



2017 Benefits Catalog



EFFECTIVE 01/01/2017

Dear Colleague:

You work at Scripps because you care about helping people feel their best. And we care for you so that you can be your best—at work and at home. Our comprehensive total rewards program includes:

- Competitive pay and incentives
- Health and wellness programs
- Special and unique benefits
- Work-life activities and discounts
- Career and learning resources
- Rewards and recognition opportunities

My Scripps Benefits encourages your growth, advancement and personal well-being. Benefits include traditional health and wellness plans as well as programs focused on delivering financial, legal and family security. As a career destination employer, Scripps recognizes your individuality and provides a flexible benefits program with choices to fit your lifestyle.

Your life at Scripps includes much more than your paycheck. It's the total value of your pay, benefits, work-life resources, retirement contributions and more. Visit www.MyScrippsHR.org anytime, anywhere to see how Scripps invests in you. Access your total rewards through this single sign-on website with direct links to your personalized information.

Sincerely,



Eric R. Cole
Corporate Vice President
Human Capital Management



Richard Sheridan
Corporate Senior Vice President
General Counsel



My Scripps HR Website

Through the My Scripps HR website (www.MyScrippsHR.org), your total rewards statement and information about your pay and incentives, benefits, wellness credits, discount program, learning resources, recognition program and more are provided in one secure place, accessible from work or home.

First time user? Follow these instructions.

- Go to www.MyScrippsHR.org and click on **First Time User**.
- Enter your employee ID, last 4 digits of SSN, home zip code and date of birth (mm-dd-yyyy), then click the '**Submit**' button.
- Check your work email address to receive your temporary password from *Access Notification*.
- Go to www.MyScrippsHR.org and enter your employee ID and temporary password then click the '**Log On**' button.
- Follow the instructions to create a permanent password. Your password must contain eight characters with at least two numbers and no symbols.

My Scripps Benefits Easy Online Enrollment

When you're ready to enroll in **My Scripps Benefits**, follow the steps shown here. See page 7 for more information about enrollment.



STEP ONE

Go to: <https://benefits.scripps.org>

STEP TWO

Click on one of the following:

- New Hire Enrollment
- Qualifying Events

STEP THREE

- Enter your **user ID** (six-digit Scripps Corporate ID)
- Enter your **password** (your eight-digit birth date in MMDDYYYY format)
- Click on the **Sign In** button

Table of Contents

Introduction 1

My Scripps Benefits

About Your Benefits 3

Eligibility, Enrollment, Your Cost for Coverage, Qualified Status Changes, When Coverage Ends, Identification Cards

Health and Wellness 17

Medical, Doctor On Demand, Vision, Dental, Scripps Wellness Program, Retiree Health Insurance Options

Financial Wellness 41

Flexible Spending Accounts (FSAs), Disability Coverage, Life and Accidental Death & Dismemberment (AD&D), Universal Life, Critical Illness, Group Legal Plan, Pet Insurance, Auto & Home Insurance, Identity Theft Protection, Scholarshare College Savings Plan, Savings Bonds

Retirement Savings 61

Scripps Health 401(a) Retirement Savings Plan, Retiree 401(h) Health Insurance Savings Account, Scripps Health 403(b) Plan

Time Off 69

Paid Time Off (PTO), Paid Short-term Disability (PSD), Jury Duty, Bereavement Leave, Other Types of Leave

Work-Life 73

Employee Assistance Program, LifeCare Resources and Referrals, Adoption Reimbursement, Family Care Resources, Passport Discount Program, Transportation Discount Benefit, Scripps Work-Life Events

Careers and Learning 83

Center for Learning & Innovation, Tuition Reimbursement, Educational Scholarships, Straighterline, Career Development Resources

This catalog summarizes some of the benefits under the My Scripps Benefits Program, but it is not a contract. It does not include all plan rules and details and is not considered a certificate of coverage. The terms of your benefits are governed by legal plan documents, including insurance contracts. If there are any differences between this catalog and the legal plan documents and insurance contracts, the legal plan documents and insurance contracts are the final authority. Scripps Health reserves the right to change, discontinue or terminate the benefit plans at any time.



Our special and unique benefits package is highly rated by employees and is one of the reasons we are repeatedly named one of *FORTUNE's 100 Best Companies to Work For*®.

Total Rewards Program

Your Scripps total rewards program is designed to compensate and motivate you throughout your career. It includes a broad range of plans and programs including market competitive pay and performance incentives, health and wellness benefits, financial wellness benefits, work-life resources, learning and development opportunities, and rewards and recognition.

My life.

Everyone has different needs. Whether you are just out of school or established in your career, single or married, with children or without — no two people are exactly the same. A dynamic benefits program should reflect that. As a career destination employer, Scripps recognizes your individuality and provides a flexible benefits program with choices to fit your lifestyle.

My benefits.

Scripps offers a comprehensive benefits package that includes health and wellness, financial wellness, retirement savings, time off, learning and development and work-life resources, all designed to help you accomplish your individual goals at work and at home.

My choice.

What kind of medical coverage is right for you? Do you pay for daycare for your children or have out-of-pocket health care expenses? Does contributing to a Scripps retirement savings plan fit into your long-term financial plan? Because everyone's situation is different, Scripps provides the basics that you need with a range of choices for the extras that you want.

THIS IS YOUR LIFE @ SCRIPPS



Pay & Time Off

- Market Competitive Base Pay and Performance-Based Merit Increases
- Success Shares, Wellness and Employee Referral Incentive Programs
- Paid Time Off, Paid Short-term Disability, Bereavement Leave and Jury Duty



Retirement

- 401(a) Retirement Plan with Matching and Annual Contributions
- 401(h) Health Insurance Savings Account
- 403(b) Plan for Additional Retirement Savings



Health & Wellness

- Doctor On Demand
- Medical, Vision and Dental Coverage
- Scripps Wellness Program
- On-site Employee Care Centers
- On-site Fitness Classes and Fitness Club Discounts



Financial Wellness

- Flexible Spending Accounts
- Life and AD&D, Critical Illness and Long-term Disability Insurance
- Group Legal Plan and Identity Theft Protection
- ScholarShare College Savings Plan and Savings Bonds
- Pet, Auto & Home Insurance



Work-Life Resources

- Flexible Work Schedules and Benefits for Full-time and Part-time Benefit-Eligible Positions
- Employee Assistance Program (EAP), Individual/Family Counseling and Mental Health Programs
- Passport Discount Program and Entertainment Events
- Childcare Services, Discounts, Resources and Referrals
- LifeCare Assessments, Resources and Referrals
- HOPE Fund for Crisis Support



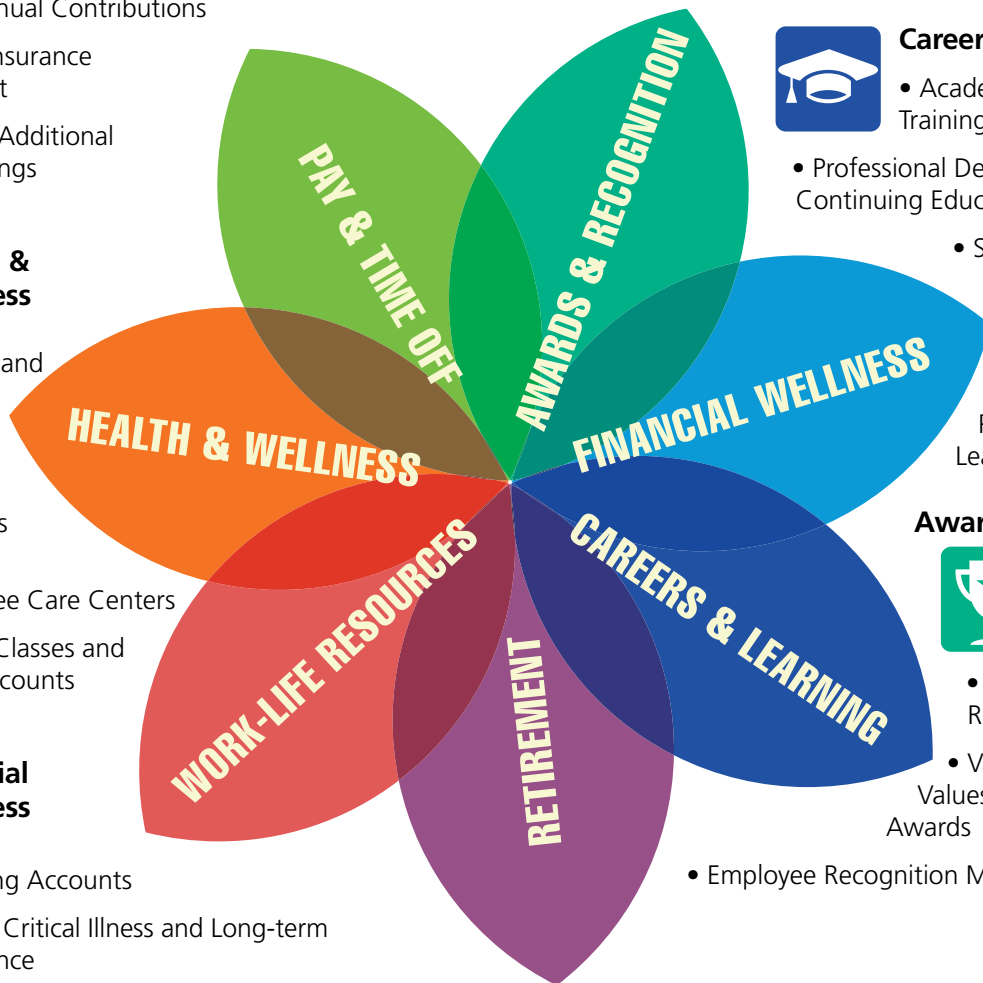
Careers & Learning

- Academic and Specialty Training Programs
- Professional Development & Continuing Education Offerings
- Scholarships and Tuition Reimbursement
- Leadership Development Programs and Leadership Academy

Awards & Recognition



- Service and Quality Awards
- Excel Together Recognition Program
- Values in Action/ Values in Leadership Awards
- Employee Recognition Month



Our Mission

Scripps strives to provide superior health services in a caring environment and to make a positive, measurable difference in the health of individuals in the communities we serve.

We devote our resources to delivering quality, safe, cost-effective, socially responsible health care services. We advance clinical research, community health education, education of physicians and health care professionals and sponsor graduate medical education.

We collaborate with others to deliver the continuum of care that improves the health of our community.





About Your Benefits

Eligibility

Enrollment

Your Cost for Coverage

Qualified Status Changes

When Coverage Ends

Identification Cards

Eligibility

The more you know, the more you can maximize your benefits to your advantage

Eligible Employees

As a Scripps employee, you are eligible to participate if you meet one of the following conditions:

- You are a full-time benefit-eligible employee regularly scheduled to work at least 60 hours per pay period.
- You are a part-time benefit-eligible employee regularly scheduled to work at least 40 hours per pay period for 8-hour and 10-hour shift employees or 36 hours per pay period for 12-hour shift employees.
- You are a qualified employee under staged retirement, as defined by Scripps policies S-FW-HR-0220 and S-FW-HR-0300.
- You are a qualified employee under Affordable Care Act (ACA) regulations. Per ACA regulations, any Scripps employee that worked an average of 30 hours per week between November 1, 2015 and October 29, 2016 will qualify for full-time medical insurance in the next calendar year. Scripps is expanding this coverage to include vision and dental insurance. Employees hired after November 1, 2015 will be assessed based on hire date.



Eligible Dependents

If you are eligible for coverage as an employee, you may also elect coverage for eligible dependents. **Verification of dependent eligibility is required by your benefit effective date or 15 days after making your elections, whichever is later. If your verification documents are not received by the deadline, your dependents will not have coverage and you will have to wait until the next annual open enrollment to add your dependents.** Eligible dependents include your:

- **Spouse:** Husband or wife as defined by California state law.
- **Children:** A child under age 26; or disabled, dependent child incapable of self-support due to mental or physical disability, if the child becomes disabled prior to reaching age 26. Social Security documentation is required for disability verification.
- **Registered Domestic Partner:** A same sex partner or opposite sex partner if over age 62, as declared on a Declaration of Domestic Partnership filed with the California Secretary of State.

Eligible Children

Your eligible children under age 26 include:

1. Natural born child
2. Stepchild, legally adopted child or child for whom you have been appointed legal guardianship by a court of law
3. Child for whom the Plan has received a Qualified Medical Child Support Order
4. Child of a covered spouse or covered registered domestic partner (as defined in 1-3 above).

Only you, your dependent children, and one other adult dependent (either your spouse or a registered domestic partner) can be covered under the Plan.

Allowable Documents to Verify Dependent Eligibility	
Spouse	<ul style="list-style-type: none"> • Copy of your marriage certificate
Child	<ul style="list-style-type: none"> • Copy of the birth certificate that shows the names of both the parent and the child • Final adoption papers • Legal documentation (e.g. court order) substantiating placement for adoption or legal guardianship with financial dependency • Copy of Qualified Medical Child Support Order requiring employee to provide support and health coverage, signed by the child support officer or judge
Registered Domestic Partner	<ul style="list-style-type: none"> • Copy of your State of California certificate of domestic partnership

Pre-tax and After-tax Deductions

If the adult you cover is not your legal spouse, the cost per pay period for all dependents is taxable (or after-tax). For example, if you cover a registered domestic partner and your legal children, the portion of the premium attributable to the adult and the children will be taxable. In this example, the portion related to your coverage will be deducted before taxes are calculated (or “pre-tax”). Your paycheck stub will show two deductions — a pre-tax deduction for your coverage and an after-tax deduction for your dependent coverage.



