once approved, benefits are payable each month while you are disabled up to age 65. The benefit maximum is graded according to the Age Discrimination Employment Act, if you are disabled after age 62.
- Twenty-four hour coverage is provided.
- **A Survivor Benefit** equal to 3 months of gross benefit is payable to a surviving spouse or child, if you died while receiving benefits.
- **Partial disability** is allowed during both the benefit waiting period and while benefits are payable.
- Some disabilities have limited **benefit duration**. Mental/Nervous, Drug/Alcohol and Soft Tissue conditions are covered for 24 months during your lifetime.
- **A Pre-existing condition exclusion** with a 90-day pre-existing condition period/12 month exclusion period is included.

An Employee Assistance Program (EAP) offered in partnership with Horizon Behavioral Services includes legal and financial counseling, up to three face-to-face assessment and counseling sessions and Work Life services.

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.

2. Enrollment

a. Process

It is important that Postdoctoral Scholars follow the enrollment process carefully. If the enrollment process is not adhered to, it is likely there will be a long delay between the time the Postdoctoral Scholar completes the enrollment form and the time s/he is active in the carriers' systems. The following is the step-by-step enrollment process:

1. Postdoctoral Scholar reads the Initial COBRA Notification document found at <http://www.garnett-powers.com/postdoc/ucsf/cobra.htm>
2. The Postdoctoral Scholar completes and prints the *PSBP Enrollment/Change Form*. The PSBP Enrollment/Change Form should be completed on-line at <http://www.garnett-powers.com/postdoc/ucsf/enrollment.htm>
3. The Postdoctoral Scholar prints and completes the *Life Insurance Beneficiary Form* found at <http://www.garnett-powers.com/postdoc/ucsf/beneficiary.pdf>
4. Postdoctoral Scholars print out the *Postdoc Premium/Opt Out Worksheet* found at http://www.garnett-powers.com/postdoc/ucsf/paid_direct.pdf (See Appendix A) and discuss the shared costs for premium payments with their Principal Investigators. Upon completion, the Postdoctoral Scholar signs and dates this form.
5. Postdoctoral Scholar – Employees transitioning from title code 3370 to 3252 print out and sign the acknowledgement form.
6. The Postdoctoral Scholar submits the *PSBP Enrollment/Change Form*, the *Life Insurance Beneficiary Form*, the *Postdoc Premium/Opt Out Worksheet* and the *UCSF Visiting Postdoctoral Scholar Benefits Plan Acknowledgment Form* (title code 3370s transitioning to title code 3252 only) to the department's Postdoc Administrator. The list of Postdoc Administrators is available on the Office of Postdoctoral Affairs website at <http://postdocs.ucsf.edu>.
7. Postdoctoral Scholars with J-1 non-immigrant status are required by federal regulations to carry medical evacuation and repatriation of remains insurance. See section **III.C.2.c**.
8. The Postdoc Administrator reviews the documents for accuracy and completeness, makes necessary changes, and completes the shaded areas. The department retains copies of all forms in the Postdoctoral Scholar's file.

Note: Although the “Total monthly salary/stipend” in Section 1 of the form should be filled in by the Postdoctoral Scholar, please check this figure for accuracy.

9. The Postdoc Administrator enters appointment and distribution data into PPS following the instructions in sections J and K of this handbook.
10. The Postdoc Administrator forwards the originals of the *PSBP Enrollment/Change Form*, the *Life Insurance Beneficiary Form*, the *UCSF Visiting Postdoctoral Scholar Benefits Plan Acknowledgment Form* (title code 3370s transitioning to title code 3252 only) and the *Postdoc Premium/Opt Out Worksheet* to the Postdoctoral Benefits Coordinator in Human Resources, Box 0918, for secondary review.
11. The Postdoctoral Benefits Coordinator reviews the forms to make sure they are complete, keeps a copy of all forms, and sends the originals to the Campus Payroll Office.
12. The Campus Payroll Office enters all benefits information into PPS.
13. UCSF sends the updated enrollment information to the University of California Office of the President (UCOP) each month. UCOP then creates an FTP file to be accessed once each month by the insurance carriers. **It is important to note that if the information is not entered into PPS prior to the information being retrieved by UCOP, the Postdoctoral Scholar will not be included in the carriers’ database systems until the following month.**
14. The respective insurance carriers access and load the enrollment data into their systems and send Evidence of Coverage booklets and identification cards to the Postdoctoral Scholars’ home address on record. It is imperative that members keep their mailing address current with the university.
15. Coverage begins on the Appointment/Fellowship Start Date listed on the Enrollment Form.

b. Waiving out of PSBP Medical, Dental or Vision

Postdoctoral Scholars may waive out of Medical, Dental or Vision insurance if they have alternate coverage; however, they are required to be covered in Short-Term Disability, Life and AD & D plans. For documentation purposes, Postdoctoral Scholars are still required to complete the PSBP Enrollment/Change Form in which they may indicate their choice to “OPT OUT” in Section **3a** of the form. Since Postdocs are automatically enrolled in group Life Insurance, the completion of the Beneficiary Form is also required. Please follow the distribution instructions for these forms outlined in the previous enrollment section.

c. Insurance Requirements for J-1 Scholars

All international scholars on J-1 visas, non-immigrant status, are required by Federal law to carry minimum levels of health and accident insurance for themselves and their families for the length of their J status and for the duration of their appointment at UCSF. Proof of insurance coverage must be maintained in the department files.

