

BENEFITS OVERVIEW FOR FLORIDA 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 plan. 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 EPO plan administrator and the network is the Aetna Select EPO Plan.

| | Comprehensive Choice POS II | | EPO |
|--|----------------------------------|---|---|
| | 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 | EPO 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 EPO 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 the medical plans may participate in the vision plan, administered through VSP. By choosing a participating vision provider, a Graduate Student (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.

Employee Assistance Program

The Employee Assistance Program is available to all Graduate Students (External) who require assistance in dealing with personal or family problems. The EAP program is administered by Optum Health. In addition, an onsite counseling or referral program is available to Graduate Students (External), 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 EPO 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 Select EPO Plan is the provider network and administrator for EPO 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 supplementary 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 in \$50,000 increments up to \$500,000. 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, Universal Studios, movie tickets, etc. through Entertainment Benefits Group at www.ticketsatwork.com.

Fitness Benefit

See HR for current listing of participating gym facilities.

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.

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