



University of California, San Francisco

Postdoctoral Scholar Benefits Coordinator

Administrative Guide

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

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I. Introduction & Background

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 (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 titlecode 3370 and remain in the non-systemwide benefit plans. Postdocs that remained in titlecode 3370 were required to enroll in the PSBP plan at the next earliest event (their annual reappointment date) and no later than June 30, 2007. At this time no Postdocs may be appointed to titlecode 3370 and Postdoctoral Scholars in titlecodes 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.

II. Postdoctoral Scholar Title Codes

New Postdoctoral Scholar appointments, 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

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	\$35 Copay (waived if admitted)
Routine Physical Exam	\$10 Copay
Mental Health (Non-AB88):	
Outpatient	\$10 Copay (unlimited 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	\$0	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%	40%
Routine Physical Exam	\$20 Copay	40%
Mental Health (Non-AB88):		
Outpatient	\$0	\$0 (ded waived)
Inpatient	20%, Unlimited visits	20%, Unlimited visits
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, 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)

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.
- 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, the rate changed 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. 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".

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.

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.

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
- 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 were 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.

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 departmental Postdoc Coordinator 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 themselves 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. 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>
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 prints out the *Postdoc Premium/Opt Out Worksheet* found at http://www.garnett-powers.com/postdoc/ucsf/paid_direct.pdf (See Appendix A) and discusses 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 *Postdoc Premium/Opt Out Worksheet* to the department's Postdoc Coordinator. The list of Postdoc Coordinators is available on the Office of Postdoctoral Affairs website at <http://postdocs.ucsf.edu>
6. 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**.

7. The Postdoc Coordinator 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. This is an important factor in assessing the Long-term disability premium if the Postdoctoral Scholar voluntarily enrolls for this coverage.
8. The Postdoc Coordinator enters appointment and distribution data into PPS following the instructions in sections J and K of this handbook.
9. The Postdoc Coordinator forwards the originals of the *PSBP Enrollment/Change Form*, the *Life Insurance Beneficiary Form*, and the *Postdoc Premium/Opt Out Worksheet* to the Benefits Insurance Desk, Box 0832, for secondary review.
10. The Benefits Insurance Desk reviews the forms to make sure they are complete, keeps a copy of all forms, and sends the originals to the Campus Payroll Office.
11. The Campus Payroll Office enters all benefits information into PPS.
12. 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.
 - **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:
 - a. *Life Insurance Beneficiary Form*, <http://www.garnett-powers.com/postdoc/ucsf/beneficiary.pdf>
 - b. *Postdoc Premium/Opt Out Worksheet*, http://www.garnett-powers.com/postdoc/ucsf/paid_direct08.xls
 - i. Direct Postdoc to discuss the shared costs for premium payments with their Principal Investigators. Upon completion, the Postdoctoral Scholar signs and dates this form.
4. The Postdoctoral Scholar submits the *Life Insurance Beneficiary Form*, and the *Postdoc Premium/Opt Out Worksheet* to the department's Postdoc Coordinator.
5. The Postdoc Coordinator forwards the originals of the *Life Insurance Beneficiary Form*, and the *Postdoc Premium/Opt Out Worksheet* to the Postdoctoral Benefits Insurance Desk in Human Resources, Box 0832, for secondary review.
6. The Postdoctoral Benefits Insurance Desk reviews the forms to make sure they are complete and keeps a copy of all forms.
7. 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.
8. 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 unlimited 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.

Garnett-Powers & Associates also offers 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).