If You and an Eligible Dependent Both Work for Scripps

If both you and your spouse, registered domestic partner or child are employees of any Scripps business unit, you may not be covered as both a dependent and an employee under the Scripps Medical, Vision, Dental and life insurance plans. Employees may cover one qualifying adult and dependent children, but no dependent(s) may be covered by more than one employee under the Plans.

Spousal/Registered Domestic Partner (RDP) Surcharge

Scripps believes that all employers have a responsibility for providing medical coverage for their employees, just as we do. Employees with a spouse or registered domestic partner who is eligible for medical coverage with their own employer and is covered on the Scripps Medical Plans will pay a \$25 per pay period surcharge. If both you and your spouse or registered domestic partner are employees of any Scripps business unit, the spousal/RDP surcharge will not apply.

Enrollment

Take action... online and on time

2017 Enrollment Steps

With the benefits web enrollment system, selecting your benefits is fast, easy and convenient. You will be able to make decisions, enroll online and get immediate confirmation of your selections. To enroll, follow these simple steps:

1. **READ** through this catalog.
2. **THINK** about what your needs are in relation to benefits.
3. **DECIDE** which benefits and options are right for you and your family.
4. **GO** to <https://benefits.scripps.org>
5. **SUBMIT** your elections before your enrollment deadline.

IMPORTANT REMINDER

If you are adding dependents to your coverage, you must provide proper verification before coverage for your dependents becomes effective. See pages 5 and 6 for a list of requirements and allowable documents.



Who Needs to Enroll?

Newly Hired Employees

If you are a new employee, you must complete your benefits enrollment within 60 days from your date of hire. New employees are eligible for benefits the first day of the month following 60 days of employment in a benefit-eligible position. A benefits enrollment meeting will be scheduled for all newly hired employees. Prepare for this meeting by learning about the different plan options and carefully evaluating your personal situation. If you plan to enroll dependents under your coverage, bring your dependents' birth dates and Social Security numbers to your enrollment meeting. Documentation for each dependent verifying eligibility for coverage must be emailed to HR@scrippshealth.org or faxed to 858-678-6959 prior to your benefits effective date. See pages 5 and 6 for a list of requirements and allowable documents.

Newly appointed or hired department directors and above, fellows, and residents are eligible for benefits from their date of hire and must enroll within 31 days from date of hire.

My choice.

Getting the most value from **My Scripps Benefits** means making smart choices by knowing how the plans work and where opportunities exist for savings.



Current Employees During Open Enrollment

Open enrollment is your annual opportunity to enroll or make changes to some benefits unless you have a qualified status change during the year. These benefits include: medical, vision, dental, health care spending account, dependent care spending account, employee and dependent life and accidental death and dismemberment (AD&D), long-term disability and group legal.

Employees currently enrolled in these benefits who do not make changes during open enrollment will default to their current plan elections, with the following exception: if you wish to participate in flexible spending accounts, you must enroll each year per IRS rules.

You only need to enroll if you:

- Wish to change an existing plan election;
- Add, drop or change information about your eligible dependents whom you cover under one or more plans;
- Have an adult on your medical plan and have not completed or updated the adult surcharge questionnaire. If you do not complete the adult surcharge questionnaire, you will be automatically charged the \$25 per pay period surcharge for the adult covered on your medical plan;
- Want to participate in flexible spending accounts for the upcoming calendar year. According to IRS rules, you must enroll each year in the health care spending account and/or dependent care spending account.

All other benefits and options that you have will continue throughout the next calendar year if you do not make changes before the open enrollment deadline.

Newly Eligible Employees

If you are newly eligible for coverage due to a qualified status change (such as non-benefited position to benefit-eligible), you must enroll within 31 days from the date of the status change. Benefits are effective the first day of the following month, provided you have already met the 60-day employment requirement. Call the HR Service Center at 858-678-MyHR (6947) or email hr@scrippshealth.org to report your status change and obtain access to the benefits web enrollment system.

If You Don't Enroll

If you don't actively enroll, you may not get the benefits you want or need. Certain default benefits apply if you do not enroll by your deadline. Your default coverage will vary depending on whether you're a current eligible employee or a newly hired eligible employee. You will not have the option to make changes until the next open enrollment period, or within 31 days of a qualified status change. See the chart below for details.

My Scripps Benefits Default Coverage

If you don't enroll, the chart below shows the default benefits you will receive.

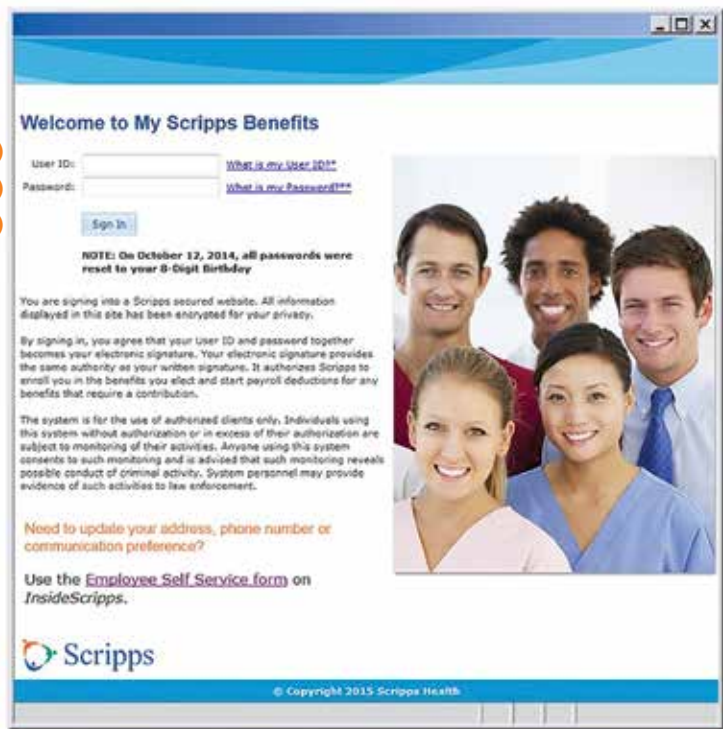
Benefit	Default Coverage That Applies	
	NEWLY HIRED ELIGIBLE EMPLOYEES	CURRENT ELIGIBLE EMPLOYEES
Medical	HMO Employee Only	Current plan election*
Vision	No coverage	Current plan election*
Dental	No coverage	Current plan election*
Flexible Spending Accounts	No contributions	No contributions*
Long-term Disability	No coverage	Current plan election*
Basic Employee Life and AD&D	One times annual base pay	One times annual base pay*
Supplemental Employee Life and AD&D	No coverage	Current plan election*
Spouse & Child Life and AD&D	No coverage	Current plan election*

* Following open enrollment.



Enrolling Online Step-by-Step

- 1 Go to <https://benefits.scripps.org>
- 2 Click on **New Hire Enrollment**, **Qualifying Events**, or **View Benefits**.
- 3 Enter your **user ID** which is your six-digit Scripps Corporate/Employee ID.
- 4 Enter your eight-digit **password**. Your default password is set to your eight-digit birth date when you first log in. For example, if your birthday is June 10, 1965, your password is 06101965.
- 5 Click on the **Sign In** button.



Change Your Mind?

If you are a **new hire**, you can log in to the benefits web enrollment system and adjust your elections as often as you need as long as your elections are finalized and submitted prior to your coverage effective date.

During **open enrollment** you can log in to the benefits web enrollment system and adjust your elections as often as you need as long as your elections are submitted by midnight of the last day of the open enrollment period.

IMPORTANT

If you are enrolling or making benefit changes, you must return to the Benefits Summary page and click **SUBMIT** for your elections to be processed.

Your Cost for Coverage

Your benefit options and cost for coverage are displayed when you log in to enroll or make changes to your benefits. After reviewing your options and making your elections, your total per pay period contribution will be displayed. Your medical contribution reflects your earned wellness incentive.

The total per pay period employee contribution for your benefits will be deducted from each paycheck over 24 pay periods.

Pre-tax or After-tax Contributions

Pre-tax means that your share of the benefit cost is deducted from your paycheck before taxes are applied and deducted. When you pay for benefits on a pre-tax basis you pay less federal income and Social Security taxes, so you save money.

Pre-tax benefits include contributions for medical, vision, dental, long-term disability, health care and dependent care spending accounts.

After-tax benefits include contributions for employee life and accidental death & dismemberment (AD&D) in excess of one times pay, spouse, registered domestic partner and child life and AD&D, and other benefit coverages.

Contributions for a Registered Domestic Partner

If you cover a registered domestic partner, the cost per pay period for medical, vision and dental coverage for **ALL** dependents is taxable. Your paycheck will show two deductions. One will be pre-tax, equal to the cost for 'employee only' coverage; the other will be after-tax, equal to the additional cost of the adult plus any child coverage.

To qualify for pre-tax contributions for medical, vision and dental coverage for your registered domestic partner, you must notify the HR Service Center in writing that your registered domestic partner qualifies as a "dependent" under Section 152 of the Internal Revenue Code. Please provide a copy of the notice and other appropriate forms to the HR Service Center. For questions, call 858-678-MyHR (6947) or email hr@scrippshealth.org.



Who Pays

Plan	Cost of Coverage
HEALTH AND WELLNESS	
Medical, Vision, Dental	You and Scripps share the cost. Your contribution is paid with pre-tax dollars. If you elect coverage for a registered domestic partner, your contribution for the registered domestic partner and all other covered dependents is paid with after-tax dollars. You can reduce your medical contribution by participating in the Scripps Wellness program.
Scripps Wellness Program	Scripps pays the full cost of the program. Your incentive eligibility depends on your participation.
FINANCIAL WELLNESS	
Flexible Spending Accounts	You contribute pre-tax dollars.
Short-term Disability	You pay the full cost with after-tax dollars.
Long-term Disability	You pay the full cost with pre-tax dollars.
Basic Employee Life and Accidental Death & Dismemberment (AD&D)	Scripps pays the full cost.
Supplemental Life and AD&D	You pay the full cost with after-tax dollars.
Dependent Life and AD&D	You pay the full cost with after-tax dollars.
Universal Life	You pay the full cost with after-tax dollars.
Critical Illness	You pay the full cost with after-tax dollars.
Group Legal Plan	You pay the full cost with after-tax dollars.
Identity Theft Protection	You pay the full cost with after-tax dollars.
Pet Insurance	You pay the full cost with after-tax dollars.
Auto & Home Insurance	You pay the full cost with after-tax dollars.
RETIREMENT SAVINGS	
Scripps Health 401(a) Retirement Savings Plan	You can make after-tax contributions and receive Scripps matching and annual contributions.
Retiree 401(h) Health Insurance Savings Account	You can allocate a portion of your 401(a) contributions to pay for post-retirement health insurance premiums.
Scripps Health 403(b) Plan	You can make pre-tax or designated Roth after-tax contributions.
TIME OFF	
Paid Time Off (PTO)	Scripps pays the full cost.
Paid Short-term Disability (PSD)	Scripps pays the full cost.
Jury Duty & Bereavement Leave	Scripps pays the full cost.
WORK-LIFE	
Employee Assistance Program	Scripps pays the full cost.
LifeCare Resources and Referrals	Scripps pays the full cost.

Qualified Status Changes

The one thing you can always count on in life is change. You get married or have a baby. Your spouse gets a new job. Whatever the events in your life, certain changes can affect your benefits. This section and the charts on pages 13, 14 and 15 provide information on qualified status changes and the associated benefit changes allowed.

After your initial enrollment, you may not make changes or add/remove dependents until the next open enrollment or qualified status change. Documentation of a qualified status change will be required in order for you to make allowable changes to your benefits. Qualified status changes include:

- Marriage or divorce
- Termination of a registered domestic partnership
- Birth, adoption, or legal custody change of a child
- Death of a spouse, registered domestic partner or dependent
- Change in your eligibility status; i.e., full-time to part-time status or non-benefited to benefit-eligible
- Change in your spouse's employment status that affects benefit coverage
- Involuntary loss of other group health coverage
- Move primary residence outside of the service area
- Qualified Medical Child Support Order (QMCSO)

Any coverage changes must be made within 31 days of the qualified status change. Call the HR Service Center at 858-678-MyHR (6947) or email hr@scrippshealth.org to report your qualified status change and obtain access to the benefits web enrollment system to make benefit changes. Changes will be made effective the first day of the month following your qualified status change except for medical coverage for newborns or newly adopted children which begins on the date of birth or adoption.

Deadline for Reporting Changes

Call the Scripps HR Service Center at 858-678-MyHR (6947) or email hr@scrippshealth.org to report all qualified status changes (including newborns) which affect your benefit elections within 31 days of the status change. If you miss the 31 day deadline, you must wait until the next open enrollment period to make any changes to your coverage.

Life Events and Qualified Status Changes

During the year, you may have an opportunity to elect, reduce or increase coverage on certain plans as a result of qualified status changes. Qualified status changes and the allowable changes are listed below.

For information on termination and rehire, please call the Scripps HR Service Center at 858-678-MyHR (6947) or email hr@scrippshealth.org.

Gain of spouse (Marriage)

Benefit Plan	Description
Medical, Vision, and/or Dental	May add new or existing dependents. May revoke or decrease only when spouse's benefit becomes effective or increased under spouse's plan.
Long-term Disability	Employee may enroll if evidence of insurability is met or stop coverage.
Employee Life & AD&D*	Employee may increase or decrease coverage. Must maintain a minimum of 1x pay.
Spouse Life Insurance	Eligible to apply for coverage for new spouse if spouse meets evidence of insurability.
Child Life Insurance	Eligible to add for new dependents.
Health Care Spending Account (HCSA)	Employee may increase election for newly eligible spouse or dependents or decrease election if employee or dependents become eligible under new spouse's health plan.
Dependent Care Spending Account (DCSA)	Employee may enroll or increase to accommodate newly acquired dependents or decrease or stop coverage if new spouse is not employed or makes DCSA election.

