

BENEFITS OVERVIEW FOR FLORIDA 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 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 and Catastrophic plans. The provider network for the Comprehensive Plan is Aetna Signature Administrators. The HMO plan administrator and network is Aetna HMO.

	Comprehensive Plan (PPO)		Catastrophic Plan	HMO
	In-Network	Non-Network		
Deductible	\$200/person \$600/family	\$400/person \$1,200/family	\$2,000/person \$6,000/family	None
Office Visits, Labs, X-rays	Covered at 90%	Covered at 70%	Covered at 80%	\$15 co-pay
Immunizations, Adult Periodic Exams	Covered 90%	Covered at 70%	Not Covered	\$15 co-pay
Inpatient Hospital	Covered at 90%	Covered at 70% \$200 per admit co-pay \$200 additional deductible without pre-authorization	Covered at 80% \$200 additional deductible without pre-authorization	100% covered
Emergency Room	Covered at 90%	Covered at 70%	Covered at 80%	\$100/visit
Maximum Annual Out-of-Pocket	\$1,500/person \$3,000/family	\$3,000/person \$6,000/family	\$5,000/person \$10,000/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 Premium 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	Catastrophic Plan	Dental Plan
Research Associate Only	\$50.00	\$0.00	\$0.00	\$0.00
Research Associate + Spouse or Domestic Partner (DP)	\$197.00	\$147.00	\$0.00	\$18.00
Research Associate + Child(ren)	\$150.00	\$100.00	\$0.00	\$12.00
Research Associate + Family or Research Associate + DP + Child(ren)	\$297.00	\$247.00	\$20.00	\$30.00

ADDITIONAL BENEFITS

HEALTH PLANS

Prescription Drug Plan

Research Associates and dependents covered by any of the medical plans 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

Research Associates and dependents covered by any of the medical plans may participate in the vision plan, administered through VSP. 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.

Employee Assistance Program

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

Mental Health Program

Employees and dependents covered by the Comprehensive and Catastrophic medical plans 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. Employees covered by the HMO plan are 100% covered for inpatient care and detoxification. There is a \$15 co-pay for outpatient alcohol and substance abuse detoxification and rehabilitation, (max 20 visits/year for rehab) and a \$25 co-pay for all other outpatient care, (max 20 visits per year).

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.

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, Cash Balance 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.

Cash Balance Retirement Plan*

On January 1 of each year TSRI contributes an amount equal to 5% (or \$2,000, whichever is greater) of a Research Associate's previous year's salary to a Cash Balance Retirement Plan. Research Associates must be in an eligible classification, work a minimum of 500 hours per year and be employed on the date the contribution is made to receive a contribution. Contributions will start and be based on earnings as of the first day of the next pay period after completing one year of eligible service. Research Associates are fully vested after three years of eligible service.

EDUCATION

Tuition Reimbursement Plan

Research Associates are eligible for Tuition Reimbursement of up to \$125 per year for specific wellness related courses for smoking cessation and weight management programs.

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.

Life Insurance, Supplementary

Benefit-eligible Research Associates 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

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 Disneyworld, 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 United Behavioral Health, Life Events can help save time and reduce stress by helping to locate childcare, eldercare, legal service, educational resources and more.

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