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 charts below outline the main provisions of the available medical plans. UMR administers the Comprehensive and HSA - Compatible Plans. The provider network for the Comprehensive (PPO) and HSA-Compatible plans is United Healthcare (UHC) Options PPO. The HMO plan administrator and network is Aetna HMO.

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive Plan (PPO)</th>
<th>HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Non-Network</td>
</tr>
<tr>
<td>Deductible</td>
<td>$750/person</td>
<td>$1,500/person</td>
</tr>
<tr>
<td></td>
<td>$2,250/family</td>
<td>$4,500/family</td>
</tr>
<tr>
<td>Preventive Services*</td>
<td>Covered at 100%</td>
<td>Cancer Screenings Only</td>
</tr>
<tr>
<td>Office Visits, Labs, X-rays</td>
<td>Covered at 80%</td>
<td>Covered at 60%</td>
</tr>
<tr>
<td>(non-preventive)</td>
<td></td>
<td>$30 copay for office visit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$40 copay for Specialist office visit, Lab and X-rays</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>Covered at 80%</td>
<td>90% after deductible</td>
</tr>
<tr>
<td></td>
<td>$200 per admit co-pay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$200 additional deductible without pre-authorization</td>
<td></td>
</tr>
<tr>
<td>Emergency Room</td>
<td>Covered at 80%</td>
<td>$100 Copay deductible waived</td>
</tr>
<tr>
<td>Maximum Annual Out-of-Pocket</td>
<td>$2,000/person</td>
<td>$4,000/person</td>
</tr>
<tr>
<td></td>
<td>$4,000/family</td>
<td>$8,000/family</td>
</tr>
<tr>
<td></td>
<td>$4,000/person</td>
<td>$2,500/person</td>
</tr>
<tr>
<td></td>
<td>$8,000/family</td>
<td>$5,000/family</td>
</tr>
</tbody>
</table>

**HSA-Compatible PPO Plan**

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Non-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Employee Only: $2,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Employee + Dependents(s): $6,000</td>
<td></td>
</tr>
<tr>
<td>Preventive Services*</td>
<td>Covered at 100%</td>
<td>Cancer Screening Only</td>
</tr>
<tr>
<td>Office Visits, Labs, X-rays</td>
<td>Covered at 80%</td>
<td>Covered at 60%</td>
</tr>
<tr>
<td>(non-preventive)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>Covered at 80%</td>
<td>Covered at 60%</td>
</tr>
<tr>
<td></td>
<td>$200 per admit copay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$200 additional deductible without pre-authorization</td>
<td></td>
</tr>
<tr>
<td>Emergency Room</td>
<td>Covered at 80%</td>
<td>Covered at 80%</td>
</tr>
<tr>
<td>Maximum Annual Out-of-Pocket</td>
<td>Employee Only: $5,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Employee + Dependent(s) $10,000</td>
<td></td>
</tr>
</tbody>
</table>

* 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 HSA-Compatible plan is a high deductible PPO plan which can be paired with a Health Savings Account to be administered by an authorized financial institution of your choice.**
**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 PPO Delta Dentist.

<table>
<thead>
<tr>
<th>Deductible (Per Person)</th>
<th>PPO Delta Dentists</th>
<th>Delta Premium Dentists</th>
<th>All Other Dentists</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Not applicable to Diagnostic &amp; Preventive Services)</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Diagnostic &amp; Preventive Services Exams &amp; Cleanings (2 per 12 month-period)</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
</tr>
<tr>
<td>Basic Benefits</td>
<td>Oral surgery, extractions, fillings, endodontics and periodontics</td>
<td>100%</td>
<td>80%</td>
</tr>
<tr>
<td>Major Benefits</td>
<td>Crowns, jackets, cast restorations, implants</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Orthodontic Benefits (Dependents to age 19)</td>
<td>50%</td>
<td>50%</td>
<td>50%*</td>
</tr>
<tr>
<td>Maximum Benefit (Per year per person)</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

* Of “Reasonable and Customary” Charges
† These benefits also apply to Trainees

**MEDICAL AND DENTAL COST (MONTHLY)**

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive Plan</th>
<th>HMO Plan</th>
<th>Catastrophic Plan</th>
<th>Dental Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Research Associate Only</td>
<td>$71.00</td>
<td>$20.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Research Associate + Spouse or Domestic Partner (DP)</td>
<td>$247.00</td>
<td>$183.00</td>
<td>$0.00</td>
<td>$20.00</td>
</tr>
<tr>
<td>Research Associate + Child(ren)</td>
<td>$189.00</td>
<td>$132.00</td>
<td>$0.00</td>
<td>$14.00</td>
</tr>
<tr>
<td>Research Associate + Family or Research Associate + DP + Child(ren)</td>
<td>$365.00</td>
<td>$290.00</td>
<td>$20.00</td>
<td>$32.00</td>
</tr>
</tbody>
</table>

**ADDITIONAL BENEFITS**

**HEALTH PLANS**

**Prescription Drug Plan**
Research Associates and dependents covered by any of the medical plans may obtain generic prescriptions for $10, formulary brand name prescriptions for $35, and non-formulary brand name prescriptions for $60. Mail order service is also available for a 90 day supply at $20 for generic prescriptions, $70 for formulary brand name prescriptions, or $120 for non-formulary brand name prescriptions. An annual $100/per person deductible applies for formulary and non-formulary brand name drugs. Prescription expenses are applied to the deductible on the HSA-Compatible Plan only.

**Vision Plan**
Research Associates and dependents covered by any of the medical plans 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 Optum Health.

Mental Health Program
Mental Health and substance abuse benefits are available when you enroll in either the PPO, HSA-Compatible or HMO plans. The provider network and administrator is Optum Health for Research Associates and dependents enrolled in the PPO and HSA-Compatible plans. Aetna HMO is the provider network and administrator for HMO participants.

FLEXIBLE SPENDING ACCOUNTS
Dependent Care Spending Account*
Research Associates may set aside up to $5,000 pre-tax, annually, to use for qualified 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, 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. TSRI contributes an amount equal to 5% of a Research Associate’s salary to the Employee Retirement Plan. Research Associates 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. Research Associates may direct the contribution to a wide array of funds. The Research Associate is fully vested after three years of eligible service.

LIFE 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.

Voluntary Life Insurance
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. Enrollment is held during the annual Open Enrollment period.

Voluntary Accidental Death and Dismemberment Insurance
Benefit-eligible Research Associates under age 70 may purchase voluntary AD&D insurance in $50,000 increments up to $500,000. Enrollment is held during the annual Open Enrollment period.

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 Disneyland, Sea World, Universal Studios, movie tickets, etc. through Entertainment Benefits Group at 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 Optum 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).