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I. Health & Welfare Benefits

A. Background

The Postdoctoral Scholar Benefits Plan (PSBP) is a comprehensive package of benefits designed to closely match the benefits offered to faculty and staff 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 Title Codes

New Postdoctoral Scholar appointments should be made under the following Title Codes only. See page 14 for detailed information on eligibility:

- Title Code 3252: Postdoctoral Scholar — Employee
- Title Code 3253: Postdoctoral Scholar — Fellow
- Title Code 3254: Postdoctoral Scholar — Paid Direct
D. 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; the patient has more choice in choosing their doctor.
b. Medical HMO Plan

<table>
<thead>
<tr>
<th>Medical Benefits</th>
<th>Health Net HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Postdoctoral Scholar Pays</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Physician Office Visit</td>
<td>$10 Copay</td>
</tr>
<tr>
<td>Hospitalization:</td>
<td></td>
</tr>
<tr>
<td>Inpatient</td>
<td>0</td>
</tr>
<tr>
<td>Outpatient</td>
<td>0</td>
</tr>
<tr>
<td>Pregnancy</td>
<td>0</td>
</tr>
<tr>
<td>Prescription Drugs:</td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$10 Copay</td>
</tr>
<tr>
<td>Brand Name</td>
<td>$20 Copay</td>
</tr>
<tr>
<td>Non-Formulary</td>
<td>$35 Copay</td>
</tr>
<tr>
<td>Emergency Room Visits</td>
<td>$35 Copay (waived if admitted)</td>
</tr>
<tr>
<td>Routine Physical Exam</td>
<td>$10 Copay</td>
</tr>
<tr>
<td>Mental Health (Non-AB88):</td>
<td></td>
</tr>
<tr>
<td>Outpatient</td>
<td>$10 Copay (unlimited visits per year)</td>
</tr>
<tr>
<td>Inpatient</td>
<td>$0 Copay</td>
</tr>
<tr>
<td>Annual Maximum Out of Pocket:</td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$1,500</td>
</tr>
<tr>
<td>Family</td>
<td>$4,500</td>
</tr>
<tr>
<td>Deductible:</td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>None</td>
</tr>
<tr>
<td>Family</td>
<td>None</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
</tr>
</tbody>
</table>

For more detailed HMO plan design information go to: [http://www.garnett-powers.com/postdoc/ucsf/hmo_fbs.pdf](http://www.garnett-powers.com/postdoc/ucsf/hmo_fbs.pdf)
### c. Medical PPO Plan

<table>
<thead>
<tr>
<th>Medical Benefits</th>
<th>Health Net PPO (In-Network) Postdoctoral Scholar Pays</th>
<th>Health Net PPO (Out of Network) Postdoctoral Scholar Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician Office Visit</td>
<td>$20 Copay</td>
<td>40%</td>
</tr>
<tr>
<td>Hospitalization:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient</td>
<td>20% + $250 deductible</td>
<td>40% + $250 deductible</td>
</tr>
<tr>
<td>Outpatient</td>
<td>$0</td>
<td>40%</td>
</tr>
<tr>
<td>Pregnancy</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Prescription Drugs:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$10 Copay</td>
<td>50% + $10 Copay</td>
</tr>
<tr>
<td>Brand Name</td>
<td>$25 Copay</td>
<td>50% + $25 Copay</td>
</tr>
<tr>
<td>Non-Formulary</td>
<td>$35 Copay</td>
<td>50% + $35 Copay</td>
</tr>
<tr>
<td>Emergency Room Visits</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Routine Physical Exam</td>
<td>$20 Copay</td>
<td>40%</td>
</tr>
<tr>
<td>Mental Health (Non-AB88):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient</td>
<td>$0</td>
<td>$0 (ded waived)</td>
</tr>
<tr>
<td>Inpatient</td>
<td>20%, Unlimited visits</td>
<td>20%, Unlimited visits</td>
</tr>
<tr>
<td>Chiropractic</td>
<td>20% + $200 separate deductible</td>
<td>40%</td>
</tr>
<tr>
<td>Annual Maximum Out of Pocket</td>
<td>$1,500 Individual</td>
<td>$1,500 Individual</td>
</tr>
<tr>
<td>(Does not include deductible)</td>
<td>$4,500 Family</td>
<td>$4,500 Family</td>
</tr>
<tr>
<td>Deductible:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>None</td>
<td>$200</td>
</tr>
<tr>
<td>Family</td>
<td>None</td>
<td>$600</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

For more detailed PPO plan design information go to: [http://www.garnett-powers.com/postdoc/ucsf/ppo_fbs.pdf](http://www.garnett-powers.com/postdoc/ucsf/ppo_fbs.pdf)
### d. Dental POS Plan

**Annual Maximum:** In-Network: $1,700; Out-of-Network: $1,500

<table>
<thead>
<tr>
<th><strong>Principal POS (In-Network)</strong></th>
<th><strong>Principal POS (Out-of-Network)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Postdoctoral Scholar Pays</strong></td>
<td><strong>Postdoctoral Scholar Pays</strong></td>
</tr>
</tbody>
</table>

#### Calendar Year Deductible
- None
- $50 per person, waived for Diagnostic and Preventative Care

#### Diagnostic and Preventative Care
- **Routine Exams**: No charge
- **Routine Teeth Cleanings**: No charge
- **Routine X-Rays**: No charge
- The amount that the dentist’s fee exceeds Principal’s scheduled allowance