Loss of spouse (Divorce, Legal Separation, Annulment, Death)

Benefit Plan	Description
Medical, Vision, and/or Dental	May stop coverage for spouse only. May elect coverage for self or dependents who lose coverage under spouse plan if result of divorce, legal separation, annulment, or death.
Long-term Disability	Employee may enroll if evidence of insurability is met or stop coverage even when eligibility is not impacted.
Employee Life & AD&D*	Employee may increase, decrease, or stop coverage even when eligibility is not impacted. Scripps provides 1x pay at no cost to employee.
Spouse Life Insurance	Must stop spouse coverage.
Health Care Spending Account (HCSA)	May decrease for former spouse who loses eligibility.
Dependent Care Spending Account (DCSA)	May enroll, increase, decrease, or cancel consistent with the change in status.

Gain dependent (Birth, Placement or Adoption, Legal Guardianship)

Benefit Plan	Description
Medical, Vision, and/or Dental	May elect or add coverage for dependents not previously covered.
Child Life Insurance	Eligible to add coverage.
Health Care Spending Account (HCSA)	May elect or increase election.
Dependent Care Spending Account (DCSA)	May elect or increase election.

* Accidental Death & Dismemberment

Life Events and Qualified Status Changes (continued)

Loss of dependent (Death, Loss of Eligibility Due to Divorce or Legal Separation)

Benefit Plan	Description
Medical, Vision, and/or Dental	Employee must stop coverage only for the dependent who loses eligibility.
Child Life Insurance	Must drop coverage for lost dependent.
Health Care Spending Account (HCSA)	Employee may decrease or stop election.
Dependent Care Spending Account (DCSA)	Employee may decrease or stop election.

Gain or change in employment status of employee (Non-benefited, Casual to PT or FT)

Benefit Plan	Description
Medical, Vision, and/or Dental	Employee may add coverage for employee, spouse, or dependents.
Long-term Disability	Employee may add coverage if evidence of insurability is met.
Employee Life & AD&D*	Employee may add or increase coverage for employee.
Spouse Life Insurance	Employee may add or increase coverage for spouse.
Child Life Insurance	Employee may add or increase coverage for dependents.
Health Care Spending Account (HCSA)	Employee may add or increase coverage for employee, spouse, and/or dependents.
Dependent Care Spending Account (DCSA)	Employee may add or increase coverage for employee, spouse, and/or dependents.

Gain or change in employment status of employee (FT to PT)

Benefit Plan	Description
Medical, Vision, and/or Dental	Employee may decrease or stop coverage.
Dependent Care Spending Account (DCSA)	Employee may decrease or stop election.

Spouse/dependent gain in employment or other change in employment that affects benefit status

Benefit Plan	Description
Medical, Vision, and/or Dental	May cancel or decrease election for employee, spouse, or dependent coverage if added to dependent's coverage.
Employee Life & AD&D*	May increase or decrease coverage.
Spouse Life Insurance	Eligible to elect or drop coverage.
Child Life Insurance	Eligible to elect or drop coverage.
Health Care Spending Account (HCSA)	May cancel or decrease election for employee, spouse, or dependent coverage if added to dependent's coverage.
Dependent Care Spending Account (DCSA)	May elect or increase election if spouse did not previously work. May cancel election if spouse or dependent is added to new spouse or dependent coverage.

Gain or loss of a registered domestic partnership

Benefit Plan	Description
Medical, Vision, and/or Dental	Eligible to add during open enrollment only. Benefits stop when registered domestic partnership ends.

* Accidental Death & Dismemberment

Life Events and Qualified Status Changes (continued)

Termination of employment for employee

Benefit Plan	Description
Medical, Vision, and/or Dental	Coverage continues through the end of the month. Eligible for COBRA continuation.
Long-term Disability	Coverage continues through the end of the month. May be able to convert policy.
Employee Life & AD&D*	Coverage continues through the end of the month. May be able to convert policy.
Spouse Life Insurance	Coverage continues through the end of the month. May be able to convert policy.
Child Life Insurance	Coverage continues through the end of the month. May be able to convert policy.
Health Care Spending Account (HCSA)	Coverage continues through the end of the month. Eligible for COBRA continuation.
Dependent Care Spending Account (DCSA)	Coverage continues through the end of the month.

Termination of employment for spouse/dependent

Benefit Plan	Description
Medical, Vision, and/or Dental	May enroll any eligible dependent not previously covered.
Employee Life & AD&D*	May increase or decrease coverage.
Spouse Life Insurance	Eligible to elect or drop coverage.
Child Life Insurance	Eligible to elect or drop coverage.
Health Care Spending Account (HCSA)	May enroll or increase contributions if health coverage is lost for affected dependent.
Dependent Care Spending Account (DCSA)	May enroll or increase if spouse or dependent loses eligibility for DCSA. May stop participation if spouse's loss of employment leaves dependents ineligible.

Dependent gains eligibility under employer's plan

Benefit Plan	Description
Medical, Vision, and/or Dental	May enroll any eligible dependent not previously covered.
Child Life Insurance	Eligible to add for new dependent.
Health Care Spending Account (HCSA)	May enroll or increase contributions to take into account expenses of affected dependent.
Dependent Care Spending Account (DCSA) Care	May enroll or increase contributions to take into account expenses of affected dependent.

Dependent no longer meets eligibility requirements (attains specified age)

Benefit Plan	Description
Medical, Vision, and/or Dental	Employee must stop coverage only for the affected dependent.
Child Life Insurance	Must cancel coverage for affected dependent.
Health Care Spending Account (HCSA)	May decrease contributions to take into account expenses of affected dependent.
Dependent Care Spending Account (DCSA)	May decrease contributions to take into account expenses of affected dependent.

* Accidental Death & Dismemberment

When Coverage Ends

If you terminate employment or retire, all **My Scripps Benefits** coverage will end on the last day of the month of your departure from Scripps. If you become ineligible for benefits due to a status change, you may be eligible to continue medical, vision and dental coverage based on Affordable Care Act (ACA) regulations. See page 5 for details. All other benefits will end on the last day of the month of your status change.

Coverage for your dependent children that turn age 26 will end the last day of the month in which they are 25 years of age.

The opportunity to continue or convert coverage varies by plan. See chart below. If applicable, you have 60 days from the date on your COBRA* election notice or from the loss of coverage date, whichever is later, to select coverage through COBRA.

For continuation or conversion options, you have 31 days from termination, status change or retirement to complete conversion forms.

For more information about conversion options for employee, spouse and child life, accidental death & dismemberment (AD&D), and long-term disability contact the HR Service Center at 858-678-MyHR (6947).

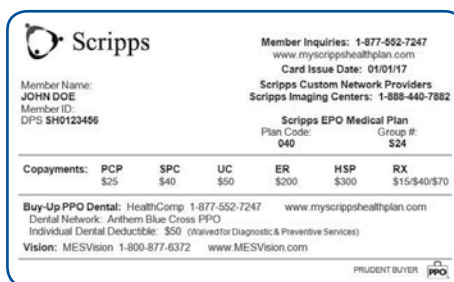
For more information about conversion options for universal life, short-term disability, critical illness, group legal plan, auto and home insurance, identity theft protection and pet insurance, contact the appropriate insurance carrier directly. Contact information is provided on the back cover of this catalog.

Coverage	COBRA* Continuation	Other Continuation or Conversion Options
Medical/Pharmacy	18 to 36 months	No
Vision	18 to 36 months	No
Dental	18 to 36 months	No
Health Care Spending Account	to the end of current plan year	No
Dependent Care Spending Account	No	No
Employee, Spouse & Child Life and AD&D	No	Yes
Long-term Disability	No	Yes

* COBRA stands for Consolidated Omnibus Budget Reconciliation Act. The length of COBRA continuation depends on the reason for loss of coverage.

Identification Cards

You will receive identification cards when you enroll for the benefits listed below.



Plan	ID Cards
Medical, Dental, Vision	<p>If you enroll in the Scripps Medical Plan, you will receive one identification card for yourself and each covered dependent. If you also enroll in the Vision Plan and Dental Plan, your ID card will include Medical, Vision and Dental Plan information.</p> <p>If you enroll in the Vision Plan and the Dental Plan but not the Medical Plan, you will receive one identification card for yourself and each covered dependent with only Vision and Dental Plan information.</p> <p>If you enroll in only the Vision Plan or the Dental Plan you will receive one identification card for yourself and each covered dependent with information on the Plan you have enrolled.</p> <p>You can request additional cards. EPO members must call Member Services at 877-552-7247 or by accessing MyScrippsHealthPlan.com, Member Services, visit HCOonline. HMO members must call Scripps Health Plan Customer Service at 844-337-3700.</p>
Health Care Spending Account	<p>If you enroll in the health care spending account, you may elect to receive a payment card that can be used to pay for qualified expenses.</p>

Our Vision

Scripps Health will continue to be the leading health care delivery system in the greater San Diego community, as evidenced by the highest clinical quality, patient safety, and patient, physician and employee satisfaction. This will be achieved through unending focus on patient-centered and compassionate care, cost-effective operations, research, advanced technology and innovation.



My Scripps BENEFITS



Health and Wellness

Medical

Doctor On Demand

Vision

Dental

Scripps Wellness Program

Retiree Health Insurance Options

Health and Wellness Benefits

Choice, flexibility and room to grow

My Scripps Benefits offers several important types of health and wellness coverage:

- Medical, vision, and dental coverage to protect you and your family from the expenses of illness or injury
- Scripps Wellness program to help you stay healthy and fit, and manage health conditions
- Retiree health insurance options to continue medical, vision and/or dental coverage after your employment with Scripps ends if you meet the age and years of service requirements

Women's Health and Cancer Rights Act

All of Scripps medical options provide benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). The same deductibles, copayments and coinsurance apply to these procedures as apply to other covered illnesses as described in this guide. If you have questions, please call:

- 844-337-3700 (HMO option)
- 877-552-7247 (EPO option)

My benefits.

Who Pays for Coverage?

As an eligible employee, you and Scripps share the cost of health coverage. Scripps EPO medical, vision and dental plans are self-funded which means that you and Scripps (not an insurance company) pay the cost of claims and administrative expenses.

Scripps contracts with HealthComp to provide plan administration, customer service and claims processing for the EPO medical option and the dental plans. Scripps contracts with Scripps Health Plan Services to provide plan administration, customer service and claims processing for the fully insured HMO medical option. Scripps contracts with MESVision to provide administration, customer services and claims processing for the vision plan.



Scripps Medical Plans

With **My Scripps Benefits** you can choose between two medical plans.

Quick Facts	
ELIGIBILITY/ENROLLMENT	
<ul style="list-style-type: none"> • Full-time and part-time benefit-eligible employees are eligible the first of the month following 60 days of employment; must enroll within 60 days of hire • Department Directors and above, Fellows and Residents are eligible the first day of employment; must enroll within 31 days of hire 	
OPTIONS	
<ul style="list-style-type: none"> • HMO • EPO 	
COVERAGE TIERS	
<ul style="list-style-type: none"> • Employee only • Employee plus child(ren) 	<ul style="list-style-type: none"> • Employee plus adult • Employee plus adult & child(ren)
OPEN ENROLLMENT/MID-YEAR CHANGES	
<ul style="list-style-type: none"> • Current employees can make changes during the open enrollment period or within 31 days of a qualified status change • Enroll or make changes online using the benefits web enrollment system 	
RESOURCES	
<ul style="list-style-type: none"> • HMO Customer Service – 844-337-3700: eligibility, claims and pre-authorization • EPO Member Services – 877-552-7247: eligibility, claims and pre-authorization • MyScrippsHealthPlan.com: plan documents, provider network information • Scripps HR Service Center – 858-678-MyHR (6947): to report a qualified status change during the year, general questions 	

Scripps offers two medical plan options: HMO and EPO. The medical options cover the same services.

The differences between the medical plan options are:

- Your payroll contribution
- What you pay when you receive medical services
- Provider networks
- Out-of-pocket maximums

Refer to the table on page 23 for a side-by-side summary of your options.

Health Maintenance Organization (HMO) Option

The Scripps Health Plan HMO is a health maintenance organization that provides a wide range of quality health care services through a network of Scripps providers on a prepaid basis. The HMO plan will only cover urgent and emergency medical care outside of the plan service area. All routine care (office visits, specialist visits, annual screenings) must be done within the plan medical groups (PMGs) and coordinated by your PCP.

Primary care physicians (PCPs) and their medical groups coordinate and assume responsibility for your care. **You must designate a PCP for yourself and each covered family member when you enroll.** Your PCP coordinates your health care, maintains your medical records, provides routine care and refers you to specialists and other services when medically necessary. You can select your PCP from the following plan medical groups (PMGs) that participate in the HMO option:

- Mercy Physicians Medical Group (MPMG)
- Primary Care Associates Medical Group (PCAMG)
- Scripps Clinic Medical Group (SCMG)
- Scripps Coastal Medical Center (SCMC)
- Scripps Physicians Medical Group (SPMG)
- Rady Children's Health Network (RCHN)



You can choose a different PCP and/or PMG for each covered family member. You can change your PCP at any time at <https://benefits.scripps.org>. You can change your PCP at any time by calling Scripps Health Plan Customer Service at 844-337-3700. Your PCP change will be effective the first of the following month or sooner depending on certain criteria.

Your PCP will provide the appropriate services or referrals to other plan providers within your PMG. If you need to see a specialist, you will need approval and a referral from your PCP for the services to be covered. You will have direct access to certain services such as annual mammogram screenings, OBGYN care within your PMG and other routine services that may not require a referral from your PCP. In the rare circumstance where you require specialty care that is unavailable through your PMG, your PMG would need to authorize services to be provided outside of the PMG.