Effective January 1, 2007, all postdoctoral scholars will automatically be enrolled in the current PSBP AD&D policy, even if they waive medical, dental and/or vision coverage. The plan provides unlimited medical evacuation benefits as well as \$7,500 in repatriation coverage. This means that postdoctoral scholars will no longer need to enroll in a separate repatriation and evacuation plan to meet immigration requirements.

Garnett-Powers & Associates will also offer a plan for the dependents of the international postdoctoral scholars. The plan will be offered separately from the PSBP and will be underwritten by the American International Group (AIG).

The plan will include \$10,000 each of medical evacuation and repatriation coverage, which meets the J-2 visa requirement. The rate will be a flat \$2.70 per month for the entire family.

If you have questions about the J-1 visa requirements and options available to UCSF J participants and sponsoring departments, please contact Services to International Students and Scholars (SISS) at (415) 476-1773, or email visa@ucsf.edu; <http://student.ucsf.edu/siss/>.

J-1 Scholars have various options for insurance:

1. Enroll in PSBP medical, dental and vision plans and be automatically enrolled Standard Life AD&D insurance which includes the appropriate level repatriation and evacuation coverage as required for J-1 VISA holders.
2. Purchase insurance from a private carrier before arrival in the United States and provide proof of insurance for the duration of their J status and appointment at UCSF. Proof of insurance must be maintained in the department's file.
3. Provide written documentation that the scholar's home institution, government, or external funding agency will provide insurance coverage meeting federal requirements for the duration of their J status and appointment at UCSF. Proof of insurance must be maintained in the department's file. Scholars sponsored by Fulbright through the Council for International Exchange of Scholars (CIES) and the Education Commission on Foreign Medical Graduates (ECFMG) will have this insurance provided by CIES or ECFMG.
4. Even if a J-1 Scholar opts out of PSBP medical, dental and/or vision, by way of coverage through a private carrier or other external source, s/he is still automatically enrolled and covered in the Short-Term Disability, Life and AD&D plans. Follow OPT OUT process described in **III.C 2b**.

d. Period of Initial Eligibility (PIE)

Postdoctoral Scholars are given 31 calendar days counting from their “begin date” to enroll in PSBP.

1. If a Postdoctoral Scholar is unable or fails to enroll in PSBP within the PIE period due to administrative oversight, department may request for an exception to the eligibility deadline. Please have the department Postdoc Administrator send an email to the HR Benefits Coordinator. The exception request must address the reason for the delay and the expected date the Postdoctoral Scholar will be able to complete and return the forms.
2. If the Postdoctoral Scholar fails to enroll in PSBP despite sufficient notification from the Department, the Postdoctoral Scholar will have to wait until the annual Open Enrollment to enroll in PSBP.

e. Postdoctoral Scholar Eligibility Parameters

The following are the eligibility requirements for Postdoctoral Scholars to enroll initially and maintain enrollment in PSBP. Although information on the minimum appointment time is provided below in order to retain benefits, please keep in mind that most Postdoctoral Scholars are appointed to full-time (100%) positions.

These eligibility requirements have been derived from and are consistent with the eligibility requirements for the UC faculty-staff employee benefits plans except for the absence of a “core” plan if Postdoctoral Scholar does not meet the minimum eligibility requirements.

1. Initial Eligibility: All three types of Postdoctoral Scholar (Postdoctoral Scholars – Employee, Fellow, and Paid Direct with Title Codes 3252, 3253 and 3254, respectively) are required to have an initial appointment at 100% time for at least three months or 50%-99% time for at least 12 months.
2. Eligibility Retention:
 - Postdoctoral Scholar – Employees (3252) are required to maintain an average regular paid time of at least 17.5 hours per week (43.75%). [Note: the paid percent time may differ from the appointment percent time.]
 - Postdoctoral Scholar - Fellows (3253) and Paid Directs (3254) are required to maintain an appointment at a minimum of 43.75% time.

f. Benefit Eligibility Indicator (BELI) Code

Only individuals with the BELI code of “P” may enroll into, or remain enrolled in, the UC Postdoctoral Scholars Benefits Plan.

PPS has two types of BELI codes: assigned and derived.

Assigned: Departments should assign the BELI code of "P" in PPS for Postdoctoral Scholars who meet the eligibility requirements.

If the Postdoctoral Scholar does not meet the eligibility requirements, departments should assign a BELI of "5" (not eligible).

Derived: PPS will automatically assign a derived BELI code of "P" if there are one or more active appointments with Title Code 3252, 3253, or 3254, and the duration and percent of those appointments total 50% or more for 12 months or more, or 100% time for three months or more.

