



# 2025 Prospective Employee Benefits Guide

# Welcome

At SDSU Research Foundation, our most valuable resource is our workforce.

The skills and talents of our employees contribute to our overall success.

We recognize that your health and wellbeing directly influence your ability to thrive, whether at home or work. Therefore, we strive to offer benefits that will meet you and your family's everyday needs. This Benefit Guide is a summary of the comprehensive package of employee benefits we offer. Most benefits are effective the first of the month following date of hire.

We encourage you to take the time to review this guide and learn about the benefits that may be available to you and your dependents as a prospective employee.

**IMPORTANT NOTE:** This is a summary overview and does not provide a complete description of all benefit provisions. While we've made every effort to make sure that this overview is comprehensive, it cannot provide a complete description of all benefits. Specific details and limitations are provided in the plan documents, such as the Summary of Benefits and Coverage (SBC), Evidence of Coverage (EOC), etc. Plan documents contain relevant provisions and determine how benefits are paid. If the information in this overview differs from the plan documents, the plan documents prevail.



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# Medical Plans

*This table shows member cost share.*

	Kaiser HMO	Cigna Select HMO	Cigna Full HMO	Cigna PPO	
	In-Network	In-Network (Scripps, Mercy and other Select providers)	In-Network	In-Network	Out-of-Network
Annual Deductible Individual Coverage Family Coverage	None	None	None	\$500 Individual \$1,500 Family	\$500 Individual \$1,500 Family
Annual Out-of-Pocket Maximum Individual Coverage Family Coverage	\$1,500 Individual \$3,000 Family	\$2,000 Individual \$4,000 Family	\$2,000 Individual \$4,000 Family	\$3,000 Individual \$9,000 Family	\$6,000 Individual \$18,000 Family
Coinsurance (your responsibility)	None	None	None	20%	40%
Office Visit PCP Specialist Online	\$25 Copay \$40 Copay No Copay	\$25 Copay \$25 Copay \$25 Copay	\$25 Copay \$25 Copay \$25 Copay	\$20 Copay \$20 Copay \$20 Copay	40% After Deductible
Preventive Services	No Charge	No Charge	No Charge	No Charge	40% After Deductible
Chiropractic Must Use ASHP Network	\$15 Copay (20 visits/year)	\$20 Copay (20 visits/year)	\$20 Copay (20 visits/year)	\$20 Copay (20 visits/year)	40% After Deductible (20 visits/year)
Lab and X-ray	No Charge	No Charge	No Charge	20% After Deductible	40% After Deductible
Complex Imaging	No Charge	\$100 Copay	\$100 Copay	20% After Deductible	40% After Deductible
Inpatient Hospitalization	\$500 per admission	\$500 per admission	\$500 per admission	20% After Deductible	40% After Deductible
Outpatient Surgery	\$250 per admission	No Charge	No Charge	20% After Deductible	40% After Deductible
Urgent Care	\$25 Copay	\$25 Copay	\$25 Copay	\$25 Copay (After Deductible)	\$25 Copay (After Deductible)
Emergency Room	\$150 Copay (Waived if admitted)	\$150 Copay (Waived if admitted)	\$150 Copay (Waived if admitted)	\$100 Copay (After Deductible, waived if admitted)	
PRESCRIPTION DRUGS					
Retail					
T1 – Generic	\$10 Copay	\$10 Copay	\$10 Copay	\$10 Copay	Not Covered
T2 – Preferred Brand	\$35 Copay	\$25 Copay	\$25 Copay	\$25 Copay	
T3 – Non-Formulary	\$35 Copay (T4 – Specialty)	\$50 Copay	\$50 Copay	\$50 Copay	
Supply Limit	Up to 30 days	Up to 30 days	Up to 30 days	Up to 30 days	
Mail Order					
T1 – Generic	\$20 Copay	\$20 Copay	\$20 Copay	\$20 Copay	Not Covered
T2 – Preferred Brand	\$70 Copay	\$50 Copay	\$50 Copay	\$50 Copay	
T3 – Non-Formulary	N/A	\$100 Copay	\$100 Copay	\$100 Copay	
Supply Limit	Up to 100 days	Up to 90 days	Up to 90 days	Up to 90 days	

# Dental and Vision Plans

## DENTAL

This table shows member cost share.