#### Basic Procedures
- **Fillings**: 10%
- **Endodontics**: 10%
- **Non-Surgical Periodontics**: 10%
- **Simple Oral Surgery**: 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

#### Major Procedures
- **Crowns**: 50%
- **Bridgework**: 50%
- **Dentures**: 50%
- **Complex Oral Surgery**: 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

- **Orthodontia**: 50%
- **$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 Dental POS plan design information go to: [http://www.garnett-powers.com/postdoc/ucsf/dpos.htm](http://www.garnett-powers.com/postdoc/ucsf/dpos.htm)*
e. Dental DHMO Plan

Dental Benefits

**Deductible**

None

**Diagnostic and Preventative Care**

Routine Oral Exams: No charge
Routine Teeth Cleanings: No charge
Routine X-Rays: No charge

**Basic Procedures**

Fillings: Varies up to $80 copay
Oral Surgery: Varies up to $130 copay
Endodontics: Varies up to $150 copay
Periodontics: Varies up to $300 copay

**Major Procedures**

Crowns: Varies up to $415 copay

**Orthodontics**

Comprehensive Treatment- Child: $1,950 copay plus start-up fees and retention
Comprehensive Treatment- Adult: $2,250 copay plus start-up fees and retention

**Annual Maximum**

Unlimited

For more detailed Dental HMO plan design information go to: [http://www.garnett-powers.com/postdoc/ucsf/dhmo.htm](http://www.garnett-powers.com/postdoc/ucsf/dhmo.htm)

<table>
<thead>
<tr>
<th>Vision Benefits</th>
<th>Health Net PPO (In-Network)</th>
<th>Health Net PPO (Out of Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam with Dilation (if necessary)</strong></td>
<td>Postdoctoral Scholar Pays</td>
<td>Postdoctoral Scholar Allowance</td>
</tr>
<tr>
<td>Exam with Dilation (if necessary)</td>
<td>$0 Copay</td>
<td>Up to $40</td>
</tr>
<tr>
<td><strong>Standard Plastic Lenses:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>$10 Copay</td>
<td>Up to $40</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$10 Copay</td>
<td>Up to $60</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$10 Copay</td>
<td>Up to $80</td>
</tr>
<tr>
<td>Lenticular</td>
<td>$10 Copay</td>
<td>Up to $80</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>$0 Copay, $120 retail allowance</td>
<td>Up to $45</td>
</tr>
<tr>
<td>Frames</td>
<td>for any frame plus 20% off</td>
<td></td>
</tr>
<tr>
<td></td>
<td>balance over allowance</td>
<td></td>
</tr>
<tr>
<td><strong>Lens Options:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UV Coating</td>
<td>$12</td>
<td>N/A</td>
</tr>
<tr>
<td>Tint (solid and gradient)</td>
<td>$12</td>
<td>N/A</td>
</tr>
<tr>
<td>Standard Scratch Resistant</td>
<td>$15</td>
<td>N/A</td>
</tr>
<tr>
<td>Standard Polycarbonate</td>
<td>$35</td>
<td>N/A</td>
</tr>
<tr>
<td>Standard Progressive</td>
<td>$45</td>
<td>N/A</td>
</tr>
<tr>
<td>Standard Anti-Reflection</td>
<td>$45</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Contact Lenses</strong></td>
<td>$105 Allowance</td>
<td>$105 Allowance</td>
</tr>
<tr>
<td><strong>Frequency:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Examination</td>
<td>Once Every 12 Months</td>
<td></td>
</tr>
<tr>
<td>Lenses or Contact Lenses</td>
<td>Once Every 12 Months</td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td>Once Every 24 Months</td>
<td></td>
</tr>
</tbody>
</table>
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, January 1, 2007 (meets J-1 VISA requirements).
- Portability Provision – Provides a convenient life insurance option for eligible members when coverage terminates.
- Repatriation Benefit – Provides up to $7,500 for expenses associated with transportation of the deceased member’s body (meets J-1 VISA requirements).
- 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)
http://www.garnett-powers.com/postdoc/ucsf/std.htm

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 70% of the postdoc’s weekly pre-disability earnings.
- 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. A postdoc may use Sick Leave or Paid Time Off during the 7-day waiting period.
- 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)

http://www.garnett-powers.com/postdoc/ucsf/ltd.htm

The Standard Insurance Company

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

- The cost is $7.95 per month per postdoc.

- **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.

The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are outlined in the *group policy* issued by Standard Insurance Company.
2. Enrollment

a. 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 derive a 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 derive a BELI code of "5" to those Postdoctoral Scholars who do not meet the initial eligibility requirements.

b. 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.

1. Initial Eligibility: All three types of Postdoctoral Scholar (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 3 months, or 50%-99% time for at least 12 months or more Per article 2.B.2 of the Postdoc Contract, the ‘initial’ appointment shall be for a minimum of one year. Note: to be appointed in one of these title codes, the individual must have a doctoral degree (e.g. Ph.D., M.D.) or foreign equivalent a minimum of one year. (Article 2.B.2 of the postdoc union contract)

2. Continuing Eligibility:

Postdoctoral Scholar – Employees are required to maintain an average regular paid time of at least 20 hours per week (50% time). Note: the paid percent time can differ from the appointment percent time.
Postdoctoral Scholar – Fellows and Paid Directs are required to maintain an appointment at a minimum of 50% time.

c. 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
- Same-sex domestic partner
- 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 were grandfathered into the new plan.)
- Natural or adopted child(ren)/step child(ren)/domestic partner’s child(ren) to age 26 (unless eligible to continue coverage because of disability)

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.

