

## BENEFITS OVERVIEW FOR FLORIDA 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.

	<b>Comprehensive Grad Plan (PPO)</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)	\$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 VSP. 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.

#### **Employee Assistance Program**

The Employee Assistance Program is available to all Graduate Students who require assistance in dealing with personal or family problems. The EAP program is administered by United Behavioral Health (UBH).

#### **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 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.

#### **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 Disneyworld, Sea World, Universal Studios, movie tickets, etc. through Entertainment Benefits Group at [www.ticketsatwork.com](http://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 United Behavioral Health, Life Events can help save time and reduce stress by helping to locate childcare, eldercare, legal service, educational resources and more.

