

UCSF Residents/Fellows Health Insurance

Premium Rates, 2020-2021

DEPARTMENTAL PREMIUM CONTRIBUTIONS

Monthly premium includes Medical, Dental, Vision, Life/AD&D, and Disability coverage.

Please note premiums include an administrative fee of \$13.00; Anthem Blue Cross PPO rates do not include the trainee contribution of \$30, \$60 or \$90.

Self

ANTHEM BLUE CROSS HMO: \$690.18

ANTHEM BLUE CROSS PPO: \$700.58

Self Plus Child(ren)

ANTHEM BLUE CROSS HMO: \$1,163.47

ANTHEM BLUE CROSS PPO: \$1,196.85

Self Plus Adult

ANTHEM BLUE CROSS HMO: \$1,587.71

ANTHEM BLUE CROSS PPO: \$1,479.94

Family

ANTHEM BLUE CROSS HMO: \$2,009.84

ANTHEM BLUE CROSS PPO: \$2,058.22

The premiums for all RESIDENTS and most CLINICAL FELLOWS are automatically paid by the salary funding source. The resident/clinical fellow is required to contribute if Anthem Blue Cross PPO is the Plan of choice.

TRAINEE PREMIUM CONTRIBUTIONS (ONLY APPLIES TO ANTHEM BLUE CROSS PPO)

For Residents who choose the Anthem Blue Cross PPO plan, a monthly premium contribution is required. The monthly premium contributions are as follows:

Self: \$30.00

Self Plus Child(ren): \$60.00

Self Plus Adult: \$60.00

Family Coverage: \$90.00

Enrollees who are in the payroll system and are paid by the University will automatically be enrolled in the premium contribution program. Enrollees' premium contributions will be deducted on a pre-tax basis from their monthly paychecks. The deductions will be made on a monthly basis, pre-tax, for the month prior. For example, a premium contribution deduction taken from the December 1st paycheck covers insurance for the November period.

Departments will be recharged for the premium rate minus the premium contribution amount. Note when a trainee rotates off of University payroll, the premium contribution will be suspended, but it will be deducted, in full, from their University pay upon return to UCSF.

Enrollees who are not paid through the UCSF payroll system will be expected to make personal payments to their departments for their monthly premium contributions. Departments will be recharged for the full premium rate including the premium contribution amount. To process the collections of the premium contributions, departments will need to:

1. Upon receipt of their preliminary reports, determine which residents are required to make a premium payment and request a check for the \$30, \$60, or \$90 co-payment, payable to the "UC Regents". Those that are required to make a premium payment by check include any resident who has chosen the Anthem Blue Cross PPO option and who is not paid through the UCSF payroll system.
2. Once the premium contribution is received, the staff person designated within your department to make deposits should follow their normal check depositing procedures and deposit the co-payment to the fund/DPA that the recharge will debit (this information can be found in the department's preliminary report).

For additional questions regarding the premium contributions, contact the Finance Office at 514-3798.