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. To request an exception the Postdoc Administrator from the appropriate Service Center should send an email to the Benefits Insurance Desk outlining the reason for the delay and the expected date the Postdoctoral Scholar will be able to complete and return the forms. The Benefits Insurance Desk or Benefits Manager will forward the exception request to Garnett & Powers, if appropriate, and G&P will work with the Plan(s) to determine the outcome. Requests for enrollment/changes that fall outside of a PIE are never guaranteed.

2. If the Postdoctoral Scholar fails to enroll in PSBP within a PIE despite sufficient notification from the Department, the Postdoctoral Scholar has the option to enroll him or her self and eligible family members in a Medical Plan based on a 90-day delayed enrollment. The 90-day period begins when the Benefits Insurance Desk receives the enrollment form and ends 90 consecutive calendar days from the date it begins. Enrollment in dental and vision will be an option at the next annual Open Enrollment period.

3. Please note that a department may be responsible for covering premium costs for a retroactive termination requests beyond one month from the date of termination so it is imperative the paperwork is submitted to the Insurance Desk in a timely way.
e. Enrollment 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.

A Postdoc may enroll in the Postdoctoral Scholar Benefits Plans (PSBP) through one of two methods depending on the individual’s situation. Please read the following questions very carefully to determine what process to direct the Postdoc in:

- Is the Postdoc enrolling in PSBP for the first time, but does not have a Social Security Number yet?
- Is the Postdoc enrolling a spouse in PSBP and the spouse does not have a Social Security Number?
- Is the Postdoc already enrolled in PSBP and wants to make a change, such as add a newborn, or add a newly eligible spouse/domestic partner or adopted child? (Note that children do not need Social Security numbers). In other words, this is not an initial enrollment.
- Is the Postdoc past the 31-day Period of Initial Enrollment (PIE)?

If the answer is YES to ANY of these questions, please direct the Postdoc through the following 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
4. Postdoctoral Scholars print out the 2013 Postdoc Premium Agreement Form found at http://www.garnett-powers.com/postdoc/ucsf/enrollment2.htm (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. The Postdoctoral Scholar submits the PSBP Enrollment/Change Form, the Life Insurance Beneficiary Form, the 2013 Postdoc Premium Agreement Form to the appropriate HR Service Center administrator.
6. Postdoctoral Scholars with J-1 non-immigrant status are required by federal regulations to carry medical evacuation and repatriation of remains insurance, which is included in PSBP and does not have to be purchased separately. See section I.D.2.g. (page 19) Insurance Requirements for J1 Scholars
7. The Postdoc Administrator reviews the documents for accuracy and completeness, and makes necessary changes. The department retains copies of all forms in the Postdoctoral Scholar’s file.

➢ Note: If the Postdoctoral Scholar voluntarily enrolls for voluntary Long-Term Disability coverage, please confirm that the Postdoc has accurately filled in the “Total monthly salary/stipend” amount
in Section 1 of the form. This is an important factor in assessing the Long-Term Disability premium.

8. The Postdoc Administrator enters appointment and distribution data into PPS following the instructions in sections J and K of this handbook.

9. The Postdoc Administrator forwards the originals of the PSBP Enrollment/Change Form, the Life Insurance Beneficiary Form, and the 2013 Postdoc Premium Agreement Form to the Benefits Insurance Desk, Box 0918, for secondary review.

10. The Benefits Insurance Desk reviews the forms to make sure they are complete and sends the originals to the Campus Payroll Office.

11. The Campus Payroll Office enters all benefits information into PPS.

12. The UCSF Campus Payroll Office sends the updated enrollment information electronically 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.

   ➢ Note: 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.

13. 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.

14. Coverage begins on the Appointment/Fellowship Start Date listed on the Enrollment Form (though it may take the plans 30-60 days administratively to recognize the enrollment).

If the answer is NO to ALL of the questions on page 17, please direct the Postdoc to the ‘At Your Service’ website to enroll online, https://atyourserviceonline.ucop.edu/ayso.

1. The Postdoc will be prompted for a Social Security number and password. The initial password is the date of birth in the following format: MMDDYYYY, if the date of birth is January 5th, 1975, input the date as 01051975.

2. The Postdoc should follow the prompts to enroll in selected benefit plans. Please remind Postdocs to ‘Confirm’ enrollment before leaving the site. Enrollment that is not ‘Confirmed’ will not be uploaded.

3. The Postdoc should then log into the Garnett & Powers website, http://www.garnett-powers.com/postdoc/ucsf/, to complete and print out the:
   b. UCSF 2013 Premium Agreement Form found at http://www.garnett-powers.com/postdoc/ucsf/enrollment2.htm (See Appendix A) and discuss the shared costs for premium payments with his/her Principal Investigator. Upon completion, the Postdoctoral Scholar signs and dates this form.
4. The Postdoctoral Scholar submits the *Life Insurance Beneficiary Form* and the *2013 Postdoc Premium Agreement Form* to the appropriate HR Service Center administrator. The Postdoc Administrator forwards the originals of the *Life Insurance Beneficiary Form*, and the *2013 Postdoc Premium Form* to the Postdoctoral Benefits Insurance Desk in Human Resources, Box 0918, for secondary review.