You have access to hospitals, specialty care and urgent care centers from the providers affiliated with your PMG. Visit MyScrippsHealthPlan.com to find the affiliated hospitals and urgent care facilities for each PMG.

With the HMO option you have no deductible, no claims to file and pay a fixed copay for most covered services.

Exclusive Provider Organization (EPO) Option

The EPO option provides quality care through the Scripps Custom Network. All medical care must be provided by a Scripps Custom Network provider except in the case of an emergency. **You must designate a primary care physician (PCP) for yourself and each covered family member when you enroll to ensure the lowest office visit copay (\$25 copay vs. \$35 copay).** You may change your PCP at any time at <https://benefits.scripps.org>. Care can be coordinated by your PCP or you may self-refer to any provider within the Scripps Custom Network. Visit MyScrippsHealthPlan.com to find a PCP and other network providers.

Eligible dependents who live more than 30 miles from a Scripps Custom Network provider may be eligible to enroll in the Out-of-Area Plan. Care must be provided by the contracted national provider network to receive benefits under the EPO option. Eligibility for each covered dependent will be determined at time of enrollment based on the address submitted online at <https://benefits.scripps.org>. If any of your covered dependents move during the year, it is your responsibility to submit the updated address in the benefits web enrollment system for placement on the Out-of-Area Plan. If an address is not provided, claims for providers outside of the Scripps Custom Network will not be covered.



Urgently Needed Care and Emergency Care Under Both Medical Options

Urgently needed care is medical treatment for conditions that require prompt medical attention, but are not life threatening emergencies. Examples include but are not limited to minor sprains, fractures, pain, heat exhaustion, and breathing difficulties.

Even if it's after office hours, always contact your physician to schedule an appointment each time you need to be treated by a medical professional. If your doctor feels you need to be seen immediately, your doctor will refer you to the appropriate medical facility. Make sure you verify network status.

See the chart on page 23 for additional information.

Emergency care is a covered service due to the sudden and unexpected onset of a condition or injury that you believe endangers your life or could result in serious injury or disability and that requires immediate medical or surgical care.

If you believe your condition is an emergency, dial 911 for immediate medical assistance or go to the nearest Emergency Center. After the medical emergency has been resolved, contact your physician for appropriate follow-up.

Scripps Medical Plans pay benefits according to how your medical need is classified. Benefits for "emergency care" are different from those provided for "urgently needed care."



My benefits.

Pre-certification Required for Both Medical Plan Options

Both medical plan options have pre-certification requirements for certain services. Pre-certification procedures are managed by your plan medical group for the HMO option and by HealthComp for the EPO option. **If you do not receive pre-certification when required, benefits are reduced and/or a penalty is applied.** Please refer to the appropriate plan document online at MyScrippsHealthPlan.com for a detailed explanation of pre-certification and when it is required.

HMO and EPO Medical Options At-a-Glance

The table below highlights the key benefits available under the HMO and EPO medical options. Please refer to the plan documents online at [MyScrippsHealthPlan.com](https://www.myscrippshealthplan.com) for a complete description of benefits, exclusions, limitations and more.

Plan Feature	Scripps HMO Option	Scripps EPO Option
Who Directs and Provides Care	Scripps HMO Network	Scripps Custom Network
Employee Cost	\$	\$\$
Annual Deductible	\$0	\$0
Annual Out-of-Pocket Maximum	\$1,500 per person; \$3,000 per family	\$3,000 per person; \$6,000 per family
Physician Services		
Doctor On Demand Telemedicine	\$15 copay for board certified physicians and licensed psychologists through video visits on your smartphone, tablet or computer. Register online at doctorondemand.com/scripps	
Employee Care Centers (ECC)	\$10 fee for employees and eligible family members age 18 and older to receive care at any ECC	
Primary Care Physician Visit	\$15 copay	\$25 copay (\$35 copay if no PCP designated)
Specialist Visit	\$25 copay	\$40 copay
Preventive Care Such as routine physicals, immunizations, well-child care, well woman exams, mammograms	100% (age & frequency schedules apply)	100% (age & frequency schedules apply)
Surgery & Hospitalization		
Outpatient Surgery	\$100 copay	\$200 copay
Hospitalization • Inpatient Semi-Private Room • Inpatient Physician	Scripps HMO Network Hospitals only \$250 copay per admission 100%	Scripps Custom Network Hospitals only \$300 copay per admission 100%
Urgent & Emergency Care		
Urgent Care	\$35 copay	\$50 copay
Emergency Room	\$150 copay (waived if admitted)	\$200 copay (waived if admitted)
Ambulance	\$150 copay	\$150 copay
Other Services		
Diagnostic Lab/X-ray • Lab & X-ray • Outpatient Advanced Imaging*	100% \$100 copay	100% \$150 copay (\$450 copay max/yr)
Physical & Occupational Therapy** Pre-service review required after 24 combined PT/OT visits	\$25 copay	\$30 copay
Chiropractic & Acupuncture Care	Care provided by American Specialty Health \$15 copay (20 combined visits per year)	Care provided by Anthem Blue Cross \$25 copay (20 combined visits per year)
Allergy Serum • Testing • Injections/Serum	\$15 copay \$10 copay/visit	\$25 copay \$10 copay/visit
Durable Medical Equipment	100% after \$250 deductible	100% after \$300 deductible
Mental Health/Chemical Dependency**		
• Who Directs and Provides Care • Outpatient Visit • Inpatient	Cigna behavioral health providers \$15 copay (Network only) \$250 copay per admission	Anthem Blue Cross behavioral health providers \$25 copay (Network only) \$300 copay per admission

Some family planning services are excluded under the medical plans for employees who work for Scripps Mercy Hospital San Diego or Scripps Mercy Hospital Chula Vista. Refer to the Plan Document for more information.

* Outpatient advanced imaging includes CT Scan or CAT Scan, MRI and PET Scan.

** Refer to Scripps Medical Plan Summary Plan Document at [MyScrippsHealthPlan.com](https://www.myscrippshealthplan.com) for information on pre-service review requirements.

Prescription Drug Program

When you enroll in either Scripps Medical Plan option, you are automatically covered under the Prescription Drug Program.

Prescription Drug Copays and Annual Out-of-Pocket Maximum

Prescription Drugs	Scripps HMO Option	Scripps EPO Option
Annual Out-of-Pocket Prescription Drugs Maximum	\$2,500 per person; \$5,000 per family	\$4,150 per person/\$8,300 per family
Retail <ul style="list-style-type: none"> • Generic • High Cost Generic • Preferred/Formulary • Non-Preferred/Non-Formulary • Specialty Medications 	30-day supply \$10 copay \$35 copay \$35 copay \$55 copay 25% coinsurance (\$75 min, \$150 max)	30-day supply \$15 copay \$40 copay \$40 copay \$70 copay 30% coinsurance (\$100 min, \$200 max)
Mail Service <ul style="list-style-type: none"> • Generic • High Cost Generic • Preferred/Formulary • Non-Preferred/Non-Formulary • Specialty Medications 	90-day supply \$20 copay \$87.50 copay \$87.50 copay \$165 copay 25% coinsurance (\$75 min, \$150 max)	90-day supply \$30 copay \$100 copay \$100 copay \$210 copay 30% coinsurance (\$100 min, \$200 max)

Generic Drugs: These drugs are sold under the drug's chemical name and contain the same active ingredients and equivalent strength and dosage to the brand-name equivalent.

High Cost Generic Drugs: Generic drugs costing over \$50 that have a relevant alternative.

Preferred/Formulary Drugs: You pay a lower copay for preferred brand drugs on the drug formulary compared to non-preferred drugs that are not on the drug formulary.

Non-Preferred/Non-Formulary Drugs: You pay the highest copay for non-preferred brand drugs that are not on the drug formulary.

Specialty Medications: Specialty medications provide highly sophisticated treatment for certain rare or chronic conditions. All specialty medications, including compound drugs costing more than \$400, require a prior authorization; have your physician contact MedImpact at 844-282-5343 (HMO option) or 800-788-2949 (EPO option).

My choice.

Save Money With Generic Drugs

A generic drug can have the lowest copay. If you elect a brand medication when a generic medication is available, you will pay the price difference between the brand medication and the generic medication, **plus** the brand copay.

Options When Filling Your Prescription

Retail Pharmacy: For short-term medications (up to a 30-day supply), take your medical ID card to a participating retail pharmacy.

Choice90 Retail Pharmacy: For certain long-term maintenance medications (up to a 90-day supply), take your medical ID card to a participating Choice90 retail pharmacy. Go to [MyScrippsHealthPlan.com](https://www.myscrippshealthplan.com) to find a Choice90 retail pharmacy.

Mail Service Pharmacy: For long-term maintenance medications (up to a 90-day supply) delivered to your home, go to [MyScrippsHealthPlan.com](https://www.myscrippshealthplan.com) and register for mail delivery service associated with your medical plan.

Specialty Pharmacy: For specialty prescriptions, go to [MyScrippsHealthPlan.com](https://www.myscrippshealthplan.com) to determine the specialty pharmacy associated with your medical plan.



Other Pharmacy Management Programs

In addition to our pharmacy copay, there are other pharmacy management programs to help improve the safety and cost-effectiveness of your prescription drug coverage. For more information on either of the programs described below, contact MedImpact at 844-282-5343 (HMO option) or 800-788-2949 (EPO option).

Step Therapy Program

Step Therapy is designed to find the safest and most cost effective drug therapy for certain conditions that require medication regularly. Step Therapy requires the use of first line drugs before alternative second line drugs are prescribed for the same condition. If immediate access to a second line drug is required for a medical reason, your doctor can submit a prior authorization request. Participants may benefit from this program by finding an effective first line medication at the lowest copay.

Some of the therapeutic categories covered by Step Therapy include allergy/nasal antihistamines, contraceptives, osteoporosis, anti-inflammatory/COX-2 inhibitors, hypertension, and diabetes. To find out if your medication is part of the step therapy program, use the formulary look up tool on the pharmacy page of [MyScrippsHealthPlan.com](https://www.myscrippshealthplan.com) or call MedImpact member services at 844-282-5343 (HMO option) or 800-788-2949 (EPO option).

How It Works

When filling your prescription, the pharmacist runs the prescription through the system and is alerted of the step therapy program requirement. If your six month history shows that the first line drug was previously dispensed, then the second line or higher cost medication can be dispensed. However, if there is no record of a first line drug being dispensed previously, then you must try the first line drug first or go through the prior authorization process. Prior authorization is a process where the doctor submits a medication request form stating the reason why the patient must have the second line drug filled at the pharmacy without going through the step therapy process.

Prescription Drug Tools and Resources

Visit the pharmacy page of MyScrippsHealthPlan.com for information about your pharmacy benefits, including access to the formulary/preferred drug listing, pharmacy locator and mail service registration. You can also call MedImpact with questions about your pharmacy benefits at 844-282-5343 (HMO option) or 800-788-2949 (EPO option).

Save Money on Prescriptions Not Covered by Your Medical Plan

As part of your prescription drug benefit, you automatically participate in the **iRx Program™** which allows you to save money on prescription drugs not covered under Scripps Medical Plan. On average, you can save 25 percent (with potential savings as high as 75 percent)* when you use a participating pharmacy for a drug that qualifies for a discount. More than 60,000 participating pharmacies accept the **iRx Program**, including most participating MedImpact pharmacies.

How It Works

- Present your prescription and your Scripps Medical Plan ID card at a participating pharmacy.
- Savings are automatically applied when the medication prescribed is not covered under Scripps Medical Plan and qualifies for a discount.
- Prescriptions that qualify for a discount through the iRx Program are automatically cross-referenced with your other prescriptions to check for safety issues, such as drug interactions.
- There are no limits on the number of times the program can be used.
- You are automatically enrolled as part of your Scripps Medical Plan coverage, and you pay no separate enrollment or maintenance fees.

Visit the pharmacy page of MyScrippsHealthPlan.com for more information about the **iRx Program**, including how to find participating pharmacies.

* Based on 2013 national program savings data.

DISCOUNT ONLY—NOT INSURANCE.

Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the pharmacy chosen and type of medication. This program does not make payments directly to pharmacies. Members are required to pay for all healthcare services. You may file a complaint by contacting Customer Care at 1-800-700-3957. This program is administered by Medical Security Card Company, LLC (MSC) of Tucson, AZ (a subsidiary of MedImpact Healthcare Systems, Inc.).

What is Care Partner?

Care Partner is an innovative prescription drug program available to eligible Scripps employees and family members covered under a Scripps Medical Plan.

Scripps Mercy Hospital qualifies as a federal Disproportionate Share Hospital and is able to access significant discounts on prescription medications through the federal 340(b) Drug Pricing Program. Through Care Partner, eligible Scripps Medical Plan members can see their regular physician while accessing care at Scripps Mercy Hospital to qualify for discounted medications. Scripps shares in the savings with you by **eliminating** your copays on eligible medications when written by a prescriber eligible for the Care Partner Program.

What are the Benefits of the Program?

The Care Partner program has two primary benefits:

Medication Savings: Through Care Partner, Scripps has teamed with Scripps Ambulatory Pharmacy allowing Scripps Medical Plan members who qualify for the program to obtain their medications with no copays through Wellpartner's convenient mail order service.

Medication Therapy Management (MTM): Participants can get confidential answers to medication related questions by phone or email

from a Scripps Mercy pharmacist. The MTM program conducts a full medication review of prescription and over-the-counter medications to ensure the greatest therapeutic benefits from covered medications.

How Can I Participate?