	Cigna DHMO		Cigna DPPO
	Choose one plan for entire plan year		
	In-Network Only	In-Network	Out-of-Network
<b>Annual Deductible</b>	None	None	\$25 Individual \$75 Family
<b>Annual Plan Maximum</b>	Unlimited	\$1,750 per member	\$1,500 per member
<b>Class I: Diagnostic &amp; Preventive</b>			
Office Visits	No Charge	No Charge	100% UCR* after deductible
Exams	No Charge (4 exams per year)	(2 exams per calendar year)	
Cleanings	No Charge (2 exams per year)		
X-rays: Full mouth	No Charge (1 set every 3 years)		
<b>Class II: Basic Services</b>			
Amalgam Fillings	No Charge		
Resin-based Composite	\$25 copay - \$55 copay		20% UCR* after deductible
Endodontics (Anterior root canal)	\$50 copay	20%	
Periodontics (4 or more teeth per quadrants)	\$70 copay		
<b>Class II: Major Services</b>			
Crowns	\$210 copay	50%	50% UCR* after deductible
Dentures	\$120 copay		
Implant Services	Limited services covered		
<b>Orthodontia</b>			
Adults (age 19 and older)	\$1,608+ copay	50% up to \$1,000 lifetime maximum	50% up to \$1,000 lifetime maximum
Children (up to age 19)	\$1,104+ copay		

## VISION

This table shows member cost share.

	VSP Plan	
	In-Network	Out-of-Network Reimbursement
<b>Exams</b> Once every calendar year	\$10 copay	Up to \$45
<b>Materials Copay</b>		\$25 Copay (Prescription Glasses)
<b>Progressive Lenses</b> Premium/Custom	\$95—\$175 Copay (Depending upon type)	Up to \$50
<b>Eyeglass Lenses</b> Single Vision Lens Bifocal Lens Trifocal Lens Once every calendar year	No Charge after material copay	Up to \$45 Up to \$65 Up to \$85
<b>Frames</b> Once every <u>other</u> calendar year	Up to \$130 allowance; 20% off amount over allowance Up to \$130 Walmart/Sam's Club frame allowance Up to \$70 Costco frame allowance	Up to \$70
<b>Contacts (Elective)<sup>1</sup></b> Conventional Fitting & Evaluation Once every calendar year	Up to \$130 allowance Up to \$60 copay	Up to \$130

<sup>1</sup>In lieu of frames/lenses



# Employee Assistance Program



## Employee Assistance Program (EAP)

SDSU Research Foundation's Employee Assistance Program (EAP) provides evaluation and crisis intervention for you, your dependents, and anyone who resides in your household. Free confidential services (**up to 8 face-to-face visits per incident**) provided by licensed professional counselors through Aetna Resources for Living include problem assessment, referrals, and brief counseling for issues such as:

- Parenting / Relationship issues / Stress
- Legal Issues / Substance abuse
- Work / Life services
- Budgeting or financial problems

The legal benefit consists of a half-hour free consultation with an attorney. One session per legal issue, per year—unlimited issues per year. A discount of 25% from the attorney's usual hourly rate is provided if the attorney is retained following the consultation. A broad scope of referral options are available:

- ID Theft
- Estate Planning Law / IRS Matters
- Personal/Family Law
- Business Legal Services
- Criminal Law
- Consumer Credit

Work / Life services are available 24 / 7. Call and speak with a work / life consultant who can provide resources for a wide-range of services including tutors, camps, childcare, adult / elder care, convenience services, or anything else that effects your daily life. Let the work / life consultant do the legwork for you. In addition to finding information and resources for your issue, work / life consultants will prescreen agencies based on cost, location, availability and any other specific needs you may have. The consultants provide you with tools and support and connect you with a variety of resources, products, and services for everyday needs saving you valuable time. Consultations and referrals are not provided for any legal action directed toward SDSU Research Foundation.

