

## BENEFITS OVERVIEW FOR CALIFORNIA GRADUATE STUDENTS (EXTERNAL)

Benefits for Graduate Students (External) begin at the commencement of research with TSRI and stop at the end of the month following termination of research at TSRI. Coverage is available for a spouse, domestic partner, and/or children for a nominal extra cost.

### MEDICAL INSURANCE

The chart below outlines the main provisions of the available medical plans. UMR administers the comprehensive (PPO) plan and the provider network is United Healthcare (UHC) Options PPO. The HMO plan administrator and network is the Aetna Value Network HMO.

	Comprehensive Plan (PPO)		HMO
	In-Network	Non-Network	
Deductible	\$200/person \$600/family	\$400/person \$1,200/family	NONE
Office Visits, Labs, X-rays	Covered at 90%	Covered at 70%	\$15 co-pay
Immunizations, Adult Periodic Exams	Covered 90%	Covered at 70%	\$15 co-pay
Inpatient Hospital	Covered at 90%	Covered at 70% \$200 per admit co-pay \$200 additional deductible without pre-authorization	100% covered
Emergency Room	Covered at 90%	Covered at 70%	\$100/visit
Maximum Annual Out-of-Pocket	\$1,500/person \$3,000/family	\$3,000/person \$6,000/family	\$1,500/person \$3,000/family

### DENTAL INSURANCE

The provider network for the dental insurance is Delta Dental. You have the choice of going to any dentist, but you will receive the greatest benefits by choosing a PPO Delta Dentist.

	PPO Delta Dentists	Delta Premier Dentists	All Other Dentists
<b>Deductible</b> (Per Person)	(Not applicable to Diagnostic & Preventive Services) \$50	\$50	\$50
<b>Diagnostic &amp; Preventive Services</b> Exams & Cleanings (2 per 12 month-period)	100%	80%	80%*
<b>Basic Benefits</b> Oral surgery, extractions, fillings, endodontics and periodontics	80%	80%	80%*
<b>Major Benefits</b> Crowns, jackets, cast restorations, implants	50%	50%	50%*
<b>Orthodontic Benefits</b> (Dependents to age 19)	50%	50%	50%*
<b>Maximum Benefit</b> (Per year per person)	\$1,500	\$1,500	\$1,500

\* Of "Reasonable and Customary" Charges

## **MEDICAL AND DENTAL COST (MONTHLY)**

	Comprehensive Plan	HMO Plan	Dental Plan
Graduate Student (External) Only	\$64.00	\$15.00	\$0
Graduate Student (External) + Spouse or Domestic Partner (DP)	\$221.00	\$173.00	\$18.00
Graduate Student (External) + Child(ren)	\$171.00	\$122.00	\$12.00
Graduate Student (External) + Family or Graduate Student (External) + DP + Child(ren)	\$327.00	\$280.00	\$30.00

## **ADDITIONAL BENEFITS**

### ***HEALTH PLANS***

#### **Prescription Drug Plan**

Graduate Students (External) and dependents covered by either of the medical plans may obtain generic prescriptions for \$10, formulary brand name prescriptions for \$25, or non-formulary brand name prescriptions for \$50. Mail order service is also available for a 90 day supply at \$20 for generic prescriptions, \$50 for formulary brand name prescriptions, or \$100 for non-formulary brand name prescriptions.

#### **Vision Plan**

Graduate Students (External) and dependents covered by either of the medical plans may participate in the vision plan, administered through Medical Eye Services (MES). By choosing a participating vision provider Graduate Students (External) may receive an annual vision exam for a co-payment of \$10, one pair of standard lenses every 12 months, frames costing up to \$110 every 24 months or contacts costing up to \$100 every 12 months. Benefits are reduced when a non-participating provider is used.

#### **Counseling and Psychological Services**

An onsite counseling or referral program is available to health insurance-eligible Graduate Students (External) and their spouses, domestic partners, and family members who require assistance in dealing with personal or family problems.

#### **Mental Health Program**

Mental Health and substance abuse benefits are available when you enroll in either the PPO and HMO plans. The provider network and administrator is United Behavioral Health (UBH) for Graduate Student (External) and dependents enrolled in the PPO plan. Aetna Value Network HMO is the provider network and administrator for HMO participants.

### ***LIFE INSURANCE***

#### **Voluntary Life Insurance**

Benefit-eligible Graduate Students (External) may purchase voluntary life insurance coverage from a

minimum of \$10,000 up to a maximum of \$500,000 for self and/or spouse/domestic partner. Eligible dependent children may be covered to a maximum of \$10,000 each. Enrollment is held during the annual Open Enrollment period.

#### **Voluntary Accidental Death and Dismemberment Insurance**

Benefit-eligible Graduate Students (External) under age 70 may purchase voluntary AD&D insurance coverage in \$50,000 increments up to \$500,000. Enrollment is held during the annual Open Enrollment period.

### ***OTHER BENEFITS***

#### **Direct Deposit**

Graduate Students (External) may have their paychecks deposited directly to a banking institution of their choice.

#### **Discount Tickets and Coupons**

Available to many local attractions such as Disneyland, Sea World, the San Diego Zoo, Safari Park, Universal Studios, movie tickets, etc.

#### **Fitness Benefit**

Graduate Students (External) may enroll directly with 24 Hour Fitness for \$22 a month and a waived enrollment fee. Additional family members may join for \$15 a month with a reduced enrollment fee of \$49.

#### **Life Event Resources**

Life Events is a confidential, personal consultation service for information and referrals to solve life's everyday challenges. Administered by United Behavioral Health, Life Events can help save time and reduce stress by helping to locate childcare, eldercare, legal service, educational resources and more.

#### **Wellness Benefits**

On-site, seated massage is available to Graduate Students (External) on a biweekly basis. Additionally, Graduate Students (External) may participate in yoga and tai-chi programs.