You or your family member must follow these steps:

1. Attend an initial enrollment appointment with the MTM pharmacist.
2. All prescriptions through the program must be written by a prescriber who is an eligible prescriber for this program. Want to know if your prescriber is eligible? Please contact the Care Partner Program at the email below.
3. Eligible prescriptions will be filled and mailed to your home or location of choice.

Want to Know More?

Contact a Care Partner coordinator by phone at 619-260-7239 or email MercyCarePartnerProgram@scrippshealth.org.

Confidentiality

Care Partner is committed to patient privacy — you can expect your personal and medical information to be kept completely confidential.

Mental Health/Chemical Dependency Benefits

If you are enrolled in the **HMO option**, mental health and chemical dependency benefits are administered through the Cigna network of behavioral health providers. All treatment must be provided by a Cigna behavioral health provider (except in case of emergency or if a specialty you require is not available in the network). A referral from your primary care physician is not required.

If you are enrolled in the **EPO option**, mental health and chemical dependency benefits are administered through the Anthem Blue Cross network of behavioral health providers. All treatment must be provided by an Anthem

Blue Cross behavioral health provider (except in case of emergency or if a specialty you require is not available in the network).

If you need care and are enrolled in the **HMO option**, contact Scripps Health Plan Customer Service at 844-337-3700.

If you need care and are enrolled in the **EPO option**, contact HealthComp Member Services at 877-552-7247. You will talk to a representative who will refer you for the appropriate care and notify you if pre-authorization is required. The type and/or extent of treatment will be determined based on clinical assessment.

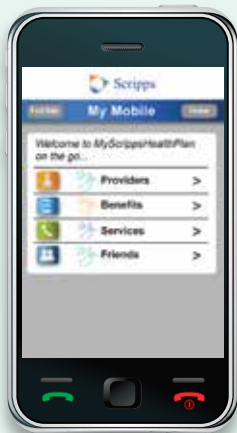
Tools and Resources

A variety of tools and resources are available allowing you to obtain personalized benefits and health information online or by calling member services.

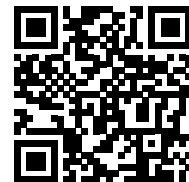
MyScrippsHealthPlan.com

Access MyScrippsHealthPlan.com for information about:

- Health care providers in the medical HMO and EPO networks, Vision plan, and the Anthem Dental PPO network
- Medical, vision and dental plan benefits
- Pre-certification requirements for the HMO and EPO options
- Prescription drug benefits
- Electronic copies of EPO medical and dental explanation of benefits (EOBs) with HCOOnline
- Flexible Spending Accounts



Find network medical, vision and dental providers on the go. Scan this QR Code with your web-enabled mobile phone or other PDA to view the mobile version of MyScrippsHealthPlan.com.



HMO Medical Plan

Scripps Health Plan Customer Service

Contact Customer Service by calling 844-337-3700.

- Available 8 a.m. to 5 p.m. PST
- Request eligibility and plan information

EPO Medical and Dental Plans

HealthComp Member Services

Contact Member Services by calling 877-552-7247.

- Available 6 a.m. to 4:30 p.m. PST
- Request personal claims, eligibility and plan information
- Verify status of pre-certification

Doctor On Demand

High-quality healthcare at your fingertips — for only \$15

Doctor On Demand is one of the easiest choices to make. A few minutes is all it takes to gain on-demand, video access to board-certified physicians, right from your mobile device or computer. Enjoy the peace of mind that comes with having access to high-quality, affordable medical care at your fingertips, whenever you or your dependents need it.

Why Doctor On Demand?

- **Affordable** — Medical Care and Psychology Visits are a \$15 copay per consultation
- **Fast & Easy** — Connect to a doctor within minutes
- **Great Physicians & Psychologists** — U.S.-trained, board-certified and licensed in your state
- **Treat Nearly Anything** — Resolve hundreds of issues, including 18 of the top 20 reasons people visit the urgent care or ER
- **Get a Prescription** — Quick and paperless fulfillment to your local pharmacy

Doctor On Demand gives you the peace of mind of seeing a board-certified physician right away. A live, face-to-face video visit with a doctor is just like an in-office visit — without the hassle. Physicians can look, listen and engage with you to diagnose your issues and provide an effective treatment plan.



My choice.

Doctor On Demand — immediate face-to-face video visits with board-certified physicians.

Easy to Get Started

It's fast and easy to register — do it today, so your account is ready when you need it!

- Just download the app from the App Store or Google Play, or visit doctorondemand.com/scripps
- When prompted enter Scripps as your employer, and then enter your health plan member ID

That's it — you can now skip the waiting room and see a doctor without leaving home.

Questions?

Customer Support: 800-997-6196 or support@doctorondemand.com.

Top Issues Treated

- Coughs, colds & sore throats
- Pediatric issues
- Prescription refills
- Nausea & diarrhea
- Rashes & skin issues
- UTIs & yeast infections
- Sports injuries
- Travel medicine
- Eye issues
- Stress & anxiety
- Depression
- Relationship issues
- Changes in mood
- Obsessions and compulsions



Vision

To help keep your life in focus, you may choose to enroll in vision benefits through Scripps Vision Plan utilizing MESVision (Medical Eye Services). You may choose to enroll in the Core Vision option or the Voluntary Buy-up Vision option. The Vision Buy-up option includes enhanced coverage as shown in the table below.

Quick Facts	
ELIGIBILITY/ENROLLMENT	
<ul style="list-style-type: none"> Full-time and part-time benefit-eligible employees are eligible the first of the month following 60 days of employment; must enroll within 60 days of hire Department Directors and above, Fellows and Residents are eligible the first day of employment; must enroll within 31 days of hire 	
OPTIONS	
<ul style="list-style-type: none"> Scripps Vision Plan 	<ul style="list-style-type: none"> Vision Buy-up Option
COVERAGE TIERS	
<ul style="list-style-type: none"> Employee only Employee plus child(ren) 	<ul style="list-style-type: none"> Employee plus adult Employee plus adult & child(ren)
OPEN ENROLLMENT/MID-YEAR CHANGES	
<ul style="list-style-type: none"> Current employees can make changes during the open enrollment period or within 31 days of a qualified status change Enroll or make changes online using the benefits web enrollment system 	
RESOURCES	
<ul style="list-style-type: none"> Member Services – 800-877-6372: eligibility, claims and pre-authorization MyScrippsHealthPlan.com: Summary Plan Document (SPD), provider network information Scripps HR Service Center – 858-678-MyHR (6947): to report a qualified status change during the year, general questions 	

Using Vision Benefits

Participating Vision Care Providers

Visit the vision page at [MyScrippsHealthPlan.com](#) to find participating vision care providers. Obtaining services from a participating provider will maximize your benefits.

All Other Vision Providers

If covered services are received from a non-participating provider, you are responsible for paying the provider in full and submitting a claim to MESVision within 12 months of the date of service. More information and an MESVision claim form are available on [MyScrippsHealthPlan.com](#). You do not need to be enrolled in a medical plan in order to select vision benefits. Your coverage category for vision may be different from the choice you made for medical.

My choice.

Choose an MESVision network provider to pay less out-of-pocket for covered vision services.

Feature	Core Vision Option	Voluntary Buy-up Vision Option
Vision Providers	Benefits shown below assumes use of MESVision providers	Benefits shown below assumes use of MESVision providers
Eye Exam (every 12 months)	\$10 copay	\$10 copay
Frames (every 24 months)	\$100 retail allowance**	\$125 retail allowance**
Standard Lenses (every 12 months) <ul style="list-style-type: none"> Single vision, bifocal, trifocal Lenticular Pink or rose tint 	Plan pays 100% Plan pays 100% Plan pays 100%	Plan pays 100% Plan pays 100% Plan pays 100%
Lens Options <ul style="list-style-type: none"> Other tints U/V Anti-reflective coating Photochromatic Scratch coating Edge coating Polycarbonate Progressive Lenses 	20% discount* 20% discount* 20% discount* 20% discount* 20% discount* 20% discount* 20% discount* 20% discount for overages*	\$20 retail allowance, 20% discount for overages* \$30 retail allowance, 20% discount for overages* \$50 retail allowance, 20% discount for overages* \$60 retail allowance, 20% discount for overages* \$35 retail allowance, 20% discount for overages* \$20 retail allowance, 20% discount for overages* \$40 retail allowance, 20% discount for overages* \$89.50 retail allowance, 20% discount for overages*
Contact Lenses*** <ul style="list-style-type: none"> Cosmetic or convenience Medically necessary (every 12 months)	Plan pays 100% (covered up to \$105) Plan pays 100% (In lieu of spectacle lenses, lens options and frame)	Plan pays 100% (covered up to \$105) Plan pays 100% (In lieu of spectacle lenses, lens options and frame)

* You must choose a provider that accepts the discount plan. Refer to the MESVision website [MESVision.com](#) for a list of discount providers.

** Retail eyewear benefits will be converted to wholesale-equivalent prices at certain provider locations. Go to [MESVision.com](#) for details.

*** Contact lenses are in addition to the comprehensive vision exam, but in lieu of lenses and frames. If contact lenses are for cosmetic or convenience purposes, the Plan will pay up to \$105 towards the contact lens evaluation, fitting costs and materials. Any balance is your responsibility.

My life. *My* benefits. *My* choice.

Dental

For the many things in life worth smiling about

Quick Facts

ELIGIBILITY/ENROLLMENT

- Full-time and part-time benefit-eligible employees are eligible the first of the month following 60 days of employment; must enroll within 60 days of hire
- Department Directors and above, Fellows and Residents are eligible the first day of employment; must enroll within 31 days of hire

OPTIONS

- Scripps Dental Plan
- Dental Buy-up Option

COVERAGE TIERS

- Employee only
- Employee plus adult
- Employee plus child(ren)
- Employee plus adult & child(ren)

OPEN ENROLLMENT/MID-YEAR CHANGES

- Current employees can make changes during the open enrollment period or within 31 days of a qualified status change
- Enroll or make changes online using the benefits web enrollment system

RESOURCES

- [Member Services – 877-552-7247](#): eligibility and claims, request new ID card, find dental network providers
- [MyScrippsHealthPlan.com](#): Summary Plan Document (SPD), dental provider finder
- [Scripps HR Service Center – 858-678-MyHR \(6947\)](#): to report a qualified status change during the year, general questions

For your dental health, you may choose to enroll in the Scripps Dental Plan or the Dental Buy-up option. The Dental Buy-up option includes enhanced coverage for in-network major services, coverage for implants, a higher annual benefit maximum and a higher orthodontia lifetime maximum.

You have the flexibility to visit any dentist. However, for most covered services you will pay less out-of-pocket if you use an Anthem Dental PPO network dentist.

You do not need to be enrolled in a medical plan in order to select dental benefits. Your coverage category for dental may be different from the choice you made for medical.

Using Dental Benefits

Anthem Dental PPO Network Dentists

Anthem Dental PPO network dentists have agreed to provide services at discounted or negotiated fees. This means savings for you by getting the most out of your annual benefit at the lowest out-of-pocket costs. You are not responsible for any charges that exceed the negotiated fee. To find a network provider, visit the dental page at [MyScrippsHealthPlan.com](#).

All Other Dentists

Benefits for services from out-of-network providers is based on usual, customary and reasonable charges. You may be charged for any amount which exceeds usual, customary and reasonable charges in your geographic area. Any amounts which exceed usual, customary and reasonable charges are in addition to your deductible and coinsurance amounts for eligible dental services.

My choice.

You can reduce your out-of-pocket dental costs by choosing Anthem Dental PPO network dentists.



The table below highlights the key benefits under each dental option when using an Anthem Dental PPO provider or an out-of-network provider. Coverage for all dental services (except diagnostic and preventive services) begins after the annual deductible. Items in **ORANGE** are the differences between the dental options.

Scripps Dental Options				
Feature	Scripps Dental Plan		Dental Buy-up Option	
	PPO Network Provider	Out-of-Network Provider	PPO Network Provider	Out-of-Network Provider
Annual Deductible per Individual (waived for Diagnostic and Preventive Services)	\$50	\$100	\$50	\$100
Maximum Benefit per Year	\$1,800 per individual (excluding Orthodontia)		\$2,200 per individual (excluding Orthodontia)	
Diagnostic & Preventive Services • Oral exams, cleanings and bite-wing x-rays (2 exams/cleanings per 12-month period); sealants for dependents ages 6 to 14	100% ¹	90% ²	100% ¹	90% ²
Basic Services • Oral Surgery — Extractions • Restorative — Fillings • Endodontic/Periodontal • Repair of crowns, bridges & dentures	80% ¹ 80% ¹ 80% ¹ 80% ¹	70% ² 70% ² 70% ² 70% ²	80% ¹ 80% ¹ 80% ¹ 80% ¹	70% ² 70% ² 70% ² 70% ²
Major Services • Crowns, jackets & cast restorations	50% ¹	40% ²	60% ¹	50% ²
Cosmetic Dentistry • Dental implants	N/A	N/A	60% ¹	50% ²
Orthodontic Services (no age limit)	50% ¹	50% ²	50% ¹	50% ²
	\$1,800 lifetime maximum per individual		\$2,000 lifetime maximum per individual	

¹ Percentage applies to negotiated fees.

² Percentage applies to usual, customary and reasonable charges.

Tools and Resources

HealthComp maintains eligibility and processes dental claims. Contact member services at 877-552-7247 for questions.

Access [MyScrippsHealthPlan.com](https://www.myscrippshealthplan.com) for information about the Anthem Dental PPO network providers and dental plan benefits.