5. The Postdoctoral Benefits Insurance Desk reviews the forms to make sure they are complete and keeps a copy of all forms.

6. The respective insurance carriers access and load the enrollment data from ‘At Your Service’ 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.

7. Coverage begins on the Appointment/Fellowship Start Date listed on the Enrollment Form (though it may take the plans 30-60 days administratively to recognize the enrollment).

f. **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. They must also provide documentation of their alternate health benefits coverage. Since Scholars 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.

g. **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.

All of these requirements are met by the existing UC PSBP plans, which now include evacuation and repatriation insurance.

All postdoctoral scholars in eligible appointments will automatically be enrolled in the current PSBP AD&D policy, even if they waive medical, dental and/or vision coverage. The plan provides $10,000 of medical evacuation benefits as well as $7,500 in repatriation coverage. This means that postdoctoral scholars do not need to enroll in a separate repatriation and evacuation plan to meet immigration requirements.

http://www.garnett-powers.com/postdoc/ucsf/supplemental.htm
Garnett-Powers & Associates also offer a plan for the dependents of the international postdoctoral scholars. The plan is offered separately from the PSBP and is underwritten by the American International Group (AIG). At UCSF, policy requires the PI to cover the cost of benefits for dependents. The policy may be viewed at: 
http://postdocs.ucsf.edu/files/policy_on_comprehensive_benefits

The plan includes $10,000 each of medical evacuation and repatriation coverage, which meets the J-2 visa requirement. The cost is a flat rate of $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 the International Students and Scholars Office (ISSO) at (415) 476-1773, visa@ucsf.edu, or visit http://isso.ucsf.edu/.

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. Be sure the International Postdoc understands that the PI is responsible for the majority of the cost of the PSBP. Since this plan is the most comprehensive choice, they should be encouraged to choose this option over #2 and #3 below.

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 on page 18, section 2.f.

5. If the letter from the funding agency shows that a single compensation amount is to cover salary, benefits, and/or travel, you must contact the agency and ask them to reissue the letter so that salary, benefits, and travel are listed as separate amounts. This is to ensure that the postdoc is receiving, at least, the required salary level.
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.

Historically, only Postdoctoral Employees (3252) were paid through PPS. Effective with the pay date of April 29, 2011, Postdoctoral Fellows (3253) began receiving their stipend payments through PPS as well. 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 to insure payments and benefits are correct. For a more complete training (revised on March 20, 2013) on the transition of UCSF Postdoctoral Fellows from the stipend desk to PPS and how to enter Postdoctoral Fellows and Paid Directs into PPS, go to:
http://controller.ucsf.edu/payroll/files/Postdoctoral_Fellows_Transition.pdf

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### Postdoc Titles & DOS Codes

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<td>FEL</td>
<td>• Nonresident Alien</td>
<td>• Scholarship</td>
</tr>
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<td>3254</td>
<td>PDW</td>
<td>• Postdoc without salary</td>
<td>• Fellowship</td>
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<td>PDE</td>
<td>• Monthly external pay</td>
<td>• Training grant</td>
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<td></td>
<td>• Paid by external source</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• NO personal funds allowed</td>
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Postdoctoral Scholar Employee

- Funds are distributed via the payroll system (no change)
- Setup:
  - Typ: 5
  - F/V: F
  - RT: A
  - Sch: MO
  - Time: E
  - LV: N
  - DOS: REG

Postdoc Fellow

- Funds are now distributed via the payroll system
- Setup:
  - Typ: 5
  - F/V: F
  - RT: A
  - Sch: MO
  - Time: E
  - LV: N
  - Rate/Amt: Blank
  - Dist %: Blank
  - DOS:
    - FEN: For Citizens and Resident Aliens
    - FEL: For Nonresident Aliens
Postdoc Fellow Benefits

- If the Fellow’s benefits are to be paid from a funding source other than that designated for their stipend, a PDW distribution will need to be added.
- A PDW distribution is ONLY needed when you want to designate a different fund source to pay benefit expenses then what is being used to pay the stipend on FEN/FEL.
- Only one PDW distribution line is permitted.
- You will need to change the appointment “rate code” to “A” in order to add the PDW distribution.
- Workers Compensation will still be assessed to the FEN/FEL distribution.

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### Postdoc Fellow Benefits

<table>
<thead>
<tr>
<th>Dist</th>
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<td>PDW</td>
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</table>
Postdoctoral Scholar Paid Direct

- Employee receives their funding directly from an external source. No pay generated via the payroll system.
- Setup of their appointment includes a distribution to record the monthly-equivalent pay amount from an external source using DOS PDE and a distribution to fund their associated benefits on DOS PDW

**One appointment**
- Typ: S
- F/V: F
- RT: A
- Sch: MO
- Time: E
- LV: N

**Two distributions**
- L/A/C/F/P/S = Appropriate FAU
- Dist % = Blank
- Rate/Amnt =
  - PDW: Blank
  - PDE: Monthly equivalent amount
- DOS =
  - PDW and PDE
Postdoc Supplement

