



BENEFITS OVERVIEW FOR CALIFORNIA POSTDOCTORAL ASSOCIATES/ POSTDOCTORAL FELLOWS AND SCHOLARS

Benefits for eligible Postdocs and Trainees commence on their start date and stop at the end of the month in which they terminate. 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.

	Aetna Comprehensive Choice POS II (PPO)		Aetna Value Network HMO
Annual Calendar Year Deductible	In-Network	Out-of-Network	In-Network Only
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

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

	HDHP Aetna Choice POS II** (HSA/HRA)	
Annual Calendar Year Deductible	In-Network	Out-of-Network
<i>Family Deductible applies to all members</i>		
Postdoc Only	\$2,000	\$2,000
Postdoc + 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	Postdoc Only: \$4,500 Postdoc + Dep(s): \$6,750	Postdoc Only: \$6,750 Postdoc + Dep(s): \$10,125
Scripps Research Employer HSA/HRA Contribution	\$1,000 annually for Postdoc Only; \$3,000 annually for Postdoc + Dependent(s)	
<i>Employer contributions made on a quarterly basis</i>		

*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.

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-----	

*Deductible does not apply to Orthodontia services

NOTE: Delta Premier Dentist and All Other Provider network charges are based off of Usual, Reasonable & Customary (UCR) rates.

2022 MEDICAL AND DENTAL POSTDOC COST (MONTHLY)

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

Postdocs and dependents covered by any of 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 Postdocs 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 for postdocs and dependents enrolled under the Comprehensive Choice POS II, the HDHP and the Value Network HMO plans.

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 Postdoc only coverage, and \$3,000 annually for Postdoc + 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 Postdoc termination. Please contact Human Resources, Benefits Administration for further information.

Telehealth Services

With TelaDoc, available through Scripps Research's Aetna medical plans, enrolled Postdocs 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.

FLEXIBLE SPENDING ACCOUNTS

Dependent Care Spending Account*

Postdocs may set aside up to \$5,000 pre-tax, annually, to use for qualified dependent care expenses for qualified dependents up to the age of 13 or qualifying adult dependents incapable of self-care.

RETIREMENT PLANS

Tax Sheltered Annuity Plan 403(b)*

A voluntary retirement savings program that allows Postdoctoral Associates to make pre-tax/post-tax contributions to various investment funds. Additionally, Employee 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.

Employee Retirement Plan*

Scripps Research contributes an amount equal to 5% of a Postdoctoral Associate's salary to the Employee Retirement Plan. Postdocs must be in an eligible classification. Contributions will begin on the first day of the pay period following one year of eligible service and are made to Fidelity Investments. Postdoctoral Associates may direct the contribution to a wide array of funds. The Postdoctoral Associates is fully vested after three years of eligible service.

**These benefits are available to Postdoctoral Associates only. Postdoctoral Fellows are not eligible due to the nature of individual funding paid by stipend.*



LIFE INSURANCE

Basic Term Life and Accidental Death & Dismemberment (AD&D) Insurance

A flat \$50,000 of Life and AD&D coverage is provided by Scripps Research to eligible Postdoctoral Associates/Fellows at no cost.

Business Travel Accident Insurance

The business travel insurance program provides \$25,000 coverage for accidental death or dismemberment while traveling on official business for Scripps Research. Travel to and from work is not covered.

Voluntary Life Insurance

Benefit-eligible Postdocs 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 Postdocs 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 Postdocs and Scholars may purchase Voluntary Critical Illness, Hospital Indemnity, and/or Accident Insurance coverage through MetLife to help relieve unexpected healthcare costs.

Short-Term Disability (STD) Prudential

Eligible Postdoctoral Associates/Fellow have STD coverage through Prudential (if not eligible for State Disability) that provides up to 60% of salary. The maximum weekly benefit is \$1,216 for up to 12 weeks. There is a 7-day disability period before benefits are payable.

Long-Term Disability (LTD)

Eligible Postdoctoral Associates/Fellow have LTD coverage through Prudential that provides up to 60% of salary, and allows up to 70% if integrated with other sources of income. The maximum monthly benefit is \$20,000. There is a 90-day disability period before benefits are payable.

OTHER BENEFITS

Direct Deposit

Postdocs 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.

Career and Postdoctoral Services

The Postdoctoral Services Office provides services and programs to all Scripps Research Postdocs to prepare them for a range of professional endeavors and to support their research training during their temporary appointments.



OTHER BENEFITS (continued)

Personal Leave

In consultation with their mentors, Postdocs can take time away from their research duties for leisure or personal needs. Postdocs may take up to ten (10) business days per year for personal time off (in addition to Scripps Research holidays).

Sick Bank Leave* (SBL)

Postdoctoral Associates 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 Postdoctoral Associate's or family member's illness, preventative care or care for an existing health condition.

Transit Benefit Account*

The Transit Benefit Account (TBA) allows Postdoctoral Associates to deduct money for eligible transportation expenses on a pre-tax basis. This allows Postdoctoral Associates to save money on Federal and State income taxes, by reducing their taxable income.

**These benefits are available to Postdoctoral Associates only. Postdoctoral Fellows are not eligible due to the nature of individual funding paid by stipend.*