

# BENEFITS OVERVIEW FOR CALIFORNIA EMPLOYEES

The Scripps Research Institute (TSRI) offers eligible employees a comprehensive benefits program. The program provides a medical plan, dental plan, and life insurance equal to two times annual salary or a flat \$50,000 benefit. Employees commence benefit participation on their date of hire. Benefit coverage stops at the end of the month in which employment terminates. Coverage is available for dependents, including 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 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</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)**

	<b>Comprehensive Plan</b>	<b>HMO Plan</b>	<b>HDHP</b>	<b>Dental Plan</b>
Employee Only	\$74.00	\$45.00	\$0.00	\$0.00
Employee + Spouse or Domestic Partner (DP)	\$260.00	\$232.00	\$0.00	\$20.00
Employee + Child(ren)	\$198.00	\$167.00	\$0.00	\$14.00
Employee + Family or Employee + DP + Child(ren)	\$386.00	\$357.00	\$20.00	\$32.00

**LIFE INSURANCE COST**

- Flat \$50,000 = \$0.00**
- 2 x Salary = \$0.00**
- 3 x Salary = Age Rated**

All deductions for your benefit choices, except dependent life insurance, may be taken from your paycheck before taxes are deducted. Employees working with certain foreign visas or under certain tax treatments may not be eligible for pre-tax payroll deductions. Based on the present Social Security Administration provisions, a reduction in your Social Security benefits caused by your pre-tax benefit deductions will be minimal.

## **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**

Employees 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, an employee 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 employees 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 plans. 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**

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***

#### **Health Care Spending Account**

Employees may set aside up to \$2,600 pre-tax, annually, for self-reimbursement of medical, dental, vision and prescription expenses that are not covered by health plans. In addition over-the-counter drugs and supplies will require a prescription. Note, if you are enrolled in the Health Savings Account (HSA), you may not participate in a Healthcare Spending Account.

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

Employees 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.

### ***PAID TIME OFF***

#### **Holidays**

There are twelve (12) paid holidays per year. Scientific Staff are not covered under this benefit.

#### **Paid Personal Leave (PPL)**

PPL is a bank of time that may be used for vacation, the first two days of an illness or injury, personal business, family illness or other personal time off desired by an employee. The amount of accrual depends on employment status, length of service, and the number of hours paid each pay period. In general, full time non-supervisory employees accrue 16 days of PPL for the first 4 years of employment. From 5 to 9 years, employees accrue 21 days per year; from year 10 and after employees accrue 26 days per year. Supervisors and managers accrue 16 days in the first

year of employment, 21 days in years 2 to 4, and 26 days 5 years and after. Employees in grades 13 and above in a non-scientific position accrue PPL at the supervisory rate. Department heads accrue 28 days of PPL per year. Part time employees accrue PPL on a pro rata basis. The maximum number of hours that may be accrued is 288. PPL is not accrued for Faculty, Scientific Directors or Scientific Staff. Paid time is at the discretion of the investigator and department chairperson.

### **Extended Sick Leave (ESL)**

ESL is accrued paid time-off an employee can access after an absence from work of more than two normal workdays, due to their own, or a family member's illness or injury; i.e., the third and subsequent days may utilize ESL. Full-time employees accrue seven days of ESL per year; part time employees accrue on a pro rata basis. The maximum number of days that can be accrued is 60 (480 hours). Faculty, Scientific Directors, Scientific Staff and Administrative Department Heads are granted 39 days each year.

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

Faculty, Scientific Staff and non-Benefit eligible staff (those working less than 20 hours) 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 an employee's or family member's illness, preventative care or care for an existing health condition. Faculty and Scientific Staff may use Sick Bank Leave for the first 2 days of absence due to illness before using available ESL days.

## ***RETIREMENT PLANS***

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

A voluntary retirement savings program that allows employees 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 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 an employee's salary to the Employee Retirement Plan. Employees 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. Employees may direct the contribution to a wide array of funds. The employee is fully vested after three years of eligible service.

### **Faculty and Management Retirement Plan**

TSRI maintains a Money Purchase Retirement Plan that vests after three years of service. Contributions will begin on the first day of the pay period following one year of eligible service and are made to Fidelity Investments. Employees may direct the contribution to a wide array of funds. TSRI contributes a percentage of an employee's base pay up to an IRS maximum allowable annual amount. Staff scientists, associate professors without tenure, assistant professors and department heads are eligible for 10% contributions. Associate professors with tenure and senior department heads are eligible for 15% contributions. Employees in grades 13 and above in a non-scientific position are eligible for 10% contribution rate.

## ***LIFE AND DISABILITY INSURANCE***

### **Life Insurance, Group Term & AD&D**

Coverage options include a flat \$50,000, two or three times annual salary to a maximum of \$1,000,000.

### **Business Travel Accident Insurance**

The business travel insurance program provides coverage for death or dismemberment when traveling on official business for TSRI. Administrative, professional, technical, supervisory employees and staff scientists are insured for \$25,000. Support service department heads, associate professors without tenure and assistant professors have \$100,000 in coverage. Associate professors with tenure are insured for \$150,000.

### **Life Insurance for Dependents**

\$5,000 in life insurance coverage may be purchased for each eligible dependent. The cost is the same regardless of the number of eligible dependents covered.

**Voluntary Life Insurance**

Employees 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 employees 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.

**Long-Term Disability**

An income replacement program that provides up to 60% of salary, and allows up to 70% if integrated with other sources of income. The maximum benefit is \$20,000 per month. There is a 90 day disability period before benefits are payable.

**Long-Term Care Insurance**

Benefit-eligible employees may purchase long-term care insurance coverage from a minimum of \$3,000 to a maximum of \$6,000 per month. Coverage may also be purchased for spouse/domestic partner, parents, parents-in-law, grandparents, grandparents-in-law, siblings and adult children. Enrollment is held during the annual Open Enrollment period.

***OTHER BENEFITS*****Direct Deposit**

Employees 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, the 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.

**Transit Benefit Account**

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