- Some Postdocs receive a supplement from University funds.
- The supplement is treated as wages
  - Use REG when the supplement is required to meet the minimum base salary
  - Use PDS when the supplement is above the minimum
- Appointment percentage should reflect percentage of total pay coming from each source (not to exceed 100%).
- Setup:
  - Appt 1-Postdoc Fellow or Paid Direct appointment
  - Appt 2-Separate Postdoc Employee appointment to pay the supplement

Postdoctoral Scholar Supplement Example
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 Benefits Insurance Desk at (415) 476-6529 to effect an emergency enrollment. (In cases of unplanned medical emergencies, however, calling 911 is recommended).

j. Premium and Fee Payment

1. Postdocs in all title codes (3252, 3253, and 3254) (and their dependents) must receive health care benefits while employed at UCSF. The PI is responsible for 100% of the cost of the Dental and Vision plans, Short-Term Disability, Life/Accident, Workers Compensation and Benefit Broker Fee.

2. For calendar years 2012-2015, Postdocs who select the HMO medical plan shall contribute to the monthly Health Benefits HMO premiums in the following amounts:

   a. **2012**: 2% of monthly health care premiums for Postdoc only and Postdoc + child(ren); and 3% for Postdoc + partner, and Postdoc + family.

   b. **2013**: 2% of monthly health care premiums for Postdoc only and Postdoc + child(ren); and 3% for Postdoc + partner, and Postdoc + family.

   c. **2014**: 2% of monthly health care premiums for Postdoc only and Postdoc + child(ren); and 3% for Postdoc + partner, and Postdoc + family.

   d. **2015**: 2% of monthly health care premiums for Postdoc only and Postdoc + child(ren); and 3% for Postdoc + partner, and Postdoc + family.

3. For calendar years 2012-2015, Postdocs who select the PPO medical plan and/or Long-Term Disability plan are responsible for paying additional premium costs, which can be found on the Garnett-Powers & Associates website: [http://www.garnett-powers.com/postdoc/ucsf/medical.htm](http://www.garnett-powers.com/postdoc/ucsf/medical.htm).

4. Some Postdoctoral Fellows (3253) and Postdoctoral Paid-Directs (3254) may be paid from a funding source that allows benefits to be charged to their research or institutional allowance. In this case, the PI’s share can be covered by these sources. However, if the funding source is insufficient to cover the PI’s share, the PI will be responsible for covering the remaining cost minus the Postdoc’s contribution.


1. **Postdoc Employee (3252) and Postdoc Fellow (3253)**: Insurance Premiums and Administration Fees will be charged to the fund source entered in PPS, which also pays the salary. The Postdoctoral Scholar’s contribution to the HMO or PPO medical plans, and/or voluntary Long-Term Disability plan will be deducted directly from his/her paycheck.
2. **Postdoc Paid Direct (3254):** Since Paid Directs’ fellowships do not currently 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 Postdoc Employees and Postdoc Fellows. Some sponsoring agencies may provide a limited amount of funds for benefits, but it may not cover the entire cost (not including the Postdoctoral Scholar’s contribution). In addition, fellowships or traineeships awarded to Postdoc Fellows may have certain restrictions on items that can be covered by the institutional allowance or research allowance provided as part of the grant.

*However, 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 Postdoc.*

a. **Postdoc Paid Direct premiums and fees will be collected as follows:**

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. **Postdoc Fellows (3253) and Paid Directs (3254) WITH supplemental pay provided under Postdoc Employee Appointment (3252):**

Departments should enter the preferred Full Accounting Unit (FAU: DPA/FUND/PROGRAM/SUB) in the Postdoc Fellows’ and Paid Directs’ EDB record. A second appointment will need to be created for his/her supplemental pay. Title Code 3252 should be used for the supplemental appointment with a PDS DOS Code if the supplement is above the minimum salary. The REG DOS Code should be used if the supplement is required to meet the minimum salary. 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. **Postdoc Paid Directs WITHOUT supplemental pay under Postdoc Employee Appointment (3252):**

Departments should enter the preferred Full Accounting Unit (FAU: DPA/FUND/PROGRAM/SUB) in the Postdoctoral Paid Directs’ EDB record for their PDW Appointment. The FAU associated with the PDE appointment will be assessed all the flat dollar benefits.

5. **Postdoctoral Scholar Contribution for Paid Directs to Medical HMO, PPO and LTD Benefit Expenses**

Postdoctoral Scholar contributions to the Medical HMO or PPO Plan and/or enrollment in the voluntary Long-term Disability Insurance Plan, must be **collected from the Postdoctoral Scholar.** Departments are charged for both the departmental and Postdoc’ benefit costs since these Postdocs appear as without salary. Departments should apply the PPO payment to the FAU (PDE) distribution where the expense will be charged to reimburse the department. Garnett-Powers will be invoicing Postdoctoral Scholars for Medical HMO, PPO, and LTD costs.

a. **The Collection/Payment Process**
Postdocs who are paid through the campus payroll system will have their deductions for the contributions taken from their paychecks. Garnett-Powers & Associates, Inc. (GPA) will be collecting contributions for those postdocs **without sufficient payroll** to pay for the contributions. GPA will be collecting the HMO, PPO, and Voluntary Long-Term Disability contribution amounts.

