

# BENEFITS OVERVIEW FOR CALIFORNIA RESEARCH ASSOCIATES†

Benefits for eligible Research Associates commence on their start date and stop at the end of the month in which they terminate. Coverage is available for a spouse, domestic partner, and/or children for an additional cost.

## MEDICAL INSURANCE

The charts below outline 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). The HMO plan administrator and 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
Preventive Services*	Covered at 100%	Cancer Screenings Only	100% covered
Office Visits, Labs, X-rays (non-preventive)	Covered at 80%	Covered at 60%	\$30 copay for office visit \$40 copay for Specialist office visit, and 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 per admit copay \$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](http://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.

	<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 Exams &amp; Cleanings</b> (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

† These benefits also apply to Trainees

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

	Comprehensive Plan	HMO	HDHP	Dental Plan
Research Associate Only	\$74.00	\$45.00	\$0.00	\$0.00
Research Associate + Spouse or Domestic Partner (DP)	\$260.00	\$232.00	\$0.00	\$20.00
Research Associate + Child(ren)	\$198.00	\$167.00	\$0.00	\$14.00
Research Associate + Family or Research Associate + 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**

Research Associates and dependents covered by any of the medical plans may participate in the vision plan, administered through Medical Eye Services (MES). By choosing a participating

vision provider, a Research Associate 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 Research Associates 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 the Comprehensive Choice POS II, HDHP and HMO plan. The provider network and administrator is Optum Health for employees and dependents enrolled under 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.

### ***FLEXIBLE SPENDING ACCOUNTS***

#### **Dependent Care Spending Account\***

Research Associates may set aside up to \$5,000 pre-tax, annually, to use for qualified dependent care expenses for qualified dependents up to the age of 13 or qualifying adult dependents incapable of self-care.

### ***RETIREMENT PLANS***

#### **Tax Sheltered Annuity Plan (403(b))\***

A voluntary retirement savings program that allows Research Associates to make pre-tax

contributions to various investment funds. Additionally, Employee Retirement plan participants who contribute to the Tax Sheltered Annuity (TSA) plan will receive a match of up to 50% on the first 6% of their TSA contributions into their TSA account. Employer matching contributions will begin on the first day of the pay period following one year of eligible service. Contributions will begin on the first day of the pay period following one year of eligible service and vests after three years of eligible service.

#### **Employee Retirement Plan\***

A retirement plan for administrative, professional, technical and supervisory employees. TSRI contributes an amount equal to 5% of a Research Associate's salary to the Employee Retirement Plan. Research Associates must be in an eligible classification. Contributions will begin on the first day of the pay period following one year of eligible service and are made to Fidelity Investments. Research Associates may direct the contribution to a wide array of funds. The Research Associate is fully vested after three years of eligible service.

### ***LIFE INSURANCE***

#### **Business Travel Accident Insurance**

The business travel insurance program provides \$25,000 insurance coverage for accidental death or dismemberment while traveling on official business for TSRI. Travel to and from work is not covered.

#### **Voluntary Life Insurance**

Benefit-eligible Research Associates 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 Research Associates 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**

Research Associates 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, and movie tickets, etc.

### **Fitness Benefit**

TSRI has a deal with 24 hour fitness that provides employees 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](http://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.

### **Career and Postdoctoral Services**

The Postdoctoral Services Office provides services and programs to all TSRI Research Associates to prepare them for a range of professional endeavors and to support their research training during their temporary appointments.

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

Research Associates 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 Research Associate's or family member's illness, preventative care or care for an existing health condition.

### **Transit Benefit Account\***

The Transit Benefit Account (TBA) allows Research Associates to deduct money for eligible transportation expenses on a pre-tax basis. This allows Research Associates to save money on Federal and State income taxes, by reducing their taxable income.

*\*These benefits are available to Research Associates who receive taxed pay through TSRI (Division 3).*