



**Monthly Insurance Rates – Effective January 1, 2010**

Stanford University is pleased to provide Postdoctoral Scholars with a comprehensive benefits program consisting of medical, dental, vision, disability, life and accident coverage. Below are the monthly rates for 2010.

	Monthly Cost		
	Total Cost	Institutional Cost/ Allowance*	Your Cost
<b>Medical – Anthem Blue Cross (CaliforniaCare) HMO</b>			
Postdoc Only	\$362.19	\$362.19	\$0.00
Postdoc + Spouse/Domestic Partner	\$796.82	\$557.77	\$239.05
Postdoc + Child(ren)	\$651.95	\$456.36	\$195.59
Postdoc + Family	\$1,086.58	\$760.61	\$325.97
<b>Medical – Anthem Blue Cross Prudent Buyer PPO</b>			
Postdoc Only	\$399.86	\$362.19	\$37.67
Postdoc + Spouse/Domestic Partner	\$879.69	\$557.77	\$321.92
Postdoc + Child(ren)	\$719.75	\$456.36	\$263.39
Postdoc + Family	\$1,199.59	\$760.61	\$438.98
<b>Dental – Delta Dental PPO</b>			
Postdoc Only	\$37.45	\$37.45	\$0.00
Postdoc + Spouse/Domestic Partner	\$76.85	\$37.45	\$39.40
Postdoc + Child(ren)	\$73.89	\$37.45	\$36.44
Postdoc + Family	\$123.23	\$37.45	\$85.78
<b>Vision – Vision Service Plan (VSP)</b>			
Postdoc Only	\$6.73	\$6.73	\$0.00
Postdoc + Spouse/Domestic Partner	\$11.32	\$6.73	\$4.59
Postdoc + Children	\$11.59	\$6.73	\$4.86
Postdoc + Family	\$19.34	\$6.73	\$12.61
<b>Disability, Life and Accident – Standard Insurance Company</b>			
Short Term Disability	\$3.97	\$3.97	\$0.00
Long Term Disability	\$1.99	\$1.99	\$0.00
Life	\$1.10	\$1.10	\$0.00
Accident	\$0.40	\$0.40	\$0.00
<b>Total (Disability, Life and Accident)</b>	<b>\$7.46</b>	<b>\$7.46</b>	<b>\$0.00</b>

\* Institutional costs are funded from a variety of sources depending on each individual Postdoctoral Scholar's appointment arrangement