PPS also will automatically assign a derived BELI code of "5" to those Postdoctoral Scholars who do not meet the eligibility requirements. Furthermore, Postdoctoral Scholar – Employees who fail to maintain an average regular paid time of at least 17.5 hours per week (43.75%) will automatically be re-assigned a BELI code of “5” (from the derived BELI code of “P”).

Departments have the responsibility to manually override the derived "P" BELI codes for those Postdoctoral Scholars – Employee who fail to maintain the minimum appointment of 43.75% time for two months or more. Such individuals should be manually assigned a BELI code of "5".

g. Family Member Eligibility Requirements

Postdoctoral family member eligibility requirements are the same as the family member eligibility requirements for the UC faculty/staff plans. The major family member categories eligible are the following:

- Spouse
- Natural or adopted child or children to age 23 (unless eligible to continue coverage because of disability) and unmarried
- Stepchild to age 23 if unmarried, lives with the Postdoctoral Scholar, is supported by the Postdoctoral Scholar at more than 50%, and is claimed as a tax dependent by the Postdoctoral Scholar or spouse
- Same-sex domestic partner or opposite-sex domestic partner if either the Postdoctoral Scholar or the DP is 62 years old or older and Social Security eligible (Note: Opposite-sex DPs currently covered under the current plan who do not meet this age requirement will be grandfathered into the new plan.)

UC’s rules do not allow for duplicate coverage. Postdoctoral Scholars may not be covered in UC-sponsored plans as an employee and as an eligible family member of a UC employee or retiree at the same time.

h. Payroll/Personnel System and Consolidated Billing Process

The UC Payroll/Personnel System (PPS) is programmed to administer Postdoctoral Scholar benefits using similar processes to the UC Faculty/Staff PPS processes. Specifically, PPS will track benefit enrollments and pay premiums to carriers through the UC consolidated self-billing process and report benefit enrollment and payment data to the Office of the President.

Since major changes had to be made to PPS to ensure that Benefit costs are assessed properly, the following elements need to be in place:

1. **Appointment Percentage** - It is necessary to enter an appointment percentage and appointment pay schedule code on any Postdoctoral Scholar appointment including Fellows and Paid Directs when the Postdoctoral Scholar Without Salary DOS code ("PDW") is used. (Note: This breaks with the tradition of how without salary appointments have been handled in the past.) The sum of all active appointments, including possible supplements paid on a 3252 appointment, for the Postdoctoral Scholar must not exceed 1.00 (100%).

The screenshot displays a mainframe terminal window titled "EDB - RUMBA Mainframe Display". The window shows the following information:

```

PPEAPP0-E 1595          EDB Entry/Update          03/22/06 15:11:23
03/21/06 13:24:19      Appointments/Distributions      Userid: SFABYBC
ID: 022522270 Name: FELLOW,POSTDOC      Emp Stat: I      Pri Pay: MO
      PAF Gen No: 1
Appt  Actions  Pgm Typ Bas Pd Ovr  Appt Begin  Appt End Dur  Dept  FLSA
10    _____ A  5  _  _  _  070106      063009  _  451004  1
Title                               Grade %Full F/V Ann/Hr Rate  Rt Sch Time Lv
3253 POSTDOC-FELLOW                _  0.70  _  _  _  _  _  MO  W  N

Dist  Actions L DPA  CC  Fund Prog  S                               FTE Dis %
11    _____ 2 444958 31108 _____ 0 MED RES-UROLOGY _____ 0.7000
      Pay Begin  Pay End  Step  O/A  Rate/Amount  DOS  PRQ  DUC  WSP
      070106      063009  _  _  _  _  _  _  _  _

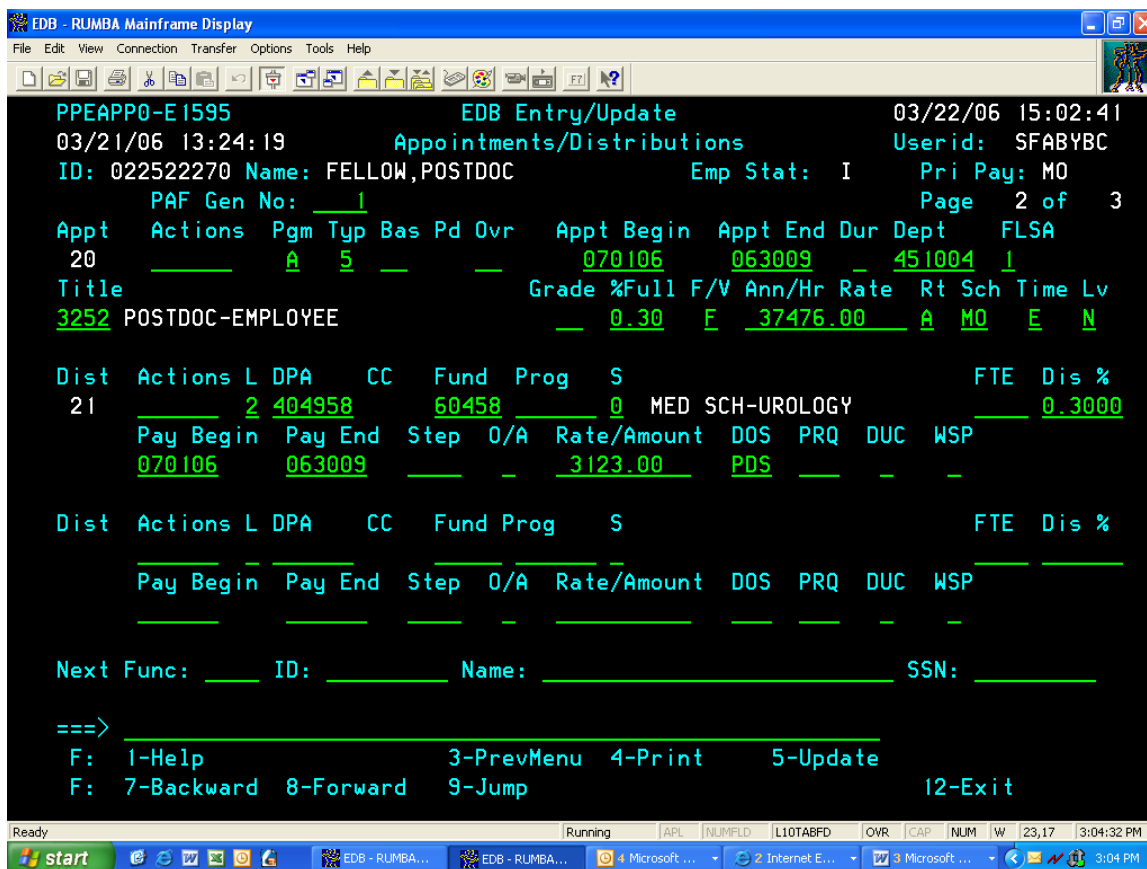
Dist  Actions L DPA  CC  Fund Prog  S                               FTE Dis %
      _____  _____  _____  _____  _____  _____  _____  _____
      Pay Begin  Pay End  Step  O/A  Rate/Amount  DOS  PRQ  DUC  WSP
      _____  _____  _____  _____  _____  _____  _____  _____

Next Func:  ID:  Name:  SSN:

===>
F: 1-Help          3-PrevMenu  4-Print    5-Update
F:          8-Forward  9-Jump    12-Exit
  
