



## BENEFITS OVERVIEW FOR SCRIPPS RESEARCH GRADUATE STUDENTS

Benefits for Scripps Research Graduate Students begin at the commencement of classes and stop at the end of the month following graduation or cessation of the program by the student. 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 the main provisions of the available medical plan. Aetna administers the Graduate Student Choice POS II plan. The provider network is Aetna Choice POS II (Open Access).

	Aetna Graduate Student Choice POS II	
	In-Network	Out-of-Network
<b>Annual Calendar Year Deductible</b>		
<b>Individual</b>	None	\$200
<b>Family</b>		\$600
<b>Outpatient/Inpatient Services</b>	Covered at 100%*	Covered at 70%**
<b>Maximum Annual Out-of-Pocket</b>	\$2,000 per person \$4,000 per family	\$2,000 per person \$4,000 per family
<small>* 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)</small>		
<small>** 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 preventive exams</small>		

### 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 cal. 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



## 2023 MEDICAL AND DENTAL GRADUATE STUDENT COST (MONTHLY)

Coverage Level	Medical Plan	Dental Plan
	Graduate Student Choice POS II Plan	DPPO
Graduate Student Only	\$0	\$0
Graduate Student + Spouse or Domestic Partner (DP)	\$170.25	\$20
Graduate Student + Child(ren)	\$104.26	\$15
Graduate Student + Family or Graduate Student + DP + Child(ren)	\$257.66	\$35

## ADDITIONAL BENEFITS

### HEALTH PLANS

#### Prescription Drug Plan

OptumRx administers the Graduate Student Choice POS II prescription benefit. The 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. The Plan 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.

#### Vision Plan

Graduate Students and dependents covered by 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. 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 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 for Graduate Students and dependents enrolled in the Graduate Student Choice POS II plan. The provider network and administrator is Aetna.

#### Telehealth Services

With TelaDoc, available through Scripps Research's Aetna Graduate Student Choice POS II medical plan, enrolled Graduate Students 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. With the Aetna POS II plan, the cost of a medical TelaDoc session is the same as your copay/coinsurance for a Primary Care Physician (PCP) visit; the cost of a behavioral health TelaDoc session plan is the same as your copay or coinsurance for a Specialist Physician visit.

## LIFE INSURANCE

#### Voluntary Life Insurance

Benefit-eligible Graduate Students 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 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 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 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.

### **Career and Postdoctoral Services**

The Postdoctoral Services Office provides services and programs to all Scripps Research Graduate Students to prepare them for a range of professional endeavors and to support their research training while studying at Scripps Research.

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

Graduate Students 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 Students who receive taxed pay through Scripps Research (Division 3).*