

LAWRENCE BERKELEY NATIONAL LABORATORY POSTDOC BENEFIT PLAN SUMMARY
(Revised 04/2015)

BENEFIT	WHAT YOU RECEIVE	COST
Medical	A variety of UC-sponsored medical insurance plans are available. Plans include Kaiser Permanente, Health Net Blue & Gold, Western Health Advantage, UC Care, and Blue Shield Health Savings Plan. All plans include prescription drug coverage, behavioral health coverage, and access to preventative health and wellness benefits.	The monthly premium will vary depending on the medical plan selected, the level of coverage, and annual full time equivalent salary. The Lab pays for the majority of the monthly premium.
Dental *	Preferred provider dental plan covers preventative, basic, and prosthetic dentistry, as well as orthodontics.	Lab-paid
Vision *	Preferred provider vision plan covers a variety of services including eye exams, corrective lenses, and frames.	Lab-paid
Short-Term Disability Insurance *	STD benefits provide income protection for up to 60% of your weekly pre-disability earnings for up to 26 weeks should you become disabled because of an injury or illness.	Lab-paid
Long-Term Disability Insurance *	LTD begins at the end of the STD benefit cycle, after 180 days after the onset of disabling injury or illness. LTD benefit provides 60% of before-tax monthly earnings, not to exceed the plan's maximum monthly benefit amount.	Lab-paid
Basic Life Insurance *	Life insurance coverage for \$50,000 (\$45,000 by Garnett-Powers; \$5,000 by University of California)	Lab-paid
Supplemental Life Insurance	Voluntary plan with coverage options ranging from a flat \$20,000 to up to four times your annual salary.	Monthly cost varies by annual salary and age
Dependent Life Insurance	Choice of a core plan with coverage options for spouse and/or eligible children for \$5,000 each or an expanded plan that provides coverage for an amount equal to 50% of your Supplemental Life Insurance - \$200,000 maximum. Each child is covered for \$10,000.	Monthly cost of coverage varies by age
Business Travel Insurance	Provides \$100,000 insurance coverage when traveling on official Lab business.	Lab-paid
Accidental Death and Dismemberment	Provides up to \$500,000 insurance protection for a serious accident that causes death or dismemberment.	Monthly cost depends on the plan option and the elected coverage amount
Legal Insurance	Voluntary plan provides basic legal assistance for preventative, domestic, consumer, and limited defensive legal services.	Monthly cost varies on the elected coverage level
Flexible Spending Accounts	Voluntary plan lowers taxable income by allowing payment for eligible out-of-pocket health and/or dependent care expenses on a pre-tax basis through payroll deduction.	Can elect up to a \$5,000 each plan year in each account
Transportation	Lab Shuttle Bus Service from Downtown Berkeley and Rockridge BART stations, with stops in Downtown Berkeley and throughout the Lab property (shuttle buses have bicycle racks).	Lab-paid
Commuter Benefits	Voluntary plan allows tax savings for eligible transit and parking expenses through automatic pre-tax payroll deductions.	Can elect up to \$230 monthly
Holidays	12 holidays; Lab closed between Christmas and New Year's Day	Lab-paid
Retirement Plan	Mandatory Retirement Plan	Monthly contribution of 7.5% of pre-tax earnings
Tax Deferred Retirement Savings Plans	Voluntary Retirement Saving Plans: 403(b) and/or 457(b)	Can elect up to \$16,500 per year in each plan
Vacation	10 hours of vacation time accrued per month	Lab-paid
Sick Leave	8 hours of sick leave accrued per month	Lab-paid
Employee Assistance Program	Confidential counseling and referral program that provides assistance for personal, emotional and work-related challenges.	Lab-paid

For further information about the LBNL Postdoc benefit plans, contact:

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