```

The terminal window also shows a Windows taskbar at the bottom with the Start button, several open applications (including EDB - RUMBA, Microsoft Office, and Internet Explorer), and the system clock showing 3:13 PM on 03/22/06.

2. **Pay Schedule** - An appointment pay schedule code of “MO” must be entered for any Postdoctoral Scholar appointment. This means that even if the Postdoctoral Scholar appointment is without salary (with a DOS code “PDW” and a Time Reporting Code of “W”), the appointment pay schedule code of “MO” must still be entered.
3. **BELI** - In order for a Postdoctoral Scholar to participate in the Postdoctoral Scholar Benefits Plan (PSBP), the assigned BELI must be “P” as explained in detail in III.C 2f, “Benefit Eligibility Indicator (BELI) Code”.
4. **DOS code** - If a supplement is to be paid to a 3253 or 3254, it should be paid on a 3252 appointment using DOS code “PDS” (PostDoc Supplement). Though PDS will behave like REG, benefit expenses will not be assessed against the fund source paying the supplement.



i. Emergency Enrollments

If a Postdoctoral Scholar urgently needs to utilize benefits prior to his/her information being available to the insurance carriers through the FTP file, the Postdoctoral Scholar should immediately contact the Postdoctoral Benefits Coordinator at (415) 476-8093 to effect an emergency enrollment. (In cases of unplanned medical emergencies, however, calling 911 is recommended).

j. Premium and Fee Payment

The premium and fees that need to be covered are Medical, Dental, Vision, Short-term Disability, a Broker/Administrative fee, Life/AD&D, Workers' Compensation and (voluntary) Long-term Disability. Information on 2007 Monthly Rates is available on the GPA website at http://www.garnett-powers.com/postdoc/ucsf/monthly_rates_2007.pdf.

1. **Postdoctoral Scholar – Employee (Title Code 3252):** Insurance Premiums and Administration Fees will be charged to the fund source entered in the PPS which also pays the salary. If a Postdoctoral Scholar chooses to “buy up” or upgrade to the PPO medical plan and/or enroll in the voluntary Long-Term Disability plan, the Postdoctoral Scholar’s contribution will be deducted directly from his/her paycheck.
2. **Postdoctoral Scholar – Fellow (Title Code 3253) and Postdoctoral Scholar – Paid Direct (Title Code 3254):** Since Fellows’ stipends or fellowships are issued through the UCSF Stipend Desk and Paid Directs’ fellowships do not go through the University/system at all, it is not possible to pay premiums and fees using the same procedure that is in place for Postdoctoral Scholar – Employees. Furthermore, fellowships or traineeships awarded to Fellows may have certain restrictions on items that can be covered by the institutional allowance or research allowance provided as part of the grant. In addition, sponsoring agencies provide a limited amount of funds that may not cover the entire cost of the benefits (not including the Postdoctoral Scholar’s contribution). *In instances where sponsoring agencies impose restrictions and/or provide an amount that is not sufficient to cover the entire cost, the PI is required to cover the remaining cost on behalf of the Postdoctoral Scholar – Fellow (title code 3253) as well as the Postdoctoral Scholar - Paid Direct (title code 3254).*