Additionally, SDSU Research Foundation offers **CredibleMind**. The **CredibleMind** program is a one-stop shop for personalized mental wellbeing resources. We bring convenient online access to thousands of evidence-based resources, all reviewed by both experts and users for a highly personalized experience. Fully confidential and available 24/7, this online platform allows your users to gain knowledge and skills to work independently on their mental health. Combined with scientifically validated assessments, expert-written articles, and thousands of rated resources including videos, apps, podcasts and books, users can find information to help them make positive improvements no matter what their learning style. CredibleMind integrates your brand and customized links to your resources. Plus, you'll have access to aggregated analytics that give you the mental health "pulse" of your organization or community (but never personal data).

# Flexible Spending Account(s)

Flexible benefits plans help you save money by allowing you to pay for certain eligible health care and dependent care expenses with pre-tax dollars. The tax savings help offset the impact of these expenses on your disposable income. You may enroll when you are hired as a Regular employee or during any annual Open Enrollment period. Enrollment and changes can be made during the year if you notify HR within 31 days of a life status change.

**Health Care Flexible Spending Accounts (FSA)** allow you to set aside a portion of your semi-monthly salary on a pre-tax basis to pay for eligible unreimbursed health, dental and vision expenses. You may contribute up to **the IRS plan maximum, (\$3,300 in 2025)** through payroll deduction. Neither contributions nor reimbursements are taxed. You may participate in this plan even if you are eligible for, but not enrolled in, a health plan. Eligible expenses include those incurred by you, your spouse, and/or your eligible dependents and may include deductibles and co-payments. (You may use a debit card for approved health care expenses, and have expenses deducted automatically from your account. You will need to maintain all receipts and provide as proof of purchase, as requested.)

## Find out more about Health FSA expenses:

- [Eligible Expenses](#) – now include more over-the-counter items!
- [Ineligible Expenses](#)

## FSA TAX SAVINGS EXAMPLE

### \$60,000 Annual Pay, with \$1,500 FSA Contribution

<b>\$330</b>	<b>\$115</b>	<b>\$445</b>
22% Federal income tax	7.65% FICA tax	Annual FSA tax savings

### \$120,000 Annual Pay, with \$2,750 FSA Contribution

<b>\$660</b>	<b>\$210</b>	<b>\$870</b>
24% Federal income tax	7.65% FICA tax	Annual FSA tax savings

*Your tax savings may vary depending on tax filing status and other variables*

**Dependent Care Flexible Spending Accounts** allow you to set aside a portion of your semi-monthly salary on a pre-tax basis to pay for eligible dependent care expenses to enable you and your spouse to work or attend school full-time. You may **contribute up to \$5,000 each plan year** (\$2,500 if married, filing a separate tax (return) through payroll deduction. Neither contributions nor reimbursements are taxed. Expenses must be for a dependent under age 13 who lives in your home or for a dependent or spouse who is physically or mentally incapable of self-care and is considered a dependent under IRS guidelines and for whom you must pay for care in order to work.

**Pre-Tax Parking Deduction Plan** You may pay for parking on campus with pre-tax dollars. If you purchase a parking permit, the cost is automatically deducted from your paycheck unless you choose to opt out of the pre-tax parking plan. You may change your election to participate at any time. Changes to the Pre-tax Parking Deduction Plan can be made at any time.

# Life & Disability

## Company-Provided Basic Life and AD&D Insurance

Basic Life Insurance pays your beneficiary a lump sum if you die. AD&D (Accidental Death & Dismemberment) coverage provides a benefit to you if you suffer from loss of a limb, speech, sight, or hearing, or to your beneficiary if you have a fatal accident.

