**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 though 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:

LBNL HR Benefits Group  
One Cyclotron Road, MS99P0101  
Berkeley, CA 94720  
Phone (510) 486-6403  
Email benefits@lbl.gov

Garnett-Powers & Associates  
Phone (800) 261-7109  
Email pbp@garnett-powers.com  
Website http://www.garnett-powers.com/postdoc/lbl/