Postdoctoral Scholar – Fellow and Paid Direct Premiums and fees will be collected as follows:

- **Postdoctoral Scholar – Fellow (Title Code 3253)**

Enter the preferred Full Accounting Unit (FAU: DPA/FUND/PROGRAM/SUB) in the Postdoctoral Scholar’s EDB record. The FAU should always be an unrestricted, departmental fund source. This action automatically charges ALL benefits costs to the FAU listed in the Postdoctoral Scholar’s EDB record. Departments, if they wish, can then do a journal of expenses transaction each month to charge the allowable expenses to the Postdoctoral Scholar – Fellow’s institutional or research allowance.

- **Postdoctoral Scholar – Paid Direct (Title Code 3253)**

Enter the preferred Full Accounting Unit (FAU: DPA/FUND/PROGRAM/SUB) in the Postdoctoral Scholar's EDB record. The FAU should always be an unrestricted, departmental fund source. This action automatically charges ALL benefits costs to the FAU listed in the Postdoctoral Scholar's EDB record.

3. Postdoctoral Scholar – Fellows and Paid Directs WITH supplemental pay under Postdoctoral Scholar – Employee appointment:

Departments should enter the preferred Full Accounting Unit (FAU: DPA/FUND/PROGRAM/SUB) in the Postdoctoral Scholar's Fellows' (Title Code 3253) and Direct Paid (Title Code 3254) EDB record for their PDW Appointment. A second appointment will need to be created for his/her supplemental pay. Title Code 3252 should be used for the supplemental appointment and a PDS DOS Code should be used. The FAU associated with the PDW appointment will be assessed all the flat dollar benefits. A percentage-based "matching contribution" such as OASDI and Medicare, as well as percentage-based assessments such as Unemployment Insurance and Worker's Compensation will be generated and charged to the fund source on which the supplement (with DOS code PDS) is paid.

4. Postdoctoral Scholar – Fellows and Paid Directs WITHOUT supplemental pay under Postdoctoral Scholar – Employee appointment:

Departments should enter the preferred Full Accounting Unit (FAU: DPA/FUND/PROGRAM/SUB) in the Postdoctoral Scholar's Fellows' (Title Code 3253) and Direct Paid (Title Code 3254) EDB record for their PDW Appointment. The FAU associated with the PDW appointment will be assessed all the flat dollar benefits.

Application of Postdoctoral Scholar Contribution to Benefit Expenses

- *Medical PPO and LTD* - If Postdoctoral Scholar upgrades to the Medical PPO Plan and/or enrolls in the voluntary Long-term Disability Insurance Plan, it will be necessary for Departments to collect this portion from the Postdoctoral Scholar and apply against the FAU where the expense was originally charged. Departments have the discretion to set-up a payment schedule with the Postdoctoral Scholar, but it is advisable to collect and apply payment after the expense has been posted, which is generally once a month.
- *Postdoctoral Scholar Portion* - In the event that the institutional allowance or research allowance (of Postdoctoral Scholar – Fellow) and/or department's discretionary funds are insufficient to cover the entire cost of Medical, Dental, Vision and Benefit Broker fee (of Postdoctoral Scholar – Fellow or Paid Direct), it will be necessary for Departments to collect the uncovered portion from the Postdoctoral Scholar and apply the payment against the FAU where the expenses were originally charged. Again, Departments have the discretion to set-up a payment schedule for benefits with the Postdoctoral Scholar.

k. Ledgers/Journals

Exclusive 3253 and 3254 without salary appointees (PDW - with no supplement) - All Postdoctoral Scholar benefits expenses will be reflected in the sub 06 section of the PPP5302, not the “salary” sub where it would normally be located. The FAU(s) to be assessed the benefits charges will depend on the FAU(s) used in the EDB record.

Payroll transfer of expense - When benefits are recorded in sub 06 with no corresponding gross (such as for a Postdoctoral Scholar - Fellow or Paid Direct), it will not be possible to execute a payroll transfer of expense using a Payroll Expense Transfer. In this case, the department must prepare a financial journal in order to move the expenses by NCA to another FAU.

1. Benefit NCAs:

Insurance	NCA
Dental Insurance PSBP	411511
Medical Insurance PSBP	411512
Vision Insurance PSBP	411513
Disability Insurance PSBP	411514
Life Insurance PSBP	411515
Broker Fees PSBP	411516
Worker’s Compensation	411110

2. Mandatory Expenses if Postdoctoral Scholar declines PSBP coverage - Even if an eligible Postdoctoral Scholar opts-out of PSBP medical/dental/vision coverage, s/he will still be automatically provided PSBP Short-term Disability and Life/AD&D coverage. If the Postdoctoral Scholar has an eligible without salary (PDW) appointment, s/he will also be provided with Workers’ Compensation Insurance. The charges for this coverage can be found on the PPP5302 Distribution of Payroll Expense distributed to departments monthly.