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 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:

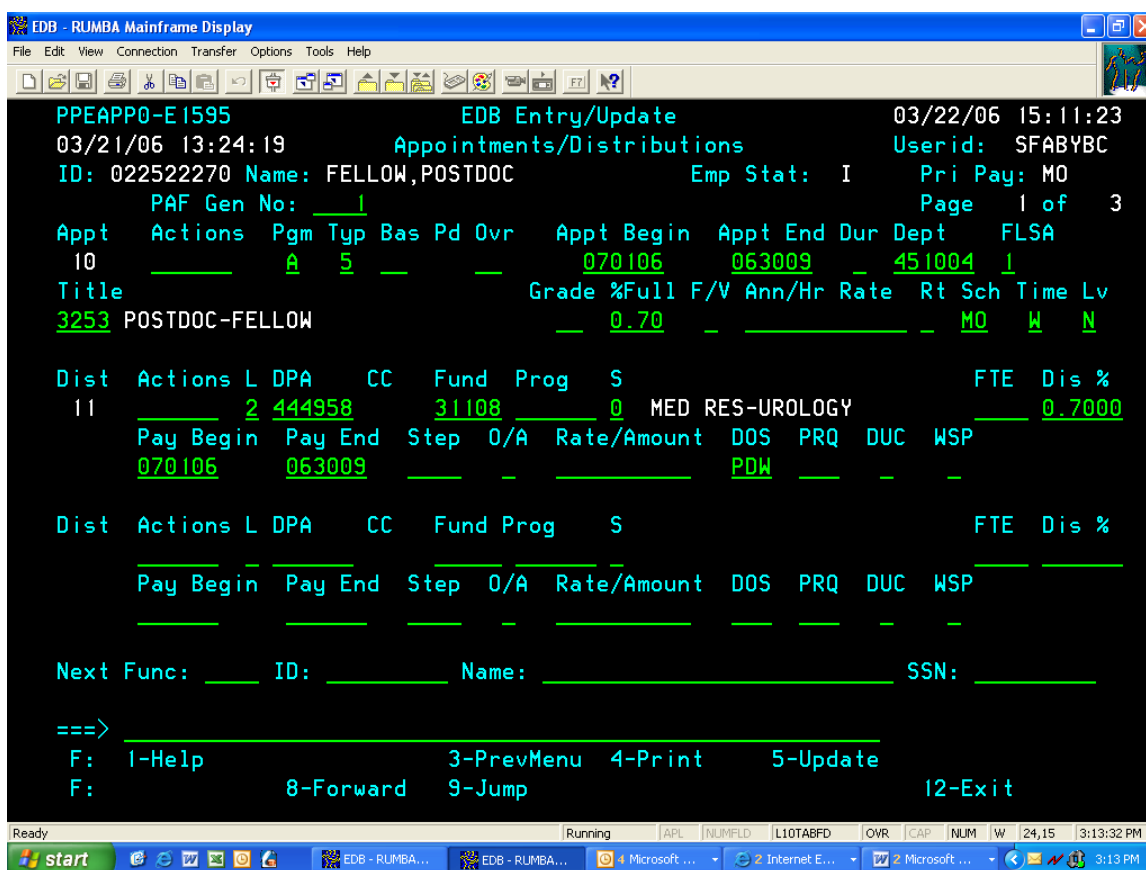
1. Enroll in PSBP medical, dental and vision plans and be automatically enrolled Standard Life AD&D insurance, which includes the appropriate level repatriation and evacuation coverage as required for J-1 VISA holders.
2. Purchase insurance from a private carrier before arrival in the United States and 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**.

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.