Premiums are paid in full by SDSU Research Foundation

### Benefits

Basic Life/AD&D Insurance of 1 times your annual earnings to a maximum of \$200,000

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## Voluntary Life Insurance and AD&D Insurance

Voluntary Life Insurance allows you to purchase additional life insurance to protect your family's financial security. Voluntary Life and/or Voluntary AD&D coverage is available for purchase for your spouse and/or eligible child(ren).

### Benefits

Employee	\$10,000 increments to a maximum of the lesser of 10 times annual salary or \$500,000, not combined with Basic Life
Spouse	Flat \$25,000 ((Employee must have elected at least \$30,000 in Supplemental Life for themselves to insure spouse or domestic partner)
Children	\$5,000 (Employee must have elected at least \$10,000 in Supplemental Life for themselves to insure child/children through age 25)

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## Disability Insurance

Long-Term Disability (LTD) insurance replaces part of your income for longer term issues such as:

- Debilitating illness (cancer, heart disease, etc.)
- Serious injuries (accident, etc.)
- Heart attack, stroke
- Mental disorders

If you qualify, the income you receive may be reduced by other state, federal, or private disability benefits you receive while disabled.

### Benefits

#### Long Term Disability (LTD)

Weekly benefit amount	60% of monthly wage base not to exceed a benefit of \$10,000
Benefits Begin	After 90 consecutive days of continuous disability or the exhaustion of your accruals, whichever is greater
Maximum payment period	\$10,000 per month. The minimum benefit will be \$100 or if greater, 10% of the benefit after other income benefits are subtracted. Minimum benefit does not apply if you are receiving income from employment

# Voluntary Plans

## Hospital Indemnity Insurance

Hospital indemnity insurance can enhance your current medical coverage. The plan pays a lump sum, tax-free benefit when you or an enrolled dependent is admitted or confined to the hospital for covered accidents and illnesses. You can use the money you receive under the plan however you see fit, for paying medical bills, childcare, or for regular living expenses like groceries—you decide. You may even be eligible for a \$100 benefit if you receive a covered Preventive Health Screening.

## Critical Illness Insurance

Critical illness insurance can help fill a financial gap if you experience a serious illness such as cancer, heart attack or stroke. Upon diagnosis of a covered illness, a lump-sum, tax-free benefit is immediately paid to you. Use it to help cover medical costs, transportation, childcare, lost income, or any other need following a critical illness.

- You select a benefit amount between \$10,000, \$20,000 or \$30,000, and 100% of your election for your spouse, 50% for your child(ren). Guaranteed issue of \$10,000, \$20,000 or \$30,000 if elected when first eligible.
- \*Pays your selected lump sum benefit upon diagnosis, additional occurrence and reoccurrence illnesses / medical conditions
- You may even be eligible for a \$50 benefit if you receive a covered Preventive Health Screening.

\*A period of 30 days must be satisfied before payment of any other benefit, after cancer and/or vascular benefit or recurrent benefit is paid.

Voluntary benefits are optional coverages that help you customize your benefits package to your individual needs. You pay the entire cost for these plans through payroll deduction.

## Accident Insurance

Accident Insurance helps you pay for unexpected costs that can add up due to common injuries such as fractures, dislocations, burns, emergency room or urgent care visits, and physical therapy. If you or a covered family member has an accident, this plan pays a lump-sum, tax-free benefit. The amount of money depends on the type and severity of your injury and can be used any way you choose. You may even be eligible for a \$50 benefit if you receive a covered Preventive Health Screening.

