

## 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 all plans. The provider network is First Health.

	Comprehensive Plan (PPO)		Catastrophic Plan
	In-Network	Non-Network	
Deductible	\$200 per person \$600 per family	\$400 per person \$1,200 per family	\$2,000 per person \$6,000 per family
Outpatient/Inpatient Services	Covered at 90% *	Covered at 70% **	Covered at 80% **
Maximum Annual Out-of-Pocket	\$1,500 per person \$3,000 per family	\$3,000 per person \$6,000 per family	\$5,000 per person \$10,000 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 Delta Preferred Dentist.

	Delta Preferred Dentists	Delta Dentists	All Other Dentists
<b>Deductible</b> (Per Person)	(Not applicable to Diagnostic & Preventive Services) \$50	\$50	\$50
<b>Diagnostic &amp; Preventive Services Exams &amp; Cleanings</b> (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 (ANNUAL)

	Comprehensive Plan	Catastrophic Plan	Dental Plan
Research Associate Only	\$0	\$0	\$0
Research Associate + Spouse or Domestic Partner (DP)	\$1428.00	\$0	\$216.00
Research Associate + Child(ren)	\$960.00	\$0	\$144.00
Research Associate + Family or Research Associate + DP + Child(ren)	\$2376.00	\$216.00	\$360.00

## ADDITIONAL BENEFITS

### **HEALTH PLANS**

#### **Prescription Drug Plan**

Research Associates and dependents covered by the medical plan may obtain generic prescriptions for \$10 or name brand prescriptions for \$20. Mail order service is also available.

#### **Vision Plan**

Research Associates and dependents covered by the medical plan 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**

Research Associates and dependents covered by the 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-payment. Inpatient services include psychiatric and chemical dependency psychiatric treatment.

### **FLEXIBLE SPENDING ACCOUNTS**

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

Research Associates may set aside up to \$5,000 pre-tax, annually, to use for 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. The match will be in the form of pay credits added to the Cash Balance account.

#### **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. In addition, a Research Associate who participates in the Tax Sheltered Annuity plan will receive a matching contribution credit deposited into the Cash Balance Account of up to 50% on the first 6% of their contributions. 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. Research Associates are fully vested after five 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 AND DISABILITY 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](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.

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