



**Benefit Plan Changes Effective January 1, 2012**

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 2012.

	Monthly Cost		
	Total Cost	Institutional Cost/Allowance*	Your Cost
<b>Medical – Blue Shield EPO</b>			
Postdoc Only	\$686.67	\$686.67	\$0.00
Postdoc + Spouse/Registered Domestic Partner	\$1,510.68	\$1,057.48	\$453.20
Postdoc + Child(ren)	\$1,236.02	\$865.21	\$370.81
Postdoc + Family	\$2,060.03	\$1,442.02	\$618.01
<b>Medical – Blue Shield PPO</b>			
Postdoc Only	\$745.04	\$686.67	\$58.37
Postdoc + Spouse/Registered Domestic Partner	\$1,639.09	\$1,057.48	\$581.61
Postdoc + Child(ren)	\$1,341.08	\$865.21	\$475.87
Postdoc + Family	\$2,235.13	\$1,442.02	\$793.11
<b>Dental – Delta Dental PPO</b>			
Postdoc Only	\$38.20	\$38.20	\$0.00
Postdoc + Spouse/Registered Domestic Partner	\$78.39	\$38.20	\$40.19
Postdoc + Child(ren)	\$75.37	\$38.20	\$37.17
Postdoc + Family	\$125.69	\$38.20	\$87.49
<b>Vision – Vision Service Plan (VSP)</b>			
Postdoc Only	\$6.51	\$6.51	\$0.00
Postdoc + Spouse/Registered Domestic Partner	\$10.97	\$6.51	\$4.46
Postdoc + Child(ren)	\$11.22	\$6.51	\$4.71
Postdoc + Family	\$18.73	\$6.51	\$12.22
<b>Disability, Life and Accident – Standard Insurance Company</b>			
Short Term Disability	\$13.55	\$13.55	\$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>\$17.04</b>	<b>\$17.04</b>	<b>\$0.00</b>

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