## All Three Supplemental Plans Include:

- Benefits are paid directly to you unless you choose otherwise
- Coverage is available for you, your spouse, and dependent children
- No deductibles
- No networks, which means you can be treated at the hospital of your choice
- No precertification
- Fast claims payment. Most claims processed in about four days
- All coverage is fully portable
- Coverage is provided by The Hartford

## Pet Insurance (Offered by MetLife)

Pets are members of the family too. When your pet gets sick, bills can add up faster than expected. Pet insurance prevents you from needing to weigh your pet's health against your bank account. Most plans offer coverage for costs associated with both accidents and illnesses—even medications. VPI covers dogs, cats, birds, ferrets, rabbits, reptiles and other exotic pets. Contact 1-800-GET-MET8 for a quote. You can enroll in this program at any time.



# Value Added Benefits



## Estate Guidance Will Preparation Services

Helps you protect your family's future by creating a will online—backed by online support from licensed attorneys.

## Financial Counseling

Get help with debt reduction, retirement planning, household budgeting, and more with financial counseling benefits.

## Funeral Planning and Concierge

Provides a suite of online tools to guide you through key decisions before a loss, including help comparing funeral related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers—often resulting in significant financial savings.

## Beneficiary Counseling Services

Offers compassionate expertise to help you or your beneficiaries (those you name in your policy) cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with a counselor, attorney or financial planner for up to a year, and five face-to-face sessions.

## Ability Assist

Provides employees and their dependents unlimited, 24/7 telephone access to a toll-free helpline or via website:

## Legal Assistance

A legal assistance program offers access to legal advice and even representation for a variety of legal concerns.

## Travel Assistance Services With ID Theft Protection & Assistance

Would you know whom to call if you needed help while traveling? With the Travel Assistance Services offered with your life insurance coverage, you'll have extra peace of mind whenever you travel. This service offers you and your dependents medical, travel, legal and financial assistance services 24 hours a day, 365 days a year, while traveling more than 100 miles away from home for 90 days or less.

## Identity Theft

Identity theft protection helps protect your personal information through proactive monitoring, identity restoration, and resolution.

# SDSU Research Foundation's Defined Contribution Retirement Plan

## Benefit Description

- Upon hire, employees will be auto enrolled into the plan at 5% of salary
- Upon meeting all eligibility criteria, SDSU Research Foundation will match 200% on the first 5% of contributions , up to 10%
- All contributions are 100% vested
- Choose investments among different plan portfolio options

## Eligibility Requirements

- Must be at least 21 years old
- Must have worked 1,000 hours in unique benefit year initially, or within a calendar year thereafter

## End of Employment Options

- Keep funds in plan, if accumulated balance is more than \$7,000
- Begin lifetime monthly payments at any age
- Withdraw amounts as available under contract, subject to any tax consequences

## Voluntary 403(b) Retirement Savings Plan

Employees may direct part of pay via pre-tax or after-tax (Roth 403(b)) basis to supplement their retirement savings. Known as Voluntary 403(b) plans, these plans are governed by the IRS with specific distribution rules and contribution limits. For employees less than age 50, contributions can be the lesser of 100% of pay up to the IRS maximum—projected to be \$23,500, if age 50 or more, contributions can be the lesser of 100% of pay up to \$31,000, if age 60-63, contributions can be the less of 100% of pay up to \$34,750 in 2025.

Objective Investment Advice: Service offered by TIAA, through their alliance with Ibbotson Associates, Inc., a wholly owned subsidiary of Morningstar, Inc. and a leading authority on asset allocation. Employees can get a FREE, personalized recommendation of a savings and investment strategy related to your retirement income goals, desired retirement age and retirement assets from multiple plans.

# Paid Time Off

There is no perfect, one-size-fits-all balance between work and home. We provide time off so you can take some "me time" to relax, recover from illness, and take care of personal and family business.

## Vacation Details

Eligible employees accrue vacation on the first day they are hired into an employee class that offers vacation.