Scripps Wellness Program

Now in its 11th year, Scripps Wellness offers programs and services to help individuals proactively manage their health based upon their goals, overall health risk and readiness for change. Participants who complete the program goal receive a premium discount on their health insurance. From fitness classes for the most fit and active employees to online tools for those who may need a bit more support to manage a chronic condition, Scripps Wellness is designed to offer something for everyone.

Who Can Participate?

Scripps Wellness is available to all employees, spouses, registered domestic partners and dependents over the age of 18. Non-employees are not eligible for incentives.

Getting Started

Go to [ScrippsWellness.com](https://scripswellness.com) from either home or work to sign up. If you don't remember your user name or password, call 877-719-9004 or click 'Contact Us' on [ScrippsWellness.com](https://scripswellness.com). When logging on to [ScrippsWellness.com](https://scripswellness.com) at work, please use your FrontMotion Firefox browser.

Track Your Activities Online

Track all of your wellness activities and points online at [ScrippsWellness.com](https://scripswellness.com). In order to receive credit for completing wellness programs and activities, you must go online to log your progress and report activity completion by the published deadlines dates.

Protecting Your Privacy

Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), federal law protects the privacy of your data. Optum, Scripps Wellness vendor partner, will collect and store the data from the Scripps wellness assessment in a secured data warehouse.

Scripps will have access to aggregate information for research and discovery. This information will be used to determine workforce priorities, develop future programming and track the initiative's impact on health costs. Scripps will not be able to identify individual participants. Data will not be used to make decisions about your job status.



Wellness Programs and Activities

Scripps Wellness & Medical Plan Premiums

Based upon employee feedback, the 2017 Scripps Wellness Program offers a very similar design to 2016. Participants can earn credits for things that they do to take care of their health on a weekly, monthly, semi-annual and annual basis.

Watch your email inbox for monthly reminders from Scripps Wellness, including a calendar of events.

2017 Wellness Incentive

AWARD	REQUIREMENTS
To earn the 2018 incentive, complete these requirements between Oct. 1, 2016 – Sept. 30, 2017 by 8:59 p.m. PST on ScrippsWellness.com	<ol style="list-style-type: none"> 1. Wellness Assessment 2. 100 total credits (see Program Activity table on the next page)



Employee Care Center

Timely access to high quality care is important, especially if you're injured on the job. The Scripps Employee Care Centers (ECC) are located at the following locations:

- Scripps Memorial Hospital Encinitas
- Scripps Memorial Hospital La Jolla
- Scripps Mercy Hospital San Diego

Employees: These clinics are designed to serve the occupational medicine needs of our employees and are available for limited non-work related medical care. For example, if you become ill and are unable to see your doctor in a timely fashion, you can make an appointment at the ECC for medical care. A charge of \$10 per visit will apply.

Dependents: Dependents age 18 and older may also be seen in the ECC for a \$10 payroll deduction. Dependents must show a photo ID, a payroll deduction form signed by the employee and either their Scripps insurance card if covered under a Scripps medical plan,

or identity verification such as a birth certificate, final adoption papers, legal documentation for adoption or legal guardianship, marriage certificate, CA state certificate of domestic partnership or a copy of a Qualified Medical Child Support Order.

How It Works

The ECC is free for all employee occupational medicine visits. A charge of \$10 per visit will apply to all non-occupational and dependent visits, whether or not you have health insurance. The ECC nurse practitioner can provide care for common illnesses and minor injuries; however, this is not intended to take the place of your primary care physician (PCP). You will be referred back to your PCP (or other provider) for monitoring and treatment of all ongoing medical needs.

For more information please contact the HR Service Center at 858-678-MyHR (6947) or email hr@scrippshealth.org.

2017 Scripps Wellness Requirements

To earn the 2018 incentive, you must do the following by September 30, 2017 at 8:59 p.m. PST on ScrippsWellness.com:

1. Complete the Wellness Assessment
2. Earn 100 credits

2017 Scripps Wellness Program Overview

Program Activity	Credit/Activity	# of Available Activities/Yr	Total Available Credits/Yr
Wellness Assessment (available 1/1/17) – Required	10	1	10
Biometric Screening Values in Wellness Assessment (2 credits/ value) – Optional	2	5	10
Tobacco Declaration	5	1	5
Preventive Exam	10	2	20
Health Coaching (6 month program)	25	1	25
Action Plan (6 weeks)	10	3	30
Wellness Challenges	20	3	60
Quarterly Fitness Tracker	10	4	40
Monthly Online Seminars	1	5	5
Healthwise Conversations	1	5	5
Personal Health Activity Form (1 form/month)	2	12	24
We Stand for Excellence (1 form/month)	2	12	24
Program feedback survey	5	1	5
Volunteer Wellness Champion	5	1	5
Total Available Credits			268
Goal for the 2018 Incentive			100



Fitness Programs and Discounts

On-site Fitness Classes

Think you don't have time to exercise? Think again! Employees can participate in a variety of fitness classes at work including Zumba, Pilates, yoga and more. Classes are available at all hospital campuses and several other Scripps locations. Take a class on your lunch hour or before or after work. Refer to [InsideScripps.org](https://www.insidescripps.org) Wellness page for class schedules, location information and class descriptions.

Scripps Memorial La Jolla Fitness Center

Located next to the hospital, the Scripps Memorial La Jolla Fitness Center has locker rooms, workout facilities and exercise classes for a low monthly fee. Your membership fee can be conveniently deducted from your paycheck.

For additional information or to enroll, call 858-626-7466 (tie line 311-7466).

Scripps Center for Integrated Medicine Fitness Center

Scripps employees receive a 50 percent discount on monthly membership fees, and you pay no initiation fee. Family members can be added with an initiation fee and additional monthly dues. No membership is required to participate in the exercise and aquatic classes which are offered to Scripps employees at a discounted rate at the Scripps Green/Torrey Pines Clinic Campus.

For enrollment and membership information, call 858-554-3488 (tie line 354-3488).

Stroller Strides

Stroller Strides is a total fitness program for new moms that they can do with their babies. It includes power walking and intervals of body toning using exercise tubing and your baby's stroller. New moms can take advantage of the program for only \$27.50 per month with a three-month commitment. Babies should be at least six weeks of age to begin a class. Classes are offered at locations throughout San Diego County.

Register at [StrollerStrides.com](https://www.strollerstrides.com). Enter your Scripps Corporate ID in the Referral Type Other field. For more information call 888-781-6560 or email CustomerService@StrollerStrides.com.

24-Hour Fitness

Scripps employees can join with no initiation fee and discounted monthly membership rates. To join go to www.24hourfitness.com/corporate. Enter discount code: 11545.

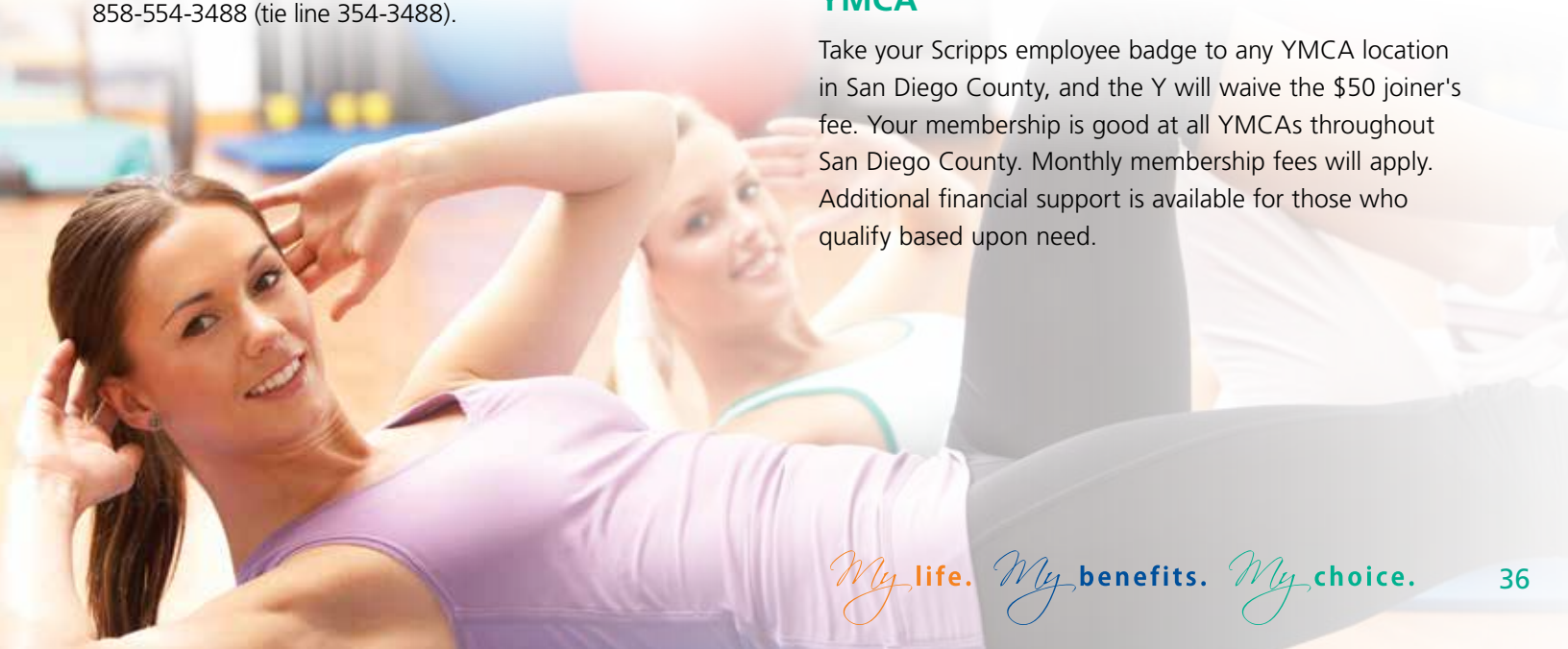
LA Fitness

Scripps employees can join with no initiation fee and discounted monthly rates. Go to [InsideScripps.org](https://www.insidescripps.org) Wellness page for a link to the LA Fitness discount for Scripps employees.

Discounts to other local health clubs and fitness centers may be available through your Passport discount card or on the [InsideScripps.org](https://www.insidescripps.org) Wellness page.

YMCA

Take your Scripps employee badge to any YMCA location in San Diego County, and the Y will waive the \$50 joiner's fee. Your membership is good at all YMCAs throughout San Diego County. Monthly membership fees will apply. Additional financial support is available for those who qualify based upon need.



Stress Management Programs

In addition to offering individual assistance, Scripps Wellness and the EAP partner offer monthly stress management classes. Go to the [InsideScripps.org](https://www.insidescripps.org) Wellness page for information.

Employee Assistance Program

Scripps offers the Employee Assistance Program (EAP) to help you and your family members cope with problems and stress at work and/or at home. This free, confidential service can help with a variety of personal issues. See page 75 for more information.



Retiree Health Insurance Options

Helps you make the most of your golden years

Quick Facts

OPTIONS

- Staged retirement
- Early retirement
- Medicare eligible retirement

FOR QUESTIONS REGARDING ENROLLMENT

- Contact your site Human Resources representative

RESOURCES

- [Scripps HR Service Center – 858-678-MyHR \(6947\)](#): general questions

If you are age 55 or older with 10 or more years of service with Scripps, you have three options available to maintain your health insurance coverage:

- Staged Retirement
- Early Retirement
- Medicare Eligible Retirement

Call the Scripps HR Service Center at 858-678-MyHR (6947) for additional information and to find out if you qualify.



Staged Retirement

Health Insurance	Benefit Eligibility	Enrollment
<p>Full-time Benefits Reduce your current work schedule and continue Scripps health insurance coverage at the same contribution level as full-time employees.</p>	<ul style="list-style-type: none"> • Benefit-eligible employees • 55 years of age or older • Worked a minimum of 750 hours (675 hours for 12-hour shift employees) in one of the previous three calendar years • Employed at Scripps for at least 20 years • Reduce your current work schedule (based on business necessity) to 24 hours or more per pay period 	<ul style="list-style-type: none"> • For additional questions, please contact the HR Service Center at 858-678-MyHR (6947) or email hr@scrippshealth.org
<p>Part-time Benefits Reduce your current work schedule and continue Scripps health insurance coverage at the same contribution level as part-time employees.</p>	<ul style="list-style-type: none"> • Benefit-eligible employees • 55 years of age or older • Worked a minimum of 750 hours (675 hours for 12-hour shift employees) in one of the previous three calendar years • Employed at Scripps for at least 10 years • Reduce your current work schedule (based on business necessity) to 24 hours or more per pay period 	<ul style="list-style-type: none"> • For additional questions, please contact the HR Service Center at 858-678-MyHR (6947) or email hr@scrippshealth.org

Early Retirement

Health Insurance	Benefit Eligibility	Enrollment
<p>Retire early and maintain the same health insurance coverage as active employees at the monthly COBRA premium rate until Medicare eligible.</p>	<ul style="list-style-type: none"> • Benefit-eligible employees or staged retirement employees • At least 10 years of service • Ages 55 to 64 (not eligible for Medicare) • Participated in a Scripps Medical Plan for at least one year immediately preceding retirement 	<ul style="list-style-type: none"> • Eligible employees and dependents will be sent an election notice explaining their rights and the cost of coverage. • Must complete the election form within the period of time specified and pay premiums as required. • Premiums are eligible for reimbursement from 401(h) account. • Contact the HR Service Center at 858-678-MyHR (6947) or email hr@scrippshealth.org

Medicare Eligible Retirement

Health Insurance	Benefit Eligibility	Enrollment
<p>Upon retirement, you can participate in a retiree health plan to supplement Medicare benefits at age 65.</p>	<ul style="list-style-type: none"> • Benefit-eligible employees, staged retirement employees and early retirement participants • At least 10 years of service • Medicare eligible • Participated in a Scripps Medical Plan for at least one year immediately preceding retirement 	<ul style="list-style-type: none"> • Eligible for Medicare. • Eligible employees and dependents will be sent an election notice explaining their rights and the cost of coverage. • Must complete the election form within the period of time specified and pay premiums as required by carrier. • Premiums are eligible for reimbursement from 401(h) account. • Contact the HR Service Center at 858-678-MyHR (6947) or email hr@scrippshealth.org

Scripps has partnered with UnitedHealthcare® Insurance Company to offer an enhanced UnitedHealthcare Group Medicare Advantage plan which is a health plan designed especially for people with both Medicare parts A & B. It provides medical care through well-known, experienced medical groups and physicians. You choose a participating facility where you wish to receive care and then select a primary care physician.