3. Open Enrollment

During the open enrollment period each year, Postdoctoral Scholars will be able to make plan changes (i.e. HMO to PPO), enroll in plans previously waived, and add dependents that have previously waived enrollment in the Postdoctoral Scholar Benefits Plan. For the plan year 2007, the Open Enrollment period is November 1, 2006 – November 21, 2006. A notice informing Postdoctoral Scholars of the open enrollment period will be sent to the Postdoctoral Scholars approximately one month prior to the open enrollment period. The enrollment of new Postdoctoral Scholars and, at this time, open enrollment changes cannot be processed through At Your Service (AYS). Please see the sections on the Enrollment Process in **III.C 2**. Please direct postdocs to <http://www.garnett-powers.com/postdoc/ucsf/open.htm> for Open Enrollment information and instructions.

4. Taxability of Health Benefits

Departmental contributions paid on behalf of a Postdoctoral Scholar are considered taxable. In order to comply with the federal and state regulations, the following will be implemented effective January 1, 2007:

- Benefits will be imputed and taxed beginning January 1, 2007, on a monthly basis.
- Employee (3252) – Not taxable unless Domestic Partner (DP)/DP dependent enrollment exists.
- Fellows (3253, 3254) – Taxable on Employer paid portion of premiums for fellow and/or fellow’s DP/dependents.
- Residents for US Tax Purposes (3253, 3254) – Self-reported on Federal and State tax returns. No reporting or withholding required by Employer.
- Non-Resident Aliens (NRAs) (3253, 3254) – Subject to withholding 14% (FMQJ Visa holders) and 30% for all others. Taxes will be withheld from stipends and reported on a 1042-S and a 592-B.
- NRA Paid Direct Post Docs (3254) will be billed for the taxes and reported on 1042-S and 592-B.
- Post Docs that invoke tax treaties will not be subject to imputed income for federal purposes, but the benefits will be reported on the 1042-S and taxed for California purposes and reported on a 592-B.

The full document addressing the taxability of health benefits provided by the University to Postdoctoral Scholars is available in the Office of the President website at www.ucop.edu/ucophome/policies/acctman/t-182-77.pdf.

5. Termination of Coverage

When a Postdoctoral Scholar’s appointment ends, or s/he wishes to terminate coverage of their PSBP, the Postdoctoral Scholar must complete the cancellation section of the Enrollment/Change Form. The Enrollment/Change form must then be processed as described in **III.C 2a**, the “Enrollment Process” section of this handbook. It is imperative that the Department forwards the Enrollment/Change form to the Postdoctoral Scholar Benefits Coordinator, who will forward it on to the Payroll Office for processing to ensure that coverage is terminated in a timely manner. It is possible for the Postdoctoral Benefits Coordinator to ask for a retro-adjustment from the carriers as far back as the previous month but if the Department fails to inform the Benefits Coordinator of the PSBP termination within that time frame, the Department will have to cover the months that are charged. Once the Enrollment/Change Form is processed, the coverage will end at the end of the following month.

Note: If the Postdoctoral Scholar’s appointment ends, simply separating the Postdoctoral Scholar by entering a “separation date” in PPS does not apply to EVERY situation wherein it is necessary to cancel Postdoctoral Scholar’s coverage in PSBP. If the Postdoctoral Scholar is canceling PSBP because s/he is switching to a non-Postdoctoral Scholar position thus, s/he is NOT separating from UCSF, then it becomes imperative that Postdoctoral Scholar submits the Enrollment/Change form to the Benefits Coordinator so that s/he is cancelled in PSBP and then enrolled in the appropriate Benefits Plan. Therefore, in both situations, it is best to make it a practice to require Postdoctoral Scholar to complete the Enrollment/Change form to terminate PSBP coverage.

6. COBRA Notification

At the time of enrollment, the Postdoctoral Scholars will not be able to print the Enrollment/Change Form until they verify that they have read the initial COBRA Notification letter available at www.garnett-powers.com/postdoc/cobra.pdf. Once the Postdoctoral Scholar is terminated from PPS or leaves the Postdoctoral Scholar Benefits Plan for any reason, the PSBP Broker, Garnett -Powers & Associates (GPA) will send the COBRA Eligibility packet based on information received through PPS via the FTP file. Since the FTP file is sent to GPA only once every month, if there is a delay in submitting the termination paperwork or if Departmental Staff Contact is aware that terminating Postdoctoral Scholar is interested in COBRA coverage, Department or Postdoctoral Scholar may contact GPA at 800-254-1758 so that COBRA information can be sent immediately.

Once the termination paperwork is processed, the Department does not need to do anything else. If the Postdoctoral Scholar elects to continue insurance coverage through COBRA, the insurance carriers will direct bill the Postdoctoral Scholar each month.

