

BENEFITS OVERVIEW FOR CALIFORNIA GRADUATE STUDENTS (EXTERNAL)

Benefits for Graduate Students (External) begin at the commencement of research with Scripps Research and stop at the end of the month following termination of research at Scripps Research. Coverage is also available for eligible dependents, including spouse, registered domestic partner, and/or children for an additional cost.

MEDICAL INSURANCE

The charts below outline benefit highlights of the available Scripps Research medical plans administered by Aetna. The provider network for the Comprehensive PPO plan is Aetna Choice POS II (Open Access). The HDHP network is Aetna Choice POS II (Aetna Health Fund). The HMO network is Aetna Value Network HMO.

NOTE: J visa holders are only eligible for the HMO Plan.

*A list of preventive services is available at www.scripps.edu/hr/benefits/health_plans/medical/index.html

	Aetna Comprehensive Choice POS II (PPO)		Aetna Value Network HMO
	In-Network	Out-of-Network	In-Network Only
Annual Calendar Year Deductible			
Individual / Family	\$900 / \$2,700	\$1,800 / \$5,400	\$100 / \$200
Routine Preventive Services*	No charge	Routine Cancer Screenings Only 40% after deductible	No charge
Office Visits	20% after deductible	40% after deductible	\$30 copay PCP \$40 copay Specialist
Telehealth (TelaDoc) session	20% after deductible	40% after deductible	\$40 copay
Diagnostic Labs & X-rays	20% after deductible	40% after deductible	Diagnostic Labs: No Charge Diagnostic X-rays: \$40 copay
Inpatient Hospital	20% after deductible	40% after deductible Additional \$200 copay if not pre-authorized by Aetna	10% after deductible
Emergency Room	20% after deductible	20% after deductible	\$100 copay after deductible
Maximum Annual Out-of-Pocket			
Individual / Family	\$2,250 / \$4,500	\$4,500 / \$9,000	\$2,500 / \$5,000

*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.

	HDHP Aetna Choice POS II** (HSA/HRA)	
	In-Network	Out-of-Network
Annual Calendar Year Deductible		
<i>Family Deductible applies to all members</i>		
Graduate Student (External) Only	\$2,000	\$2,000
Graduate Student (External) + Dependent(s)	\$6,000	\$6,000
Routine Preventive Services*	No charge	Routine Cancer Screenings Only 40% after deductible
Office Visits	20% after deductible	40% after deductible
Diagnostic Labs & X-rays	20% after deductible	40% after deductible
Inpatient Hospital	20% after deductible	40% after deductible Additional \$200 copay if not pre-authorized by Aetna
Emergency Room	20% after deductible	20% after deductible
Maximum Annual Out-of-Pocket		
<i>Family Out-of-Pocket applies to all members</i>		
Grad Student (External) Only	\$4,500	Grad Student (External) Only: \$6,750
Grad Student (External) + Dep(s)	\$6,750	Grad Student (External) + Dep(s): \$10,125
Scripps Research Employer HSA/HRA Contribution	\$1,000 annually for Grad Student (External) Only;	
<i>Employer contributions made on a quarterly basis</i>	\$3,000 annually for Grad Student (External) + Dependent(s)	

DENTAL INSURANCE

The chart below outlines benefit highlights of the available Scripps Research Dental PPO plan administered by Delta Dental. The Dental PPO plan is designed to give you the freedom to receive dental care from any licensed dentist of your choice. You will receive the highest level of benefit for the plan if you select an in-network PPO dentist versus a Non-Network provider who has not agreed to provide services at the negotiated rate. Additionally, no claim forms are required when using network providers.