Vacation Accrual			
	Regular Exempt*	Regular Non-Exempt	Limits
Less than 3 years (first 36 months)	3.33 hours per pay period (10 days per year)	.0384 hours per hour worked	160 hours
3 years but less than 6 years (37-72 months)	5 hours per pay period (15 days per year)	.0577 hours per hour worked	160 hours
6 years but less than 15 years (73-180 months)	6.67 hours per pay period (20 days per year)	.0768 hours per hour worked	280 hours
Over 15 years (181+ months)	8 hours per pay period (24 days per year)	.0923 hours per hour worked	280 hours
All Management Employees (employee class, RM, only)	8 hours per pay period (24 days per year)		280 hours

\*If you are scheduled to work less than 40 hours each week, your vacation accrual rate will be prorated based upon your less than full-time schedule.

## Bereavement Leave

San Diego State University Research Foundation allows you 5 days per event so long as it is used within 12 months of the event. Bereavement time can be granted for the loss of the following:

- Spouse or Domestic Partner (DP)
- Parents (including step parents, foster parents, parents –in-law, and DP’s parents)
- Siblings
- Children (including step-children, adopted children, foster children, DP’s children and children for whom the employee has parent responsibilities)
- Grandparents or Grandchildren
- Aunts or Uncles
- A relative or friend who resides with the employee

## Sick Leave

Sick leave can be used for your illness, certain family member’s illness, doctor and dental appointments.

- For full-time exempt employees sick leave is credited at the rate of four hours each pay period. If an exempt employee is employed on less than a full-time (100% FTE) basis, the accrual rate will be prorated based on the actual percent of effort.
- Regular full-time non-exempt employees working 40 hours a week will accrue .0462 hours for each hour worked. Hourly employees and students (TC, TS, & TO) who are employed on less than a full-time basis will accrue 1 hour of sick leave for every 30 hours worked.
- Sick leave can be used for your illness, certain family member’s illness, doctor and dental appointments.
- Unused sick leave benefits may accumulate from year to year, however unused sick leave accruals are not payable upon end of employment, unless you retire and are eligible for post retirement health and dental plan benefits.
- If an employee is rehired within one year from their previous separation of employment any remaining sick leave balance will be reinstated up to 96 hours.

## Jury Duty

Regular employees called to jury duty may be eligible for a maximum of 10 days of paid jury duty at one time.

## Leave of Absence

As provided by law, SDSU Research Foundation grants leave of absence to all eligible employees on a non-discriminatory basis and in compliance with all applicable bargaining units, and state and federal laws.

## Paid Holidays

SDSU Research Foundation provides you with 14 paid holidays each year; 13 are scheduled on specific days and one you may take any time during the year. The one personal holiday credit is automatically added to your holiday accrual each January and should be used before vacation time is recorded.

# Additional Benefits



## Tuition Support Program

Regular employees may be eligible for reimbursement for job related education, including general course work leading to a job-related degree. Funds must be available for such purposes from the department in which the employee works, and both the supervisor and the Director of Human Resources must approve the request prior to the class being taken. Time off work to attend classes may also be given at the supervisor's discretion. This benefit applies only to study undertaken at accredited institutions and must be work or career-related. Under IRS regulations, employees may need to report tuition reimbursements as taxable income.

## ScholarShare

Use ScholarShare to help you save through payroll deduction to meet the costs of higher education. Minimum contributions are only \$30 per month. Earnings on contributions are tax-free, if contributions are used for qualified expenses.

## Income Protection Benefits

- California State Disability
- Workers' Compensation
- Paid Family Leave (PFL)
- Social Security / Medicare
- Unemployment Insurance (UEI)

## Recreational Benefits

Discounts are available to various Southern California attractions and to certain goods and services. For a listing of discounts available, contact Human Resources.

## SDSU Campus Privileges

Certain campus privileges are available to you by showing your Red ID / Employee ID card. Some of the more popular privileges and benefits are:

- Membership in the USE Credit Union and California Coast Credit Union
- Library privileges at SDSU Love Library (including book loan from other libraries—county, state, worldwide)
- Discounted membership at the Aztec Recreation Center (gym)
- Discount movie tickets and tickets to various California amusement parks available at the Viejas Ticket Office