IV. Policy Provisions for Sick Leave and Time Off

A. Sick Leave – APM 390-60

1. Postdoctoral Scholars – Employees are eligible for paid sick leave of up to 12 days per 12-month appointment. Postdoctoral Fellows and Paid Directs are also eligible for the same sick leave unless the extramural funding agency has different sick-leave requirements. A Postdoctoral Scholar with less than a 12-month appointment is eligible for sick leave in proportion to the appointment period.
2. Unused sick leave is to be carried forward to subsequent Postdoctoral Scholar appointments.
3. Sick leave for Postdoctoral Scholars is not accrued in the Payroll/Personnel System. Departments are responsible for maintaining records on sick leave eligibility and usage.
4. The conjoint administration of Postdoctoral Scholar sick leave in conjunction with Workers' Compensation, family and medical leave, and short-term disability is pending written guidance from the Office of the President as of this writing.
5. If a Postdoctoral Scholar subsequently moves to a title that accrues sick leave, any unused sick leave earned under the Postdoctoral Scholar title cannot be carried forward to the new appointment.

B. Time Off – APM 390-61

1. Postdoctoral Scholars do not accrue vacation.
2. Postdoctoral Scholars are expected to take time off each academic year in the intersession and recess periods between the beginning of Fall Quarter and the end of Spring Quarter. If, however, the Postdoctoral Scholar's training and research program involves work during these periods, it is required that the faculty mentor will approve equivalent time off at another mutually agreeable time. At UCSF, Postdoctoral Scholars are entitled to 20 work days of time off per year.
3. Postdoctoral Fellows and Paid Directs are eligible to take 20 work days of time off unless the extramural funding agency contains provisions to the contrary.
4. Postdoctoral Scholars remain on pay status during intersession and recess periods or their alternatives.

V. Other Benefits

A. UCRP and DCP

Postdoctoral Scholar – Employees are not eligible for participation in the University of California Retirement System (UCRS) via the UC Retirement Plan (UCRP) but do contribute to the University of California Defined Contribution Plan (DCP) as “Safe Harbor” participants. The DCP contribution is approximately 7.5% of salary and automatically defaults to the UC Savings Fund. Postdoctoral Scholars - Employees have the option of redirecting their contributions to other UC or Fidelity Funds. To access DCP funds, contact Fidelity Investments Tax-Exempt Service Company (FITSCo) at 1-866-682-7787, or go directly to their website: <http://netbenefits.fidelity.com>

Postdoctoral Scholar – Fellows and Postdoctoral Scholar – Paid Directs are not eligible for participation in the UC Retirement Plan (UCRP).

B. Workers’ Compensation

All Postdoctoral Scholars are eligible for Workers’ Compensation benefits in the event of a work-related injury.

For Postdoctoral Employees, this cost continues to be calculated by multiplying the employee's gross eligible wages by the campus' standard Workers' Compensation assessment percentage rate. This cost is recorded as an expense to the fund source that pays the employee and is prorated if the employee is split funded.

For Postdoctoral Scholar--Fellows and Postdoctoral Scholar--Paid Directs, on the other hand, the Workers' Compensation assessment is a flat-dollar amount assessed monthly to the fund source designated in the employee's

Payroll/Personnel System record.

In some instances, a Postdoctoral Scholar Fellow or Paid Direct will be paid a "supplement." As long as the supplement is paid to the Postdoctoral Scholar, the fund source will be charged Workers' Compensation on both the supplement (gross eligible wages multiplied by the assessment percentage rate) as well as the flat-dollar assessment for the Postdoctoral Fellow or Paid Direct appointment.

C. Other Programs

Postdoctoral Scholar – Employees can enroll in and contribute towards UC voluntary investment plans such as 403(b) and 457(b) and after-tax programs. In addition, they have the benefit of having parking permit fee taken out before taxes are assessed and are given the choice for their insurance premium cost to be deducted from their pay before taxes as well. The latter benefit is called the Tax Savings on Insurance Premiums (TIP) program which allows Postdoctoral Scholar – Employees to pay monthly medical, dental and vision premium costs (if any) on a pretax basis in order to reduce potential tax obligations.

Please bear in mind that Postdoctoral Scholar – Fellows and Paid Directs with partial/supplemental appointments on title code 3252 can participate in both the 403(b) or 457(b) programs, but will be restricted in terms of contributions within the paid appointment. In other words, the fellowship they are receiving cannot be tapped for contributions to these plans.

To enroll in or access these tax-deferred savings plans, contact Fidelity Investments Tax-Exempt Service Company (FITSCo) at 1-866-682-7787, or go directly to their website at <http://netbenefits.fidelity.com>.

D. At Your Service (AYS)

Currently, Postdoctoral Scholars who have paid appointments in the payroll system as Employees (i.e. are in title code 3252) whether in a full or partial appointments (that is, accompanied by a Postdoctoral Scholar – Fellow or Paid Direct appointment), cannot use AYS for enrolling in or viewing their insurance enrollments.