GPA will initially mail an invoice to the Postdoc’s home, displaying the amounts owed for each line of coverage. All consequent billings will be done via e-mail. The initial invoice will contain a web address where the Postdoc must register to supply his/her e-mail address, as well as indicate the preferred method of payment: credit card, debit card or check. Instructions will be available to assist the Postdoc in indicating the payment method and making the payment online. The payment will be due by the first of the month as payment for that month’s coverage.

**k. Ledgers/Journals**

**Postdoc Paid Directs (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.

**Month End Reporting**

- Postdoc Fellow’s stipend payments and deductions are part of the normal month end processing and will appear on the Distribution of Payroll Expense (DPE)
  - FEN/FEL gross earnings = stipend payment
  - Benefits will include:
    - PSBP – Medical, Dental, Vision
    - Worker’s Comp, Unemployment Insurance and Broker/Admin Fees (where applicable)
    - PSBP Life/AD&D

**Payroll transfer of expense** - When benefits are recorded in sub 06 with no corresponding gross (such as for a Postdoc Paid Direct), prepare a payroll transfer of expense using a Payroll Expense Transfer since zero gross is now allowed for the purposes of transferring benefits only. In some exceptional cases when it will be necessary
to prepare a journal to move benefits, the department can prepare a financial journal in order to move the expenses by NCA to another FAU.

### Expense Transfers

- Fellowship stipends will need to be transferred via the completion of a [Payroll Expenditure Transfer (PET) Simplified - TS (UP773)](https://example.com).
- In circumstances in which the benefit expenses cannot be transferred because there is no associated gross salary, expenses may be relocated by financial journal

#### 1. Benefit NCAs:

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<tr>
<td>Vision Insurance PSBP</td>
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<td>Broker Fees PSBP</td>
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</tr>
<tr>
<td>Worker’s Compensation</td>
<td>411110</td>
</tr>
</tbody>
</table>

#### 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 (except LTD), and add dependents that have previously waived enrollment in the Postdoctoral Scholar Benefits Plan. 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. Please direct postdocs to [http://www.garnett-powers.com/postdoc/ucsf/enrollment2.htm](http://www.garnett-powers.com/postdoc/ucsf/enrollment2.htm) for Open Enrollment information and instructions.

### 4. Taxability of Health Benefits

The UC contribution paid towards PSBP benefits will be taxed according to the following guidelines as required by the IRS:

- **Postdoc Employees (3252):**
  - Benefits are not taxable unless the Postdoc Employee has a Domestic Partner (DP), if so just the UC contribution that pays for benefits for the Domestic Partner and/or dependents of the Domestic Partner will be taxed.*
  - Please note that Postdoc Employees in TC 3252 who do not have a Domestic Partner (and/or dependents of a Domestic Partner) are not subject to imputed income.

- **Postdoc Fellows (3253) and Paid Directs (3254):**
  - Benefits are taxable on the Employer-paid portion of premiums for Postdoc and covered dependents, as long as there is no concurrent Postdoc Employee (TC 3252) appointment.
    - **“US Citizens” and other “Residents for US Tax Purposes” in 3253 or 3254:**
      - Postdoc Fellows (3253) and Paid Directs (3254) are required to self-report the total annual value of their fellowships, including benefits for themselves and their dependents, when they prepare their U.S. and California income tax returns.
    - **Non-Resident Aliens (NRAs) in 3253 and 3254:**
      - Subject to withholding 14% (F, M, Q, and J, Visa holders) and 30% for all others. Taxes will be withheld from stipends and reported on forms 1042-S and a 592-B.
      - Non-Resident Aliens who are Postdoc Paid Directs (3254) will be billed for the taxes and reported on forms 1042-S and 592-B, since their stipends ARE NOT paid by the University.

**NOTE:** If a Postdoc Fellow (3253) or Postdoc Paid Direct (3254) has a concurrent Postdoc Employee (3252) appointment (of any percentage), then benefits are not considered imputed income and are not taxable, with one exception. If the Postdoc is covering a Domestic Partner and/or a Domestic Partner’s dependents, benefits are subject to imputed income regardless.
Postdoc Benefits

- Benefits paid for by the University that are provided to Postdoctoral Fellows and Paid Directs and their dependents are subject to income tax.
  - Citizen & Resident
    - Benefits are taxable and must be self reported to IRS and CA FTB
    - The University is not required to report these payments to the IRS or withhold tax on the payments.
  - Nonresident Alien
    - The imputed income for benefits is reported on the Form 1042-S as non-qualified fellowship/scholarship
    - The University is required to report these payments to the IRS and under some circumstances to withhold tax on the payments.
    - Fellows will no longer be billed for required tax withholdings, deductions will be taken from the stipend payment.

The full document addressing the taxability of health benefits provided by the University to Postdoctoral Scholars is available on the Office of the President website at [http://policy.ucop.edu/doc/3410317/AM-T182-77](http://policy.ucop.edu/doc/3410317/AM-T182-77).

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 I.D.2.E, the “Enrollment Process” section of this handbook. It is imperative that the departmental Postdoctoral Administrator forward the Enrollment/Change form to the Benefits Insurance Desk, who will forward it on to the Payroll Office for processing to ensure coverage is terminated in a timely manner. It is possible for the Insurance Desk to ask for a retro-adjustment from the carriers as far back as the previous month but if the Department fails to inform the Insurance Desk 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: When 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, (i.e. a faculty/staff position), then it becomes imperative that Postdoctoral Scholar faxes or emails the Enrollment/Change form to the Central Insurance Desk* 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. *See page 41 for Central Insurance Desk contact information.