	Delta Dental PPO		
	Delta Dental PPO Provider	Delta Premier Provider	All Other Providers
Calendar Year Deductible			
Individual		-----\$50 / person*-----	
Family			
Annual Benefit Maximum		-----\$2,000 / Individual / Calendar Year-----	
Diagnostic & Preventive Services Exams & Cleanings (2 per calendar year)	100% <i>Deductible waived</i>	80%	80%
Basic Services Oral surgery, extractions, fillings, endodontics and periodontics	90%	80%	80%
Major Services Crowns, jackets, cast restorations, implants	60%	50%	50%
Orthodontia Services*	50%	50%	50%
Lifetime Orthodontia Benefit Maximum		-----\$1,500 / Person / Lifetime-----	

NOTE: Delta Premier Dentist and All Other Provider network charges are based off of Usual, Reasonable & Customary (UCR) rates.
*Deductible does not apply to Orthodontia services

2022 MEDICAL AND DENTAL GRADUATE STUDENT EXTERNAL COST (MONTHLY)

Coverage Level	Medical Plan Comprehensive PPO	Medical Plan HMO	Medical Plan HDHP	Dental Plan DPPO
Graduate Student (External) Only	\$107.50	\$75	\$0	\$0
Graduate Student (External) + Spouse or Domestic Partner (DP)	\$425	\$280	\$0	\$20
Graduate Student (External) + Child(ren)	\$355	\$220	\$0	\$15
Graduate Student (External) + Family or Graduate Student (External) + DP + Child(ren)	\$568	\$410	\$30	\$35

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 Value Network HMO 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.

HEALTH PLANS (continued)

Vision Plan

Graduate Students (External) and dependents covered by the medical plans are automatically enrolled in the vision plan, administered through Medical Eye Services (MES). By choosing a participating MESVision PPO provider, you may receive an annual vision exam for a co-payment of \$10, one pair of standard lenses every 12 months, frames costing up to \$150 every 24 months or contacts (in lieu of lenses & frames) costing up to \$150 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

Mental Health and substance abuse benefits are available when you enroll in the Comprehensive Choice POS II, HDHP and HMO plans. The provider network and administrator is Aetna.

HDHP Alight Health Pro Services

Aetna HDHP participants automatically have access to a personal concierge (Health Pro) through the patient advocacy firm Alight at no cost. Services include explanation of your Scripps Research HDHP benefits, comparing service costs and obtaining cost estimates.

Health Savings Account (HSA)/Health Reimbursement Arrangement (HRA)

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. Scripps Research will contribute \$1,000 annually toward healthcare expenses for Graduate Students (External) only coverage, and \$3,000 annually for Graduate Students (External) + Dependents. An HSA account will be opened for each participant 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. For those not eligible for an HSA account, Scripps Research will open an HRA account with PayFlex. HRA funds roll over year-to-year, however are forfeited upon plan ineligibility or Graduate Student (External) termination. Please contact Human Resources, Benefits Administration for further information.

Telehealth Services

With TelaDoc, available through Scripps Research's Aetna medical plans, enrolled Graduate Students (External) and eligible dependents can access medical care through a board certified physician conveniently via internet connection or by phone. Treatable illnesses include allergies, asthma, colds, flu, diarrhea, constipation, bronchitis, cough, pink eye, strep throat, urinary tract infections, rash, sunburn, sprains and sports injuries. Under the PPO plan, the cost of a medical TelaDoc session is the same as your copay/coinsurance for a Primary Care Physician (PCP) visit; under the HMO plan, the cost of a medical TelaDoc session is the same as your copay/coinsurance for a Specialist visit. The cost of a behavioral health TelaDoc session plan is the same as your copay or coinsurance for a Specialist Physician visit under both the PPO and HMO plan.

LIFE INSURANCE

Voluntary Life Insurance

Benefit-eligible Graduate Students (External) may purchase voluntary 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 (AD&D) Insurance

Benefit-eligible Graduate Students (External) under age 70 may purchase voluntary AD&D insurance in \$50,000 increments up to \$500,000. Voluntary AD&D coverage is also available for your spouse/domestic partner and children in lesser amounts. Enrollment is held during the annual Open Enrollment period.

Voluntary Critical Illness, Hospital, and Accident Insurance

Benefit-eligible Graduate Students (External) may purchase Voluntary Critical Illness, Hospital Indemnity, and/or Accident Insurance coverage through MetLife to help relieve unexpected healthcare costs.



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 Human Resources regarding access to the onsite facility or for a current listing of participating discounted 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 Aetna, this program 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 the bank resets to 5 days upon each anniversary thereafter. Up to 5 days can be used each year for a Graduate Student's or family member's illness, preventive care or care for an existing health condition.

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