

BENEFITS OVERVIEW FOR CALIFORNIA TSRI GRADUATE STUDENTS

Benefits for TSRI Graduate Students begin at the commencement of classes and stop at the end of the month following graduation or cessation of the program by the student. 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 plan. UMR administers the TSRI Graduate Student plan. The provider network is United Healthcare (UHC) Options PPO.

	Comprehensive Plan (PPO)	
	In-Network	Non-Network
Deductible	NONE	\$200 per person \$600 per family
Outpatient/Inpatient Services	Covered at 100% *	Covered at 70% **
Maximum Annual Out-of-Pocket	N/A	\$2,000 per person \$4,000 per family
* Includes, but not limited to: office visits, surgery, diagnostic tests, hospital charges, emergency room, well baby care, routine physical exams (one per year), cancer screening, immunizations, labs and X-rays, physical therapy (39 visits), chiropractic (20 visits)		
** Includes: office visits, surgery, diagnostic tests, hospital charges, emergency room, well baby care (inpatient nursery only), cancer screening, labs and X-rays, physical therapy (39 visits), chiropractic (20 visits). Not covered: well baby care (doctor office visit), immunizations, routine exams		

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	Dental Plan
Graduate Student Only	\$0	\$0
Graduate Student + Spouse or Domestic Partner (DP)	\$128.00	\$18.00
Graduate Student + Child(ren)	\$85.00	\$12.00
Graduate Student + Family or Graduate Student + DP + Child(ren)	\$213.00	\$30.00

ADDITIONAL BENEFITS

HEALTH PLANS

Prescription Drug Plan

Graduate Students and dependents covered by the medical plan may obtain generic prescriptions for \$10, formulary brand name prescriptions for \$25, and 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 and dependents covered by the medical plan may participate in the vision plan, administered through Medical Eye Services (MES). By choosing a participating vision provider, a Graduate Student 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 and their spouses, domestic partners, and family members who require assistance in dealing with personal or family problems.

Mental Health Program

Graduate Students and dependents covered by the medical plan may participate in the mental health program, administered by United Behavioral Health (UBH).

LIFE INSURANCE

Voluntary Life Insurance

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

OTHER BENEFITS

Direct Deposit

Graduate Students 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

TSRI Graduate Students are eligible to become members at the Shiley Health and Fitness Center, UCSD's RIMAC Center, or 24 Hour Fitness. Contact the Graduate Office for more information.

Golden State ScholarShare College Savings Trust

A voluntary savings program designed to help California families meet the increasing costs of college higher educations. The program is managed by Fidelity Investments. This benefit is available to all Graduate Students paid by TSRI and regularly scheduled to work a minimum of 20 hours per week.

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 on a biweekly basis. Additionally, Graduate Students may participate in yoga and tai-chi programs.

Career and Postdoctoral Services

The Postdoctoral Services Office provides services and programs to all TSRI Graduate Students to prepare them for a range of professional endeavors and to support their research training while studying at TSRI.