SDSU Research Foundation
Benefits Program For Scholars Exempt (SE)

The purpose of these guidelines is to standardize the classifications and benefits of the following research positions: master’s level graduate research assistants, doctoral students and post-doctoral fellows. These are academic, training positions and as such, the qualifications for these positions are established by San Diego State University (SDSU). These guidelines also define the Research Scientist and Visiting Scholar classifications.

These guidelines only apply to positions funded and administered through San Diego State University Research Foundation (SDSURF)—usually through grants and contracts. All positions are subject to the availability of funding and are at-will, work-for-hire, paid for performance positions. These guidelines do not apply to the payment of scholarships/stipends. These guidelines also do not address other research positions, for example: lab manager or research technician.

SDSU Research Foundation offers employer paid employee-only health, dental, and vision insurance, as well as the Employee Assistance Program (EAP) to those employees appointed the Scholars Exempt (SE) classification. Scholars may also participate in the health care and dependent care flexible spending accounts (FSAs) and elect Aflac coverage.

Benefits through SDSU Research Foundation

The employer paid employee-only health plan available to Scholars Exempt is characterized as the least expensive plan available to SDSU Research Foundation employees, which, in 2020, is Kaiser Permanente. Additionally, dental and vision insurance is available for those employees who choose to enroll. Dental is provided through Cigna Dental and Vision is provided through VSP.

Coverage is effective the first day of the month following the appointment into the SE employee class. Scholars Exempt will have an annual opportunity to add and drop eligible dependents during Open Enrollment, usually held in November. Changes made during Open Enrollment are effective the following January 1.

The monthly employee cost of each benefit for the period January 1, 2020 through December 31, 2020, will be:

<table>
<thead>
<tr>
<th></th>
<th>Kaiser</th>
<th>Cigna Dental (DHMO / PPO)</th>
<th>VSP Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE Only</td>
<td>$50.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>EE + 1 Dependent</td>
<td>$600.38</td>
<td>$38.58</td>
<td>$3.24</td>
</tr>
<tr>
<td>EE + 2 or More</td>
<td>$1,057.52</td>
<td>$95.28</td>
<td>$10.92</td>
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Dependents          |

The cost of the coverage will be deducted from the Scholar’s paycheck on a pre-tax basis.

More detailed information regarding the flexible spending accounts (FSAs), the contribution limits, and the Employee Assistance Program, is available through HR’s website or by contacting SDSURF Human Resources.
Kaiser Permanente Health Maintenance Organization (HMO)

To obtain medical care, you must utilize Kaiser Permanente’s facilities and physicians. There are no deductibles or claim forms. When you see a physician, there is a $25 co-payment. Prescriptions are $10 or $35. Vision is covered through VSP (Vision Service Plan) and exams including glasses or contacts are covered within certain time and dollar amounts. Chiropractic coverage is included and is offered by a separate provider, American Specialty Health Plans (ASHP). To use the chiropractic benefit, services must be provided by an ASHP-network chiropractor. At the time of your first visit your chiropractic needs will be evaluated and further treatment, if deemed medically necessary by American Specialty Health Plans, will be approved. You may receive up to a maximum of 20 visits during a calendar year. You will pay $15 for each chiropractic office visit.

Cigna Dental (DHMO / PPO)

You will have two Dental plan options; both are offered through Cigna Dental. The first option is Cigna DHMO. If you enroll in Cigna DHMO, there are no deductibles or claim forms. Each enrolled family member will select a personal dentist from a list of providers. You are required to use the dentist you select, however, if you need to see a specialist, the DHMO dentist will arrange for a referral for you. The Cigna DHMO plan is the richest plan option offered, with many services covered at 100%. There is no annual maximum benefit amount. The Cigna DHMO option is only available to individuals who reside within California. There may be exceptions for certain states.

The second Dental option is Cigna PPO. With Cigna PPO, you are able to use any dentist for treatment, or at the point of service, you may seek services from a network dentist with whom a reduced fee has been negotiated. Using a PPO network dentist is likely to lower your out-of-pocket costs. Preventive services (cleanings, exams, x-rays), are covered at 100%. Other services are generally covered at 80% with some services covered at 50%. Under the Cigna PPO option, the annual maximum in-network is $1,750, out-of-network is $1,500.

Under Cigna DHMO and Cigna PPO, adult and child orthodontia is covered and may be subject to certain lifetime limits.

The Cigna Dental plan does permit mid-year changes between the two plan options.

How do you enroll in the plan?

Enrollment is available within the first 31 days of the SE appointment, or during the annual Open Enrollment period held during the month of November. Typically, you will be scheduled for a new employee orientation in which you may return your enrollment forms.

What family members can be covered?

Although the eligibility standards for dependents may vary slightly among the specific plan "agreements," generally, the following classes of dependents are eligible for health, dental, and vision benefits:

1. Your spouse.

2. Your same sex or opposite sex domestic partner.
3. Your child, or a domestic partner’s child, who is either under age 26 or over age 25 and incapable of self-sustaining employment by reason of mental retardation or physical handicap incurred prior to age 26 and chiefly dependent upon you, your spouse, or domestic partner for support.

**What about adding and dropping coverage for my dependents?**

You can add or drop coverage for yourself or your dependents once a year during Open Enrollment, or within 31 days of a change in family status. A family status change occurs if:

1. You get married, legally separated, or divorced
2. You register your domestic partnership
3. You experience a birth or adoption of a child, or a change in a child's custody
4. Your spouse, your domestic partner, or dependent dies
5. There is a loss of dependent status
6. You, or your spouse, or your domestic partner, has a change in employment status that effects benefits coverage (new employment, end of employment, change from full-time to part time employment (or vice versa), or an unpaid leave of absence)
7. Required by a court order
8. You cease to be eligible for SCHIP or Medicaid coverage
9. You become newly eligible for a state premium subsidy under Medicaid or SCHIP
   (A 60-day reporting window is permissible for the last two mid-year status changes only.)

**When does coverage start and end?**

The effective date of coverage will be the first day of the month following the appointment date into the SE employee class. If Human Resources is not notified within 31 days of the start of the first year of the training, individuals may enroll during the next Open Enrollment period.

Coverage will end the last day of the month of the SE or any other Regular appointment. Coverage may also end the last day of the month in which an unpaid leave of absence begins. At the end of your appointment, or at the beginning of your unpaid leave of absence, you may be eligible to continue coverage through COBRA. For more information regarding COBRA, go to SDSU Research Foundation’s website, [https://www.foundation.sdsu.edu/hr_benefits_cobra.html](https://www.foundation.sdsu.edu/hr_benefits_cobra.html).

**Questions about coverage?**

If you wish to enroll or have questions about this program or the coverage, contact SDSU Research Foundation Human Resources at [sdsurfbenefits@sdsu.edu](mailto:sdsurfbenefits@sdsu.edu), or call an SDSU Research Foundation Benefits Specialist at 619-594-4139.

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