6. COBRA Notification

At the time of enrollment, 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.

II. Policy Provisions for Sick Leave and Personal Time Off

A. Sick Leave/Disability

1. Refer to Article 22 Sick Leave in the union contract: http://atyourbservice.ucop.edu/employees/policies_employee_labor_relations/collective_bargaining_units/post_docs/agreement.html

   All Postdoctoral Scholars receive 12 days of paid sick leave per 12-month appointment year.

2. Sick leave is not accrued. Sick leave days are given on the first day of the appointment for the year. On each annual reappointment, another 12 days of sick leave is given (or prorated number if applicable). Unused sick leave is to be carried forward to subsequent Postdoctoral Scholar appointments as well as other appointments that provide sick leave (e.g., Project Scientist).

3. Sick leave for Postdoctoral Scholars is not recorded in the Payroll/Personnel System. Departments are responsible for maintaining records on sick leave eligibility and usage and are strongly advised to keep clear, written documentation in this regard.
4. Postdoctoral Scholars who are reemployed after a separation from employment of less than fifteen (15) calendar days shall have all sick leave from prior service reinstated. If the separation from employment lasted more than fifteen (15) calendar days but less than six (6) months, not more than ten (10) work days of sick leave shall be reinstated. If the separation lasted for six (6) months (180 days) or more, sick leave shall not be reinstated. A Postdoctoral Scholar who is reemployed from layoff status shall have all sick leave reinstated.


6. The UC-UAW collective bargaining agreement in regard to sick and parental leave is consistent with the Family and Medical Leave Act (FMLA) of the US Department of Labor. (See Article 12.B in union contract). Refer to Article 22 "Sick Leave" of the collective bargaining agreement for further details.


**B. Paid Personal Time Off**

The following summarizes policy in regard to Personal Time Off (PTO). Please refer to Article 17 Personal Time Off for details. The contract itself supersedes the interpretation written below.

Twenty-four (24) days of PTO are granted on the first day of the Postdoc’s 12-month appointment and must be used before the Postdoc's next anniversary date, i.e. within the appointment year - not the calendar year. If there is unused PTO at the end of the appointment year, it is lost. (No monetary compensation can be given for unused PTO.) On the first day of the next appointment year, another 24 days of PTO are given.

Postdoctoral Scholars should submit requests for PTO to their supervisor. The supervisor may require the request to be put in writing. When making such requests, Postdocs should attempt to request time off to minimize the effect on their research and progress. The University may deny requests for PTO based on operational needs; however, the University shall not unreasonably deny a Postdocs request for PTO.

In addition to PTO, postdocs may also take all of the official administrative holidays published in the University's Academic Calendar: [http://registrar.ucsf.edu/academic-calendar](http://registrar.ucsf.edu/academic-calendar)

**III. Other Benefits**

**A. UCRP, DCP, and Retirement Savings Plans**

Postdoctoral Scholar Employees (3252) are not eligible to participate in the University of California Retirement Plan (UCRP), but do contribute to the University of California Defined Contribution Plan (DCP) as “Safe Harbor” participants. The DCP mandatory contribution is approximately 7.5% of salary and automatically defaults to the
UC Savings Fund. Postdoctoral Scholar Employees have the option of redirecting their contributions to other UC or Fidelity Funds. Postdoctoral Scholar Employees also have the option to enroll in the 403(b) and/or the 457(b) Retirement Savings Plans. To access DCP funds, and/or enroll in the Retirement Savings Plans please direct Postdocs to contact Fidelity at 1-866-682-7787, or go directly to their website: [https://netbenefits.fidelity.com/](https://netbenefits.fidelity.com/).

Postdoctoral Scholar Fellows (3253) and Postdoctoral Scholar Paid Directs (3254) without a concurrent Postdoctoral Scholar Employee appointment (3252) are not eligible for participation in the UC Retirement Plan, (UCRP), or the University of California Defined Contribution Plan (DCP). Postdocs may participate in the 403(b) and/or the 457(b) Retirement Savings Plans if they receive pay through the UCSF Payroll system.

The National Postdoctoral Association website has an article, “Retirement Planning for Postdocs…The What, Where and How of Investigating Your Options” that can be found at: [http://www.nationalpostdoc.org/postdocs](http://www.nationalpostdoc.org/postdocs)

**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 Fellows and Postdoctoral 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 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. UAW Union Dues or Fees**

United Auto Workers Local 5810 ([http://uaw5810.org/](http://uaw5810.org/)) bargains and administers the Postdoc Union contract with the University covering wages, benefits, hours, rights, and terms and conditions of employment for all Postdoctoral Scholars in the UC system.

Since all Postdoctoral Scholars receive the benefits of the Union contract, all postdocs must, under California Law, choose either to become a member of the Union and pay membership dues (currently 1.15% of gross pay) or to pay fair share fees (currently 0.95% of gross pay) as a non-member.

Please know that as a condition of the Postdoc’s appointment, s/he must fill out, sign, and return the Deduction Authorization Form, which allows him/her to choose whether or not to become a member of UAW Local 5810 and authorizes the University to deduct dues or fees from your stipend or paycheck. **THIS FORM MUST BE TURNED INTO THE HR SERVICE CENTER POSTDOC ADMINISTRATOR.**
Since Postdocs at UCSF are paid through different channels depending on the source(s) of their funding, the mechanism for deducting Union dues or fees from their pay can be complex.