The UnitedHealthcare Group Medicare Advantage plan is offered individually or through employer programs. Since Scripps is offering this program on a group basis, retirees receive enhanced benefits that are not available on an individual basis.

For additional information, please call 760-473-7721 to schedule a one-on-one consultation with a UnitedHealthcare representative.



Our Values

- We provide the highest quality of service.
- We demonstrate complete respect for the rights of every individual.
- We care for our patients every day in a responsible and efficient manner.



My Scripps BENEFITS



Financial Wellness

Flexible Spending Accounts (FSAs)

Disability Coverage

Life and Accidental Death &
Dismemberment (AD&D)

Universal Life

Critical Illness

Group Legal Plan

Pet Insurance

Auto & Home Insurance

Identity Theft Protection

Scholarshare College
Savings Plan

Savings Bonds

Financial Wellness Benefits

My Scripps Benefits offers a range of programs that can provide financial protection and savings:

- Flexible spending accounts allow you to use tax-free dollars for eligible health care and dependent care expenses
- Disability coverage that provides income if you cannot work
- Life insurance in the event of death or serious injury
- Universal life insurance that combines permanent life insurance with a cash value
- Critical illness coverage that pays benefits in the event of a covered illness or procedure
- Group legal plan providing coverage for a wide range of personal legal matters
- Pet insurance to protect the health of your pet
- Auto and home insurance is designed to help you save money on your auto, home and other personal insurance
- Identity theft protection works to stop identity theft before it happens with protection up to \$1,000,000 to help repair your credit if your identity is stolen
- 529 college plan to save for college expenses on a tax-advantaged basis
- Savings bonds to save for the future through payroll deductions



Flexible Spending Accounts (FSA)

A tax-effective way to pay for eligible health care and dependent daycare expenses

Quick Facts

ELIGIBILITY/ENROLLMENT

- Full-time and part-time benefit-eligible employees are eligible the first of the month following 60 days of employment; must enroll within 60 days of hire
- Department Directors and above, Fellows and Residents are eligible the first day of employment; must enroll within 31 days of hire

OPTIONS

- Health care spending account
- Dependent care spending account

OPEN ENROLLMENT/MID-YEAR CHANGES

- Current employees can make changes during the open enrollment period or within 31 days of a qualified status change
- Enroll or make changes online using the benefits web enrollment system

RESOURCES

- [Member Services – 877-552-7247](#): for questions on your account(s), claims
- [MyScrippsHealthPlan.com](#): information on FSAs and tracking your account(s) and claims
- [Scripps HR Service Center – 858-678-MyHR \(6947\)](#): to report a qualified status change during the year, general questions

Flexible spending accounts (FSA) let you set aside pre-tax dollars to pay for eligible health care and dependent care expenses. There are two separate accounts you may choose to participate in — one for health care and one for dependent care expenses.

Your spending account deductions are pre-tax so you can save 25 to 50 percent of your out-of-pocket health care or dependent care expenses. Your money goes further because you never have to pay tax on the money set aside in these accounts.

How the Accounts Work

You decide how much you want to set aside for eligible health care and/or dependent care expenses incurred during the calendar year. You make a separate annual election for each account. Regular amounts are deducted each payday from your gross wages and deposited to your spending account(s). Reimbursements are issued to you from your spending account when you submit a documented claim to HealthComp.

You can only claim reimbursement for expenses that you and your eligible dependents incur while you are a participant in the flexible spending accounts. If you are hired during the year or begin participating due to a qualified status change, only those services incurred after the date you start contributing to your flexible spending accounts are eligible for reimbursement. Remaining contributions cannot be used in the following calendar year.

Health Care Spending Account

A health care spending account (HCSA) gives you a tax break on many health care expenses that are not covered by other plans. By anticipating your expenses and arranging for deductions to be made from your paycheck each pay period, you lower your tax bill. You must enroll each year, as contribution amounts are not carried forward from one year to the next. You can set aside from \$120 to \$2,550 each calendar year on a pre-tax basis to cover eligible health care expenses not reimbursed by any other health plan.

When you incur an eligible expense during the year, you submit a claim with a copy of the receipt for reimbursement. The receipt must include the name of the individual for whom the expense was incurred, provider name, date of service, description of service and amount. Canceled checks and credit card slips

My benefits.

OTC Product Reimbursement

Over-the-counter (OTC) drugs are reimbursable through your health care spending account if they are prescribed by a physician. For a list of eligible expenses, go to MyScrippsHealthPlan.com.

cannot be used in place of receipts. See page 45 for information on how to enroll in Auto Import for claims processed by HealthComp.

You will be reimbursed with pre-tax dollars from your account. The minimum claim amount is \$10 or your account balance, whichever is less. Claim forms are available at MyScrippsHealthPlan.com. Use the HealthComp Flex Payment Card card (see page 45) or direct deposit for faster reimbursement.

Coverage ends on the last day of the month in which you terminate. In the event of a change of status, you may be eligible to reduce or cancel your HCSA election, provided that the change is made within 31 days of the status change.

Flexible Spending Accounts At-a-Glance

ACCOUNT FEATURE	HEALTH CARE SPENDING ACCOUNT	DEPENDENT CARE SPENDING ACCOUNT
Your Pre-Tax Contributions	Minimum: \$120 per year Maximum: \$2,550 per year	Minimum: \$120 per year Maximum: \$5,000 per year (\$2,500 if married and filing separately)
Eligible Expenses A summary list of eligible expenses is available at MyScrippsHealthPlan.com .	Expenses for you, your spouse and any dependent you list on your tax return, as well as children up to age 26, provided they have not been reimbursed by other coverage. Examples include: <ul style="list-style-type: none"> • Health plan deductibles, prescription and other copays • Certain charges not covered by any plan 	Expenses to care for eligible dependents that allow you to work such as summer day camp, child care, before and after-school care. Eligible dependents include: <ul style="list-style-type: none"> • Your qualifying child(ren)* – under age 13 • Your spouse or a qualifying child or relative* – who is physically or mentally incapable of self-care * See page 46 for additional information about a qualifying child or relative.
Special Notes The expense must be incurred (not paid) during the plan year. You have until March 31, 2018 to file claims for 2017 services. Also, you cannot be reimbursed or seek reimbursement for the same expense from any other source.	You cannot deduct reimbursed expenses on your federal income tax return or be reimbursed from any other source.	You cannot use reimbursed expenses on the Earned Income Credit, which may be more advantageous if your family income is below \$25,000.

Flex Payment Card and Auto Import of Health Care Claims

Not all of your eligible expenses will require you to pay out-of-pocket. You have the option to use a Flex Payment Card or Auto Import of your health care claims.

Flex Payment Card

If you enroll in a health care spending account, you can request a Flex Payment Card from HealthComp. The card works similar to a debit card; however, it is limited to qualified expenses at physicians' offices, dental and vision care offices and some hospitals and other medical care providers. You can also use the card at pharmacies and other multi-use stores that have an IRS-qualified system that allows the use of the card only for eligible items.

When you use your card for qualified purchases, the money is instantly deducted from your health care spending account; you must still submit your receipts within 60 days from date of transaction. If your provider does not accept the Flex Payment Card, you can pay your provider directly, and submit a receipt with a claim form for reimbursement.

Auto Import for Health Care Claims for EPO Members

HealthComp's claims paying system for the EPO plan and vision and dental plans are integrated with the flexible benefits system. This means when a medical, dental or vision claim is fully or partially unpaid, you can request HealthComp to automatically check your health care spending account, and if the medical, dental or vision claim is eligible for reimbursement, process it under the account. Once a claim is processed through your health care spending account, you'll be issued a reimbursement.

Dependent Care Spending Account

The dependent care spending account (DCSA) is a tax-effective way to pay child care or other dependent care services to enable:

- you, your spouse or registered domestic partner to work outside the home (this is also true if your spouse or registered domestic partner is actively looking for work);
- you to work outside the home and your spouse or registered domestic partner is a full-time student at least five months of the year;
- you to work outside the home and your spouse or registered domestic partner is incapable of self-care.

You must enroll each plan year, as contribution amounts are not carried forward from one plan year to the next. You can set aside from \$120 to \$5,000 each year on a pre-tax basis to cover the cost of dependent care expenses. The amount you contribute to this account cannot be greater than your income or your spouse or registered domestic partner's income, whichever is less. If your spouse or registered domestic partner contributes to a DCSA through his or her employer, your combined contributions may not exceed \$5,000. If you are married and file separate tax returns, you can contribute up to \$2,500 per year per household.

To receive reimbursement from your DCSA you will need to file a claim form. You are required to complete the provider's name and address on the claim form. You will be reimbursed for the amount of your claim provided the balance of your account is equal to or more than the amount of your claim and the services have already been provided. If you don't have enough in your account to cover the expense, you'll receive the additional reimbursement when enough money has been deducted from your paycheck. For faster reimbursement of eligible dependent care expenses, sign up for direct deposit at [MyScrippsHealthPlan.com](https://www.myscrippshealthplan.com).

Coverage ends on last day of the month in which you terminate. In the event of a change of status, you may be eligible to reduce or cancel your DCSA election, provided that the change is made within 31 days of the status change.



Qualifying Children and Relatives

You can use the DCSA for a qualifying child or relative. Eligible daycare expenses may be reimbursed for:

- Your “qualifying child” (including a stepchild, foster child, child placed for adoption, or younger brother or sister) under age 13 who has the same principal residence as you for more than half the year and does not provide more than half of his or her own support during the calendar year; or
- Your qualifying child (as defined above) of any age, spouse, or other dependent who receives over half of his or her support from you (e.g., your disabled elderly parent), who is physically or mentally incapable of caring for himself or herself and has the same principal place of residence as you for more than half of the year. To reimburse daycare received outside of your home, your disabled dependent must spend at least 8 hours per day in your home. Special rules apply for divorced or separated parents with dependent children. Generally, your child must be your dependent for whom you can claim an income tax exemption. In other words, you must have legal custody of your child for over half of the year for your daycare expenses to be reimbursed through the DCSA.

Note: You should consult with your tax advisor if you have questions whether someone qualifies as your income tax dependent.

Manage Your Funds on the Run

It's now easier than ever to manage your health care or dependent care flexible spending account through HealthComp with On the Go mobile app.

Get started in two easy steps:

1. Visit m.healthcomp.com on your smartphone to download the mobile app.
2. Enter your login information to access your account.

With the HealthComp On the Go mobile app, you can:

- Submit claims by entering claims details.
- Upload documentation using your phone's camera.
- View accounts and alerts (see balances, review alert or claim history, view payments).

Visit MyScrippsHealthPlan.com for additional information.



Eligible Dependent Care Expenses

You can use the dependent care spending account to be reimbursed for:

- Dependent care at nursery schools, day camps and licensed daycare centers. The daycare center must comply with state and local laws and receive a fee for its services. The portion of schooling expenses that is strictly care-related may be eligible; tuition expenses for education are not.
- Services from individuals who provide daycare in or outside your home, except when the provider is the parent of the child, your dependent or your child under age 19.
- Daycare centers that provide nonresidential daycare for dependent adults.
- Household services related to the care of an eligible dependent.
- FICA and other taxes you pay on behalf of the daycare provider.
- Generally, any other expense that qualifies as dependent care under IRS regulations. Go to [MyScrippsHealthPlan.com](https://www.myscrippshealthplan.com) for a list of eligible dependent care expenses.

Careful Planning Required

You should plan your flexible spending account contributions carefully. Here's why:

- Money set aside for health care expenses cannot be used to reimburse dependent care expenses and vice-versa.
- Any health care or dependent care expenses that are paid from the flexible spending accounts may not be claimed as a deduction or credit when filing your income tax return.
- You cannot stop or change contributions during the year unless you have a qualified status change.
- Once you terminate employment, only expenses incurred before you terminated are eligible for reimbursement from your FSA, unless you elect to continue your health care spending account through COBRA.
- You will be reimbursed for dependent care expenses only up to the amount of your dependent care spending account balance and only after the care has been provided.
- **USE IT OR LOSE IT! IRS guidelines require that any money left in your flexible spending account at the end of the year must be forfeited. You have until Mar. 31, 2018 to file claims for 2017 services.**



Save Money with a Flexible Spending Account (FSA)

Here's an example which shows how much you can save in taxes using a health care spending account.

	With HCSA	Without HCSA
Annual Base Pay	\$55,000	\$55,000
Total Annual Contribution to Health Care Spending Account	\$2,550	\$0
Taxable Income	\$52,450	\$55,000
Federal Income Tax	\$9,082	\$9,931
Social Security (FICA) Tax	\$4,003	\$4,208
Total Tax	\$13,085	\$14,139
After-tax Eligible Health Care Expenses	\$0	\$2,550
Take Home Pay	\$39,365	\$38,311
Annual Tax Savings	\$1,054	\$0

Short-term Disability

If you became ill or injured outside of work for an extended time and were unable to work, how would you pay your bills? Short-term disability insurance offered through VOYA ReliaStar offers income replacement, in addition to state disability and other payments for which you may be eligible.

