



## BENEFITS OVERVIEW FOR FLORIDA EMPLOYEES

Scripps Research offers eligible employees a comprehensive benefits program, including a medical, dental, and vision plan, and employer-paid life insurance equal to two times annual base salary (up to \$1,500,000) or a flat \$50,000 benefit. Employees commence benefit participation on their date of hire. Benefit coverage stops at the end of the month in which employment terminates. Coverage is also available for eligible dependents, including spouse, domestic partner (same gender or opposite gender age 62 or older, 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 EPO network is Aetna Select.

	Aetna Comprehensive Choice POS II (PPO)		Aetna EPO
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

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

\*A list of preventive services is available at [www.scripps.edu/hr/benefits/health\\_plans/medical/index.html](http://www.scripps.edu/hr/benefits/health_plans/medical/index.html)

	HDHP Aetna Choice POS II** (HSA/HRA)	
Annual Calendar Year Deductible	In-Network	Out-of-Network
<i>Family Deductible applies to all members</i>		
Employee Only	\$2,000	\$2,000
Employee + 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	Employee Only: \$4,500 Employee + Dep(s): \$6,750	Employee Only: \$6,750 Employee + Dep(s): \$10,125
<b>Scripps Research Employer HSA/HRA Contribution</b>	\$1,000 annually for Employee Only; \$3,000 annually for Employee + 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](http://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
<b>Calendar Year Deductible</b>			
Individual		-----\$50 / person*-----	
Family			
<b>Annual Benefit Maximum</b>		-----\$2,000 / Individual / Calendar Year-----	
<b>Diagnostic &amp; Preventive Services</b> Exams & Cleanings (2 per calendar year)	100% <i>Deductible waived</i>	80%	80%
<b>Basic Services</b> Oral surgery, extractions, fillings, endodontics and periodontics	90%	80%	80%
<b>Major Services</b> Crowns, jackets, cast restorations, implants	60%	50%	50%
<b>Orthodontia Services*</b>	50%	50%	50%
<b>Lifetime Orthodontia Benefit Maximum</b>		-----\$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 EMPLOYEE COST (MONTHLY)

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

## BASIC LIFE AND AD&D INSURANCE EMPLOYEE COST

Flat \$50,000 = \$0.00

2x Annual Base Salary = \$0.00

Buy-Up Option of 3x Annual Base Salary = Age Rated

If you would like to supplement your employer-paid basic employee life and AD&D insurance, additional coverage through Prudential is available for purchase on a payroll deduction basis.

All payroll deductions for your benefit choices, except voluntary dependent life insurance, may be taken from your paycheck before taxes are deducted. Employees working with certain foreign visas or under certain tax treatments may not be eligible for pre-tax payroll deductions. Based on the present Social Security Administration provisions, a reduction in your Social Security benefits caused by your pre-tax benefit deductions will be minimal.

## 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 EPO 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.

#### Vision Plan

Employees and dependents covered by any of the medical plans are automatically enrolled in the vision plan, administered through Vision Service Plan (VSP). By choosing a participating VSP 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 (contact lens fitting fee up to \$40 allowance applies). Benefits are reduced when a non-participating provider is used.

#### Employee Assistance Program (EAP)

The Aetna Resources for Living Employee Assistance Program is available to all benefit-eligible employees and their spouses/domestic partners, children and members of your household. Through the EAP, you have access to resources and information for such topics as childcare, eldercare, legal services, bereavement and grief counseling, substance abuse and recovery and marital, relationship or family problems. In addition, you may have up to 10 counseling sessions per issue per year per member. EAP services are fully confidential and available at no cost to you.

#### Mental Health Program

Mental Health and substance abuse benefits are available to you and your eligible dependents when enrolled in the Comprehensive Choice POS II, HDHP and EPO 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 Employee only coverage, and \$3,000 annually for Employee + 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 employee termination. Please contact Human Resources, Benefits Administration for further information.

#### Telehealth Services

With TelaDoc, available through Scripps Research's Aetna medical plans, enrolled employees 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***

### **Health Care Spending Account**

Employees may set aside up to \$2,750 pre-tax, annually, for self-reimbursement of eligible medical, dental, vision and prescription expenses that are not covered by health plans. Note, if you are enrolled in the Health Savings Account (HSA), you may not participate in a Healthcare Spending Account.

### **Dependent Care Spending Account**

Employees 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.

## ***PAID TIME OFF***

### **Holidays**

There are twelve (12) paid holidays per year. Scientific Staff are not covered under this benefit.