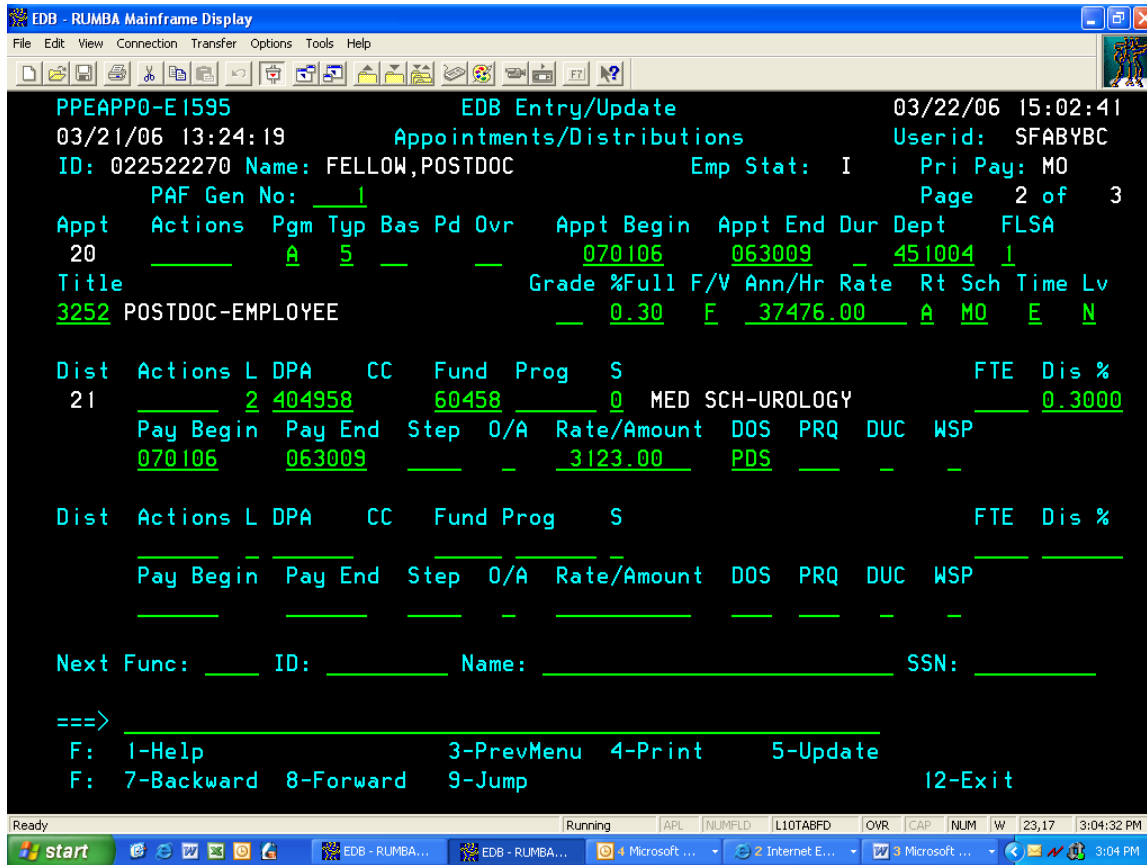
Since major changes had to be made to PPS to ensure that Benefit costs are assessed properly, the following elements need to be in place:

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%) Please note: In order to implement the across the board (ATB) increase mandated in the contract with UAW in August 2010, which granted a 1.5% or 3% increase to all Postdocs regardless of title code, an additional 3252 line carrying the *increased amount only* was added to the appointments of most 3253 and 3254 Postdocs in September 2010. Postdocs who were given the ATB increase in this manner will appear to be appointed at 101.5% or 103% in OLPPS.



2. **Pay Schedule** - An appointment pay schedule code of “MO” must be entered for all Postdoctoral Scholar appointments. This means that even if the Postdoctoral Scholar appointment is without salary (with a DOS code “PDW” and a Time Reporting Code of “W” ; e.g., for title codes 3253 and 3254), 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 Benefits Insurance Desk 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

Postdocs in all title codes (3252, 3253, 3254) and their dependents must receive health benefits while employed at UCSF. The P.I. is responsible for 100% of the cost of such benefits, which include the HMO Medical plan, Dental

and Vision plans. The P.I. is also responsible for Short-term Disability, Life/Accident and Workers Compensation. Long-term Disability is voluntary. Some Postdoctoral Fellows (3253) or 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 P.I.'s share can be covered by these sources. However, if the funding source is insufficient to cover the P.I.'s share, the P.I. will be responsible for covering the remaining cost. Information on Monthly Rates is available on the GPA website at <http://www.garnett-powers.com/postdoc/ucsf/>.

