

APPENDIX A ENUMERATION OF UNIVERSITY BENEFITS

The Postdoctoral Scholars have benefits provided through a comprehensive health & welfare program entitled the Postdoctoral Scholar Benefits Plan (PSBP). Garnett-Powers and Associates administer the PSBP, along with the University of California Office of the President. Details of plan coverages can be found at <http://www.garnett-powers.com/postdoc/index.htm>.

A. HEALTH BENEFITS

1. **Medical Program** – Eligible postdoctoral scholars and their dependents may choose between the following medical programs provided through Healthnet:
 - a. Health Maintenance Organization (HMO)
 - b. Preferred Provider Organization (PPO)
2. **Dental Program** – Eligible postdoctoral scholars and their dependents may choose between the following dental programs provided through either Healthnet or Principal Financial:
 - a. Health Net Dental HMO
 - b. Principal Financial Dental PPO
3. **Vision Program** – Eligible postdoctoral scholars and their dependents are covered through the Health Net vision program.

B. UC RETIREMENT-SAVINGS PROGRAM

1. **Defined Contribution Plan (DCP)**
 - a. Pre-Tax/Safe Harbor Account - Employees who are not in a UC-sponsored defined benefit retirement plan make mandatory contributions of 7.5% of earnings up to the Social Security wage base to the Pretax Account in lieu of paying the Old Age, Survivors and Disability Insurance portion of Social Security taxes (Safe Harbor contributions). Although payroll reductions default to the Savings Fund, participants are offered a mix of internally and externally managed investment options.
 - b. After Tax Account – Voluntary participation in the After-Tax Account is available to all University employees except students who normally work less than twenty (20) hours per week. Payroll deductions may be invested in a mix of internally and externally managed investment options.
2. **Tax-Deferred 403(b) Plan** – Voluntary participation in the UCRS Tax-Deferred 403(b) Plan is available to all University employees except students who normally work less than twenty (20) hours per week. The Plan provides a mix of internally and externally managed investment options.
3. **457(b) Deferred Compensation Plan** – Voluntary participation in the UCRS 457(b) Plan is available, effective October 1, 2004, to all University employees except students who normally work less than twenty (20) hours per week. The Plan provides a mix of internally and externally managed investment options.

C. LIFE/ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Standard Insurance Company provides basic life and accidental death and dismemberment (AD&D) coverage. Eligible employees are automatically covered by the plan, which is paid for by UC. The plan includes medical evacuation and repatriation of remains for international postdoctoral scholars.

D. DISABILITY INSURANCE

1. Short-Term Disability Insurance – Short-Term disability insurance is automatically provided to eligible Postdoctoral Scholars. The current University-paid Short-Term Disability Plan will be increased from 60% to 70% of the Postdoctoral Scholar’s pre-disability monthly earnings for purposes of calculating benefits during the term of the short term disability, subject to applicable offsets. All other provisions of this benefit remain unchanged.
2. Voluntary Long-Term Disability Insurance – Eligible Postdoctoral Scholars may purchase Optional long-term disability insurance. This optional coverage augments the Short-Term Disability Insurance referenced above, and provides a disability benefit after the short-term benefit ends.

E. BUSINESS TRAVEL ACCIDENT INSURANCE

Employees who are traveling on official University business are covered for \$100,000 of accidental death and scheduled dismemberment insurance.

F. OTHER BENEFITS

Retirement Tax Savings Plan – Required monthly participant contributions to the DCP Pretax Account are automatically deducted from gross pay before federal, state, and FICA taxes are calculated.