

Projected Health Insurance Costs for UTHSC Postdoctoral Fellows

| | Current Cost | | | FY'20 Cost Distribution (for comparison only) | | | FY'20 Cost Distribution (projected) | | | | FY'21 Cost Distribution (projected) | | | |
|---------------------------------|--------------|----------|-------------------------------|--|-----------|-----------|--|----------|-------------------------------|-----------|--|-----------|-------------------------------|-----------|
| | Postdoc | Grant | UTHSC Subsidy | UTHSC Employee Plan*** | | | UTHSC Resident Plan | | | | UTHSC Resident Plan | | | |
| | | | | Postdoc | Grant | TOTAL | Postdoc | Grant | UTHSC Subsidy | TOTAL | Postdoc | Grant | UTHSC Subsidy | TOTAL |
| Postdoc Only | \$ - | \$ 2,940 | subsidized for all PD fellows | \$ 1,104 | \$ 6,516 | \$ 7,620 | \$ 552 | \$ 2,150 | subsidized for all PD fellows | \$ 5,618 | \$ 1,104 | \$ 4,301 | subsidized for all PD fellows | \$ 5,618 |
| Postdoc and Children | \$ 1,032 | \$ 2,940 | subsidized for all PD fellows | \$ 1,668 | \$ 9,768 | \$ 11,436 | \$ 1,350 | \$ 5,193 | subsidized for all PD fellows | \$ 9,959 | \$ 1,668 | \$ 7,446 | subsidized for all PD fellows | \$ 9,959 |
| Postdoc, Spouse, and Child(ren) | \$ 3,096 | \$ 2,940 | subsidized for all PD fellows | \$ 2,892 | \$ 16,932 | \$ 19,824 | \$ 2,994 | \$ 7,557 | subsidized for all PD fellows | \$ 15,591 | \$ 2,892 | \$ 12,175 | subsidized for all PD fellows | \$ 15,591 |

***rates noted the least cost option (Standard PPO) for both BCBST and CIGNA for post docs; the cost to grants is constant for all employee options. Rates are likely to change in FY'21.