

## 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 an additional cost.

### MEDICAL INSURANCE

The chart below outlines the main provisions of the available medical plan. Aetna administers the Graduate Student Choice POS II Plan. The provider network is Aetna Choice POS II (Open Access).

	<b>Graduate Student Choice POS II</b>	
	<b>In-Network</b>	<b>Non-Network</b>
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.

	<b>PPO Delta Dentists</b>	<b>Delta Premier Dentists</b>	<b>All Other Dentists</b>
<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	Dental Plan
Graduate Student Only	\$0	\$0
Graduate Student + Spouse or Domestic Partner (DP)	\$161.00	\$20.00
Graduate Student + Child(ren)	\$103.00	\$14.00
Graduate Student + Family or Graduate Student + DP + Child(ren)	\$257.00	\$32.00

## **ADDITIONAL BENEFITS**

### ***HEALTH PLANS***

#### **Prescription Drug Plan**

OptumRx administers the Graduate Student Choice prescription benefit. The 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. The Plan provides 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.

#### **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 Optum Health.

### ***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 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.

#### **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.

#### **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.

**Sick Bank Leave\* (SBL)**

Graduate Students 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's or family member's illness, preventative care or care for an existing health condition.

*\*This benefit is available to Graduate Students who receive taxed pay through TSRI (Division 3).*