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 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 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 3254)**

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 (3253) and Paid Directs (3254) WITH supplemental pay under Postdoctoral Scholar Employee Appointment (3252):

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 (3252):

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 a 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**. Departments are charged for both the departmental and employee benefit costs since they are without salary. Departments should apply the PPO payment to the FAU where the expense was charged to reimburse the department. Departments have the discretion to set-up a payment schedule with the Postdoctoral Scholar, however, it is advisable to collect and apply payment soon after the expense has been posted, which is generally once a month. Postdocs should submit a separate payment for their voluntary LTD payments. This payment should be sent to the Controller’s Office – Payroll Office, Box 0812: Attn: Postdoc Coordinator. This payment will be deposited and applied for payment of the Postdocs voluntary LTD premium. This coverage period is in arrears. (e.g. 2/1 premium is for January coverage)

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 (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. 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/> for Open Enrollment information and instructions.

4. Taxability of Health Benefits

Departmental contributions paid on behalf of some Postdoctoral Scholars are considered taxable. In order to comply with the federal and state regulations, the following was implemented on January 1, 2007:

- 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 (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.
 - Non-Resident Aliens who are 'Paid Directs' (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 departmental Postdoctoral Benefits Coordinator 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: 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 Personal Time Off

A. Sick Leave/Disability

1. Postdoctoral Scholar – 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. 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 of applicable). Unused sick leave is to be carried forward to subsequent Postdoctoral Scholar appointments.
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 Scholar Maternity Leave Policy, <http://www.garnett-powers.com/postdoc/ucsf/maternity.pdf>
5. 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.

B. Personal Time Off

The following summarizes policy in regard to Personal Time Off. Please refer to the UC-PRO/UAW agreement for further details. The contract itself supersedes this interpretation.

Twenty-four days of personal time off (PTO) are granted on the first day of the Postdoc's 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 personal time off to their supervisor. When making such requests, Postdoctoral Scholars should attempt to request time off to minimize the effect on their research and progress. The University may deny requests for personal time off based on operational needs; however, the University shall not unreasonably deny a Postdoctoral Scholar's request for personal time off.

In addition to personal time off, postdocs may also take all of the official administrative holidays published in the University's Academic Calendar.

V. Other Benefits

A. UCRP, DCP, and Retirement Savings Plans

Postdoctoral Scholar Employees (3252) are not eligible for participation 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: <http://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), the University of California Defined Contribution Plan (DCP), or the 403(b) and/or the 457(b) Retirement Savings Plans. Fellowship money cannot be tapped for contributions to the above plans.

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 fees 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 (Fidelity) at 1-866-682-7787, or go directly to their website at <http://netbenefits.fidelity.com>.

VI. Information Sources

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. In addition, the following are information sources which 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

Departmental Postdoc Coordinators 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: Garnett-Powers website at <http://www.garnett-powers.com/postdoc/ucsf/> or the department's Postdoc Coordinator. The list of Postdoc Coordinators is available on the Office of Postdoctoral Affairs website at <http://postdocs.ucsf.edu>.

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: Department's Postdoc Coordinator.

PSBP/Benefit Enrollment Procedures: Garnett-Powers website at <http://www.garnett-powers.com/postdoc/ucsf/instructions.pdf>, Tony Wagner at the UCSF HR Benefits Insurance Desk at Anthony.Wagner@ucsf.edu or (415) 476-8093, or department's Postdoc Coordinator.

General Postdoctoral Scholar – Employee Benefits Questions/Issues: Garnett-Powers website at <http://www.garnett-powers.com/postdoc/ucsf/> or Tony Wagner at the UCSF HR Benefits Insurance Desk at Anthony.Wagner@ucsf.edu or (415) 476-8093.

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

VII. Appendices

Appendix A — Postdoc Premium/Opt Out Worksheet – To view and print, please go to http://www.garnett-powers.com/postdoc/ucsf/paid_direct2011.xls.