### **Paid Personal Leave (PPL)**

PPL is a bank of time that may be used for vacation, the first two days of an illness or injury, personal business, family illness or other personal time off desired by an employee. The amount of accrual depends on employment status, length of service, and the number of hours paid each pay period. In general, full time non-supervisory employees accrue 16 days of PPL for the first 4 years of employment. From 5 to 9 years, employees accrue 21 days per year; from year 10 and after employees accrue 26 days per year. Supervisors and managers accrue 16 days in the first year of employment, 21 days in years 2 to 4, and 26 days 5 years and after. Employees in grades 13 and above in a non-scientific position accrue PPL at the supervisory rate. Department heads accrue 28 days of PPL per year. Part time employees accrue PPL on a pro rata basis. The maximum number of hours that may be accrued if earning 16 or 21 days a year is 288, 26 accrued days are capped at 312 hours and 28 accrued days are capped at 336 hours. PPL is not accrued for Faculty or Scientific Staff. Paid time is at the discretion of the investigator and department chairperson.

### **Extended Sick Leave (ESL)**

ESL is accrued paid time-off an employee can access after an absence from work of more than two normal workdays, due to their own, or a family member's illness or injury; i.e., the third and subsequent days may utilize ESL. Full-time employees accrue seven days of ESL per year; part time employees accrue on a pro rata basis. The maximum number of days that can be accrued is 60 (480 hours). Faculty, Scientific Staff and Administrative Department Heads are granted 39 days each year.

### **Sick Bank Leave (SBL)**

Faculty, Scientific Staff and non-Benefit eligible staff (those working less than 20 hours) 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 an employee's or family member's illness, preventative care or care for an existing health condition. Faculty and Scientific Staff may use Sick Bank Leave for the first 2 days of absence due to illness before using available ESL days.

## ***RETIREMENT PLANS***

### **Tax Sheltered Annuity Plan 403(b)**

A voluntary retirement savings program that allows employees 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**

A retirement plan for administrative, professional, technical and supervisory employees. Scripps Research contributes an amount equal to 5% of an employee's salary to the Employee Retirement Plan. Employees 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. Employees may direct the contribution to a wide array of funds. The employee is fully vested after three years of eligible service.

### **Faculty and Management Retirement Plan**

Scripps Research maintains a Money Purchase Retirement Plan that vests after three years of service. Contributions will begin on the first day of the pay period following one year of eligible service and are made to Fidelity Investments. Employees may direct the contribution to a wide array of funds. Scripps Research contributes a percentage of an employee's base pay up to an IRS maximum allowable annual amount. Staff scientists, associate professors without tenure, assistant professors and department heads are eligible for 10% contributions. Associate professors with tenure and senior department heads are eligible for 15% contributions. Employees in grades 13 and above in a non-scientific position are eligible for 10% contribution rate.



#### **Deferred Compensation Plan 457(b)**

A voluntary nonqualified deferred compensation plan that allows employees who are receiving a 20% contribution, or Senior Directors earning 15% in the 401(a) plan, to make pre-tax contributions to a wide array of funds with Fidelity Investments. Deferrals are vested 100%, however, they are subject to the claims of Scripps Research creditors.

#### ***LIFE AND DISABILITY INSURANCE***

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

Coverage options include a flat \$50,000, two or three times annual base salary to a maximum of \$1,500,000.

##### **Business Travel Accident Insurance**

The business travel insurance program provides coverage for death or dismemberment while traveling on official business for Scripps Research. Administrative, professional, technical, supervisory employees and staff scientists are insured for \$25,000. Support service department heads, associate professors without tenure and assistant professors have \$100,000 in coverage. Associate professors with tenure are insured for \$150,000.

##### **Life Insurance for Dependents**

\$5,000 in life insurance coverage may be purchased for each eligible dependent. The cost is the same regardless of the number of eligible dependents covered.

##### **Voluntary Life Insurance**

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

##### **Short-Term Disability (STD)**

If unable to work due to a non-work related illness or injury, STD insurance provides a short-term income replacement benefit. Administered by Prudential, STD coverage provides a benefit equal to 60% of your base annual salary up to \$1,216 per week up to 13 weeks. There is a 7-day disability period before benefits are payable.

##### **Long-Term Disability (LTD)**

If your disability extends beyond 90 days, LTD coverage administered by Prudential provides up to 60% of your base annual salary, up to a maximum benefit of \$20,000 per month.

##### **Long-Term Care Insurance**

Benefit-eligible employees may purchase long-term care insurance coverage offered through UNUM / Provident. Coverage may also be purchased for spouse/domestic partner, parents, parents-in-law, grandparents, grandparents-in-law, siblings and adult children. Enrollment is held during the annual Open Enrollment period.

#### ***OTHER BENEFITS***

##### **Direct Deposit**

Employees 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](http://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.