VI. Transition Guidelines

A. Sick Leave Balances

Sick-leave balances for Visiting Postdoctoral Scholars (title code 3370) after they have moved to the title Postdoctoral Scholar – Employee classification (title code 3252) will be treated as follows:

1. Any unused sick leave balances in PPS on the date the 3370 Postdoc changes to 3252 will remain dormant in PPS.

2. If a Postdoctoral Scholar needs to use sick leave, the leave first is charged against the sick-leave account for which the Scholar is eligible by being in title code 3252; e.g., the 12-days-per-year sick-leave account for Scholars appointed at 100% time for 12 months. Use of this sick leave is recorded in the department.
3. If additional sick leave is required, then any sick leave balances remaining from title code 3370 may be used. Use of the 3370 accrued sick leave should be reported in PPS.
4. If the Postdoctoral Scholar moves directly to a title that accrues sick leave, the sick leave balances will be accurate in PPS, and the employee will again begin to accrue per the eligible title.
5. If there is a break in service between the Postdoctoral Scholar appointment and reemployment in a title that accrues sick leave, the sick leave balance is restored manually in accordance with UC policy; i.e., all unused sick leave hours may be reinstated if the former employee is reemployed within two weeks of separation, a maximum of 80 hours may be reinstated for a break in service between two weeks and six months, and no hours may be reinstated for a break in service of six months or more.

B. Vacation Pay-out

When Postdocs in title code 3370 convert to title code 3252, they move from a title code eligible to accrue vacation to a non-accruing title code. Consequently, departments are required to pay out the unused vacation time that the Postdoctoral Scholar accrued under title code 3370. Postdocs who have not already converted from title code 3370 to title code 3252, must do so at the time of their annual reappointment. At the time of their conversion to 3252, any unused vacation leave must be paid out. As a reminder: All postdocs must be moved from title code 3370 to title code 3252 by June 30, 2007. No exceptions will be made.

C. Other Scenarios - Sick Leave Balances and Vacation Pay-out

The restriction on the use of sick leave balances or pay out of vacation is not limited to the circumstances described in sections A and B. Departments will have to keep this in mind for any changes that may occur in the future that will require a Postdoctoral Scholar to switch from an accruing to a non-accruing title code with regards to sick and vacation time.

VII. Information Sources

We have attempted to make this handbook as comprehensive as possible, but as with any new program there will inevitably be questions that arise which cannot be answered by such a document. The UCSF Graduate Division Human Resources Benefits Office, and Campus Payroll Office welcome your feedback on how to make this handbook even better. In addition, the following are information sources which you and the Postdoctoral Scholars may utilize:

GPA:

The official Garnett-Powers Postdoctoral Scholar Benefits Plan (PSBP) website at www.garnett-powers.com/postdoc/ucsf to view additional information regarding the PSBP and access a library of forms, including the Enrollment/Change Form and Beneficiary form.

Postdoctoral Scholar Help Line: Postdoctoral Scholars with questions regarding benefit plans, eligibility, enrollment, claims issues, etc. should contact the PSBP customer service staff at 800-254-1758 or e-mail PSBP@garnett-powers.com

Departmental Postdoc Administrators with questions regarding benefit plans, eligibility, enrollment, etc., should contact the PSBP customer service staff at GPA at 800-254-9210 or e-mail Steve Johnson at stevejohnson@garnett-powers.com.

UCSF:

For questions regarding:

Benefit premium payments for Postdoctoral Scholar Fellows and Paid Directs and stipend payments for Postdoctoral Fellows:

2006 Rates: http://www.garnett-powers.com/postdoc/ucsf/monthly_rates_2006.pdf

2007 Rates: http://www.garnett-powers.com/postdoc/ucsf/monthly_rates_2007.pdf

Or contact the department's Postdoc Administrator. The list of Postdoc Administrators is available on the Office of Postdoctoral Affairs website at <http://postdocs.ucsf.edu>

Postdoctoral Scholar policies (including the new sick-leave and time-off policies), appointments, titles and title codes: department's Postdoc Administrator or the Graduate Division website:

<http://saawww.ucsf.edu/graduate/postdoc.htm>

PPS functions: Department's Postdoc Administrator

PSBP/Benefit enrollment procedures: Garnett-Powers website at <http://www.garnett-powers.com/postdoc/ucsf/instructions.pdf>, the Postdoctoral Benefits Coordinator at (415) 476-8093, or department's Postdoc Administrator

General Postdoctoral Scholar benefits questions, problems, or issues: Garnett-Powers website at <http://www.garnett-powers.com/postdoc/ucsf/> or the Postdoctoral Benefits Coordinator at (415) 476-8093.

UC Savings Plans (i.e. DCP, 403(b), 457(b): Fidelity Investments Tax-Exempt Services Company at either 1-866-682-7787 or <http://netbenefits.fidelity.com> .

VIII. Appendices

Appendix A – Postdoc Premium/Opt Out Worksheet – To view and print, please visit http://www.garnett-powers.com/postdoc/ucsf/paid_direct.pdf .

Appendix B – UCSF Visiting Postdoctoral Scholar Benefits Plan Acknowledgment Form - To view and print, please visit <http://www.garnett-powers.com/postdoc/ucsf/acknowledgment.pdf>