

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 at an additional cost.

MEDICAL INSURANCE

The chart below outlines the main provisions of the available medical plans. Aetna administers the Comprehensive Choice POS II and High Deductible Health Plan (HDHP) Aetna Choice POS II Plans. The provider network for the Comprehensive Choice Plan is Aetna Choice POS II (Open Access). The HDHP network is Aetna Choice POS II (Health Fund). Aetna is also the HMO plan administrator and the network is the Aetna HMO Deductible Plan.

	Comprehensive Choice POS II		HMO
	In-Network	Non-Network	
Deductible	\$750/person \$2,250/family	\$1,500/person \$4,500/family	\$100/person \$200/family (waived for preventive care)
Preventive Services*	Covered at 100%	Cancer Screenings Only	100% covered
Office Visits, Labs, X-rays (non-preventive)	Covered at 80%	Covered at 60%	\$30 co-pay for office visits, \$40 co-pay for Specialist office visit and standard x-rays
Inpatient Hospital	Covered at 80%	Covered at 60% \$200 additional deductible without pre-authorization	90% after deductible
Emergency Room	Covered at 80%	Covered at 80%	\$100 copay after deductible
Maximum Annual Out-of-Pocket	\$2,000/person \$4,000/family	\$4,000/person \$8,000/family	\$2,500/person \$5,000/family

	HDHP Aetna Choice POS II**	
	In-Network	Non-Network
Deductible	Employee Only: \$2,000 Employee + Dependents(s): \$6,000	
Preventive Services*	Covered at 100%	Cancer Screening Only
Office Visits, Labs, X-rays (non-preventive)	Covered at 80%	Covered at 60%
Inpatient Hospital	Covered at 80%	Covered at 60% \$200 additional deductible without pre-authorization
Emergency Room	Covered at 80%	Covered at 80%
Maximum Annual Out-of-Pocket	Employee Only: \$4,500 Employee + Dependents: \$6,750	Employee Only: \$6,750 Employee + Dependents: \$10,125

* A list of preventive services is available at www.scripps.edu/hr/benefits/health_plans/medical/index.html

**The HDHP plan can be paired with a Health Savings Account. J visa holders are not eligible for the HDHP.

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

* Of "Reasonable and Customary" Charges

MEDICAL AND DENTAL COST (MONTHLY)

	Comprehensive Plan	HMO Plan	HDHP	Dental Plan
Graduate Student (External) Only	\$74.00	\$45.00	\$0.00	\$0.00
Graduate Student (External) + Spouse or Domestic Partner (DP)	\$260.00	\$232.00	\$0.00	\$20.00
Graduate Student (External) + Child(ren)	\$198.00	\$167.00	\$0.00	\$14.00
Graduate Student (External) + Family or Graduate Student (External) + DP + Child(ren)	\$386.00	\$357.00	\$20.00	\$32.00

ADDITIONAL BENEFITS

HEALTH PLANS

Prescription Drug Plan

OptumRx administers the Comprehensive Choice POS II and HDHP prescription benefit. The Comprehensive Choice POS II Plan has a \$100 (individual)/\$200 (family) Annual Deductible applied to Brand Name drugs before the copay applies. There is also a separate Out-of-Pocket Maximum of \$2,000 (individual) / \$4,000 (family) for prescription drugs under the plan. Under the HDHP, prescriptions (other than preventive medications) are subject to the medical plan deductible before the copays apply. Both plans provide a 30 day retail supply for Generic drugs at a \$10 copay, Brand formulary drugs at a \$35 copay, and Brand non-formulary drugs at a \$60 copay. Mail order is available with a 90 day supply charged at twice the retail 30 day supply copay. The HMO Deductible plan prescription benefit is administered by Aetna and has a \$100 (individual)/\$200 (family) Annual Deductible applied to Brand formulary and non-formulary drugs. The copays are the same as listed above for retail and mail order supply.

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 Comprehensive Choice POS II, HDHP and HMO plans. The provider network and administrator is Optum Health for Graduate Student (External) and dependents enrolled in the Comprehensive Choice POS II and HDHP plans. Aetna HMO Deductible Plan is the provider network and administrator for HMO participants.

Health Savings Account (HSA)*

An HSA is a tax-favored savings account available to participants enrolled in the HDHP. Funds contributed to the account can be used to pay for current and future IRS qualified health care expenses. Participants can open an HSA through a banking institution of their choice or through Aetna PayFlex. Enrolling through PayFlex allows for pre-tax contributions to be made through payroll deductions. Unused funds roll over year-to-year. Certain restrictions apply such as contribution limits, enrollment in other health coverage, Medicare eligibility, being age 65 or older, etc. Please contact Human Resources, Benefits Administration for further information.

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.

**This benefit is available to Graduate Student (External) participants who receive taxed pay through TSRI (Division 3).*

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 Sea World, the San Diego Zoo, Safari Park, Universal Studios, movie tickets, etc.

Fitness Benefit

TSRI has a deal with 24 hour fitness that provides Graduate Students (External) with discounted gym membership. The discounted rates can be found on the discount web page at:
www.scripps.edu/hr/benefits/other/24_hour_fitness.html.

Life Event Resources

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

Sick Bank Leave* (SBL)

Graduate Students (External) are granted 5 days Sick Bank Leave annually. The first 5 days are granted as a lump sum as of their start date and upon each anniversary thereafter. Up to 5 days can be used each year for a Graduate Student (External)'s or family member's illness, preventative care or care for an existing health condition.