

BENEFITS OVERVIEW FOR CALIFORNIA 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 for a nominal extra cost.

MEDICAL INSURANCE

The chart below outlines the main provisions of the available medical plans. The Principal Financial Group administers the comprehensive plan and the provider network is Aetna Signature Administrators. The HMO plan administrator and network is the Aetna Value Network HMO.

	Comprehensive Plan (PPO)		HMO
	In-Network	Non-Network	
Deductible	\$200/person \$600/family	\$400/person \$1,200/family	NONE
Office Visits, Labs, X-rays	Covered at 90%	Covered at 70%	\$15 co-pay
Immunizations, Adult Periodic Exams	Covered 90%	Covered at 70%	\$15 co-pay
Inpatient Hospital	Covered at 90%	Covered at 70% \$200 per admit co-pay \$200 additional deductible without pre-authorization	100% covered
Emergency Room	Covered at 90%	Covered at 70%	\$100/visit
Maximum Annual Out-of-Pocket	\$1,500/person \$3,000/family	\$3,000/person \$6,000/family	\$1,500/person \$3,000/family

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	HMO Plan	Dental Plan
Graduate Student (External) Only	\$50.00	\$0	\$0
Graduate Student (External) + Spouse or Domestic Partner (DP)	\$197.00	\$147.00	\$18.00
Graduate Student (External) + Child(ren)	\$150.00	\$100.00	\$12.00
Graduate Student (External) + Family or Graduate Student (External) + DP + Child(ren)	\$297.00	\$247.00	\$30.00

ADDITIONAL BENEFITS

HEALTH PLANS

Prescription Drug Plan

Graduate Students (External) and dependents covered by either of the medical plans may obtain generic prescriptions for \$10, formulary brand name prescriptions for \$25, or 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 (External) and dependents covered by either of the medical plans may participate in the vision plan, administered through Medical Eye Services (MES). By choosing a participating vision provider, a Graduate Students (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.

Counseling and Psychological Services

An onsite counseling or referral program is available to health insurance-eligible Graduate Students (External) and their spouses, domestic partners, and family members who require assistance in dealing with personal or family problems.

Mental Health Program

Graduate Students (External) and dependents covered by the Comprehensive medical plan may participate in the mental health program, administered by United Behavioral Health (UBH). Participants may have up to 40 outpatient visits per year. Outpatient visits to an in-network provider require a \$20 co-payment per session and pre-authorization. Outpatient visits to a

non-network provider require a 50% co-insurance. Inpatient services include psychiatric and chemical dependency psychiatric treatment. Those covered by the HMO plan are 100% covered for inpatient care and detoxification and have a \$15 co-pay for severe outpatient care and for alcohol and substance abuse care (max 20 visits/year for rehab). There is a \$25 co-pay for non-severe outpatient care (max 20 visits/year).

LIFE INSURANCE

Life Insurance, Supplementary

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.

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 Disneyland, Sea World, the San Diego Zoo, the Wild Animal Park, Universal Studios, movie tickets, etc.

Fitness Benefit

Graduate Students (External) may enroll directly with 24 Hour Fitness for \$22 a month and a waived enrollment fee. Additional family members may join for \$15 a month with a reduced enrollment fee of \$49.

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.

Wellness Benefits

On-site, seated massage is available to Graduate Students (External) on a biweekly basis. Additionally, Graduate Students (External) may participate in yoga and tai-chi programs.