Postdoc Employees (3252) paid through the payroll system: The University will automatically deduct fair share fees from their paychecks; however, if a Postdoc wishes to join the Union, s/he must so indicate and then submit the dues deduction form in order to have Union dues deducted from their pay.

Postdoc Fellows (3253) receive a stipend paid through the payroll system: Part or all of their fees or dues will be taken from the stipend check. Postdoc Fellows are required to submit the authorization form with their choice indicated.

Postdocs Paid-Directs (3254) receive a salary from another institution or government such that the funding does not go through the University: They may be approached by the Union to pay fees or dues directly to the Union.

Note: Postdoctoral Fellows (3253) and Paid-Directs (3254) who have an additional Postdoc Employee (3252) line in the payroll system: Fees or dues will be deducted from this separate line.

UAW Local 5810 Postdoctoral Scholar Deduction Authorization Form

D. Select Plus (Sittercity)

Beginning January 1st, 2013, a new service is available to all postdocs called SelectPlus, previously known as “Sittercity.” The cost of membership in this service is paid for by the University of California and is completely free for postdocs. The postdoc just pays for the services of the caregivers that are hired.

SelectPlus goes beyond just offering a babysitting service by providing a breadth of locally based child and home care providers. They offer doulas, mother’s helpers, pet sitters, dog walkers, senior companions, tutors and several other types of helpful services. When the postdoc registers for membership with SelectPlus, s/he will have access to all of their available services.  http://www.garnett-powers.com/postdoc/ucsf/selectplus.htm

E. Other Programs

Postdoctoral Employees can enroll in and contribute towards UC voluntary investment plans such as 403(b) and 457(b) and after-tax programs.

Postdoctoral Scholar – Employees can have parking permit fees taken out before taxes are assessed

Postdoctoral Scholar – Employees can have their insurance premium costs deducted from their pay before taxes as well. The latter benefit is called the Tax Savings on Insurance Premiums (TIP) program which allows them 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 (Fidelity) at 1-866-682-7787, or go directly to their website at http://netbenefits.fidelity.com.

IV. Information Sources/Contacts

We have attempted to make this handbook as comprehensive as possible, but as with any complicated 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. The following are resources both you and the Postdoctoral Scholars may utilize:

Garnett-Powers & Associates:

Go to 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

Service Center Postdoc Administrators with questions regarding benefit plans, eligibility, enrollment, etc., should contact the PSBP customer service staff at GPA at 800-254-1758 or e-mail Lisa Walters at lisawalters@garnett-powers.com. Questions regarding invoicing on the employee portion of the premium should be directed to Steven Birt, stevenbirt@garnett-powers.com or 1-800-254-1758 x 415.

UCSF:


The UC-UAW Postdoctoral Scholar Collective Bargaining Agreement is available at: http://atyourservice.ucop.edu/employees/policies_employee_labor_relations/collective_bargaining_units/post_docs/agreement.html

PPS Functions: Service Center Postdoc Administrators.

PSBP/Benefit Enrollment Procedures:

• UCSF HR Central Insurance Desk: Sharon Mendonca, sharon.mendonca@ucsf.edu, Phone (415) 476-6529, Fax (415) 476-2328, or Box 0918
• Department’s Postdoc Administrator

General Postdoctoral Scholar Benefits Questions/Issues:
• Garnett-Powers website at http://www.garnett-powers.com/postdoc/ucsf/
• UCSF HR Central Insurance Desk: Sharon Mendonca, sharon.mendonca@ucsf.edu, Phone (415) 476-6529, Fax (415) 476-2328, or Box 0918

UC Savings Plans [DCP, 403(b), 457(b)]: Fidelity at either 1-866-682-7787 or www.ucfocusonyourfuture.com.

V. Appendices

Appendix A — 2013 Postdoc Premium Agreement/Opt Out Worksheet

Also available at: http://www.garnett-powers.com/postdoc/ucsf/enrollment2.htm. Scroll down the page to: “This section contains the following information and forms.”

Appendix B – History

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, 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 (PSBS) 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 had an option to remain in title code 3370 and remain in the non-systemwide benefit plans. Postdocs that remained in title code 3370 were required to enroll in the PSBP plan at their annual reappointment date and no later than June 30, 2007. After then no Postdocs could be appointed to title code 3370. Postdoctoral Scholars in title codes 3252, 3253, and 3254 are eligible only for the Postdoctoral Scholar Benefit Plans (PSBP).
On November 4, 2008 the University of California recognized PRO/UAW as the exclusive bargaining representative of Postdoctoral Scholars at all UC campuses. In mid-August 2010, a contract was reached between the University of California and the Union. Many of the policies previously in place for Postdoctoral Scholars are the same, but there are some changes. This guide was revised in November 2010 to reflect these changes and is updated annually each February.

UC Postdocs are represented by UAW Local 5810: http://uaw5810.org/

The current UC-UAW Postdoc Contract was ratified August 12, 2010 and runs through Sept 30, 2015: http://atyourservice.ucop.edu/employees/policies_employee_labor_relations/collective_bargaining_units/post_docs/agreement.html