Quick Facts

ELIGIBILITY

- Full-time and part-time benefit-eligible employees are eligible on date of hire or when approved by carrier

OPTIONS

- Choose a monthly benefit from \$300 to \$5,000 after a 30-day elimination period

ENROLLMENT/CHANGE

- You may enroll or make changes at any time by calling 877-880-6696

RESOURCES

- [VOYA ReliaStar – 800-537-5024](tel:800-537-5024): for questions on coverage or claims

Note: Scripps is not a plan sponsor or fiduciary for short-term disability insurance, and it is not covered under ERISA. Scripps does not endorse, recommend or guarantee this coverage or the accuracy of any of the statements made in the carrier's printed materials or website.



My benefits.

Important Notes to Remember

- If you are a new employee and enroll in the Short-term disability plan, your coverage begins on the first of the month following 60 days of employment.
- While you are disabled and receiving benefits, no premium contribution is due. This is called waiver of premium.
- The plan does not cover work related illnesses or injuries.

How It Works

When you enroll, you choose a monthly benefit ranging from \$300 to \$5,000, based on income replacement guidelines for covered disabilities. The benefit amount you select cannot exceed 30 percent of your regular monthly earnings.

If you become disabled and your claim for disability is approved, the plan pays the monthly benefit you selected at time of enrollment. Benefits begin after a 30-day waiting period and continue for as long as you are disabled, up to six months.

Please note, coverage increases are not automatic with increases in your salary. If you want to increase your monthly benefit due to an increase in your salary, you must call VOYA ReliaStar at 877-880-6696 to request an increase.

The cost of coverage is based on your age at the time the policy is issued, as shown in the table:

Age Band	Monthly Cost per \$100 of Monthly Benefit
Ages 18-49	\$2.48
Ages 50-59	\$3.39
Ages 60+	\$3.80

Long-term Disability

Income for living expenses when you are unable to work

The long-term disability plan (LTD) provides a source of income should you experience a long-term illness or injury outside of work that prevents you from working.

Quick Facts

ELIGIBILITY/ENROLLMENT

- Full-time and part-time benefit-eligible employees are eligible the first of the month following 60 days of employment; must enroll within 60 days of hire
- Department Directors and above, Fellows and Residents are eligible the first day of employment; must enroll within 31 days of hire

OPTIONS

- Benefit of 60% of base pay after a 180-day elimination period

OPEN ENROLLMENT/MID-YEAR CHANGES

- Current employees can make changes during the open enrollment period or within 31 days of a qualified status change
- Enroll or make changes online using the benefits web enrollment system

RESOURCES

- [InsideScripps.org](#): Long-term disability Summary Plan Description
- [Scripps HR Service Center – 858-678-MyHR \(6947\)](#): to report a qualified status change during the year, submit a claim, or general questions

How It Works

LTD provides a monthly benefit after you have been totally disabled for 180 days. Benefits continue while you are totally disabled or until you reach the maximum benefit period based on your age at the time of disability.

The monthly benefit amount, when combined with income from all other sources (including Social Security, workers' compensation, California State Disability, sick leave, pension benefits) will equal 60 percent of your base pay up to a maximum monthly benefit of \$7,000. You must provide proof of continued disability on a regular basis to continue to receive benefits. All disability payments you receive are considered taxable income in the year payments are received.

Note: Department Directors and above have a different LTD benefit, which is provided outside of the **My Scripps Benefits** program. For additional information, call the HR Service Center at 858-678-MyHR (6947) or email hr@scrippshealth.org.

Definition of Disability

You are disabled when the insurance carrier determines that you are limited from performing or unable to perform the material and substantial duties of your regular occupation due to your sickness or injury, and you have a 20 percent or more loss in your indexed monthly earnings due to the same sickness or injury. After 24 months of payments, you are considered to be continuously disabled when the insurance carrier determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

My benefits.

Evidence of Insurability (EOI)

Evidence of insurability is required if you waive coverage during your initial period of eligibility and you wish to apply for coverage at a subsequent open enrollment period. This means you must provide the insurance carrier with proof that you are in good health at the time of enrollment before your coverage is approved. This involves completing a questionnaire and, in some cases, taking a physical exam.

Important Note

If you leave Scripps, you may be eligible to continue your LTD policy provided you contact the insurance carrier within 31 days of termination of employment. Portability criteria is outlined in the Summary Plan Document (SPD) which is available on [InsideScripps.org](#). Rates may be different from employee contributions under **My Scripps Benefits**.

Life and Accidental Death & Dismemberment (AD&D)

Peace of mind for you and for those who depend on you

Employee Life and AD&D

Scripps recognizes the importance of life insurance for employees at all ages and stages in life. **My Scripps Benefits** offers you five levels of employee life and AD&D Insurance, up to a maximum coverage amount of \$1,000,000 (basic and supplemental combined). You must select at least the basic level of coverage (1x annual base pay) which is paid for by Scripps.

Quick Facts

ELIGIBILITY/ENROLLMENT

- Full-time and part-time benefit-eligible employees are eligible the first of the month following 60 days of employment; must enroll within 60 days of hire
- Department Directors and above, Fellows and Residents are eligible the first day of employment; must enroll within 31 days of hire

OPTIONS

- 1x to 5x annual base pay up to \$1 million
- Evidence of Insurability may be required

OPEN ENROLLMENT/MID-YEAR CHANGES

- Current employees can make changes during the open enrollment period or within 31 days of a qualified status change
- Enroll or make changes online using the benefits web enrollment system

RESOURCES

- [InsideScripps.org](https://www.insidescripps.org): Life and AD&D Summary Plan Description
- [Scripps HR Service Center – 858-678-MyHR \(6947\)](tel:858-678-MyHR(6947)): to report a qualified status change during the year, submit a claim, or general questions

Annual base pay is calculated as of the first paycheck in September and excludes commissions, bonuses and overtime. The cost of supplemental coverage is determined using your age as of January 1, or your benefit eligibility date (whichever is later) and annual base pay.

How It Works

The amount of coverage you need is a personal decision. It depends on many factors such as your age, whether or not you have dependents, your other financial resources, and your financial commitments.

Scripps pays for basic coverage of 1x your annual base pay. Any supplemental coverage you elect is paid by you with after-tax contributions.

AD&D coverage pays a benefit to your beneficiary in case of your accidental death. It also pays a reduced benefit to you in the event of a serious accident involving the loss of a limb or your eyesight. AD&D benefits are paid in addition to your employee life insurance amount.

Important Notes

- If you leave Scripps, you may be eligible to convert your basic and supplemental coverage by submitting an application and paying premiums directly to the insurance carrier, provided you contact the life insurance carrier within 31 days of termination. Rates may be different from employee contributions under **My Scripps Benefits**.
- To assign or update a beneficiary, use the benefits web enrollment system.

My benefits.

Evidence of Insurability (EOI)

Evidence of insurability is required before coverage is approved if:

- You are enrolling for the first time and selecting an option greater than 2x annual base pay; or
- You are currently enrolled and increasing your coverage option two or more levels above your current option (i.e., going from 1x annual base pay to 3x annual base pay).

If evidence of insurability is required, you will have the option to print the form with instructions during your enrollment. The form must be completed and mailed to UnitedHealthcare. UnitedHealthcare will notify you if your request for coverage is approved after you submit your EOI application.

- The IRS allows employees to receive employer-paid life insurance up to \$50,000 tax-free. If your basic life insurance amount is greater than \$50,000, IRS regulations require a tax on “imputed income” for the premium cost of the coverage amount above \$50,000. It is important to note that you are not taxed on the additional amount of insurance above \$50,000. You are only taxed on the cost of providing that amount of coverage. Imputed income is usually a relatively small amount.
- If you and your spouse are both employed by Scripps, you may cover yourself under employee life and AD&D or your spouse may cover you under spouse life and AD&D. Employees may not be covered as both an employee and a spouse.

Basic and supplemental life and AD&D insurance will decrease to a 65 percent benefit at age 65. Your basic life insurance will decrease to 50 percent at age 70 and will terminate upon retirement. Any supplemental coverage terminates at age 70.



Dependent Life and AD&D

For Your Spouse or Registered Domestic Partner

Spouse life and AD&D insurance offers you financial protection in the event of your spouse or registered domestic partner’s death. The plan works the same as the employee life and AD&D insurance, except you are the beneficiary.

Quick Facts

ELIGIBILITY/ENROLLMENT

- Full-time and part-time benefit-eligible employees are eligible the first of the month following 60 days of employment; must enroll within 60 days of hire
- Department Directors and above, Fellows and Residents are eligible the first day of employment; must enroll within 31 days of hire

OPTIONS

- 0.5x to 2.5x your annual base pay up to \$200,000
- Evidence of Insurability may be required

OPEN ENROLLMENT/MID-YEAR CHANGES

- Current employees can make changes during the open enrollment period or within 31 days of a qualified status change
- Enroll or make changes online using the benefits web enrollment system

RESOURCES

- InsideScripps.org: Life and AD&D Summary Plan Description
- [Scripps HR Service Center – 858-678-MyHR \(6947\)](tel:858-678-MyHR(6947)): to report a qualified status change during the year, submit a claim, or general questions

How It Works

If your spouse (husband, wife or registered domestic partner as defined by California law) should die, or suffer the loss of life or limb due to an accident, a lump sum benefit would be paid. You are automatically considered the beneficiary for spouse life and AD&D.

AD&D coverage pays a benefit to you in case of your spouse’s or registered domestic partner’s accidental death. It also pays a reduced benefit in the event of a serious accident involving the loss of a limb or eyesight. AD&D benefits are paid in addition to any spouse life insurance amount.

You may elect no more than one half of your approved employee life and AD&D coverage amount, to a maximum of \$200,000 for your spouse. For example, if you elect 2x your annual base pay for employee life and AD&D, you may elect up to 1x your annual base pay for spouse life and AD&D. Evidence of insurability is required the first time you request coverage for your spouse or registered domestic partner.

You pay the full cost of coverage with after-tax contributions, which is determined using your spouse or registered domestic partner's age as of January 1, or his/her benefit eligibility date, whichever is later.

Once your spouse or registered domestic partner is covered, if you wish to increase coverage by more than one level during open enrollment, coverage will be increased by one level until evidence of insurability has been processed and coverage approved.

Important Notes to Remember

- If you want to add a newly eligible spouse, you must do so within 31 days of the qualifying event.
- Spouse life and AD&D insurance may be portable. If you leave Scripps, you may continue coverage by paying the premium directly to the insurance company. You must contact the insurance carrier within 31 days of termination. Rates may be different from spouse contributions under **My Scripps Benefits**.

Spouse life and AD&D insurance will decrease to a 65 percent benefit at age 65 and will terminate at age 70.

My benefits.

Evidence of Insurability (EOI)

Evidence of insurability for your spouse or registered domestic partner is required before coverage is approved if:

- You are covering your spouse or registered domestic partner for the first time; or
- Your spouse or registered domestic partner is currently enrolled and increasing his or her coverage option two or more levels above the current option (i.e., going from 1x your annual base pay to 2x your annual base pay).

If evidence of insurability is required, you will have the option to print the form with instructions during your enrollment.

For Your Dependent Child(ren)

You may also elect child life insurance for your dependent child(ren), which pays benefits to you in case of their death. You pay the full cost of coverage with after-tax contributions. The premium is the same regardless of the number of eligible children covered. You may choose \$5,000 or \$10,000 of coverage per child.

Quick Facts

ELIGIBILITY/ENROLLMENT

- Full-time and part-time benefit-eligible employees are eligible the first of the month following 60 days of employment; must enroll within 60 days of hire
- Department Directors and above, Fellows and Residents are eligible the first day of employment; must enroll within 31 days of hire

OPTIONS

- \$5,000 or \$10,000 per child

OPEN ENROLLMENT/MID-YEAR CHANGES

- Current employees can make changes during the open enrollment period or within 31 days of a qualified status change
- Enroll or make changes online using the benefits web enrollment system

RESOURCES

- [InsideScripps.org](https://www.insidescripps.org): Life and AD&D Summary Plan Description
- [Scripps HR Service Center – 858-678-MyHR \(6947\)](tel:858-678-MyHR(6947)): to report a qualified status change during the year, submit a claim, general questions

How It Works

If your child should suffer the loss of life, you would receive the benefit payment in a lump sum. You are automatically considered the beneficiary for child life insurance.

Important Notes to Remember

- Only your dependent children under age 26 may be covered under the plan. Once your enrolled child is no longer eligible, you must call 858-678-MyHR (6947) within 31 days of the event.
- Evidence of Insurability (EOI) is not required for children's coverage, including if you buy-up from \$5,000 to \$10,000.
- If you want to add a newly eligible child (i.e., newborn), you must do so within 31 days of the qualifying event.
- Child life insurance coverage may be portable. If you leave Scripps, you may continue coverage by paying the premium directly to the insurance company. You must contact the insurance carrier within 31 days of termination. Rates may be different from your group child contributions under **My Scripps Benefits**.

Universal Life

Universal life insurance offered through Transamerica combines permanent life insurance coverage with the opportunity to grow cash value.

Quick Facts

ELIGIBILITY

- Full-time and part-time benefit-eligible employees are eligible on date of hire or when approved by carrier

OPTIONS

- Up to \$500,000 (maximum 5x earnings) for employee coverage, up to \$100,000 for spouse coverage and up to \$25,000 for child(ren) coverage

COVERAGE TIERS

- Employee
- Spouse
- Child(ren)

ENROLLMENT/CHANGES

- You may enroll or make coverage changes at any time by calling 877-880-6696
- Evidence of insurability may be required in certain situations

RESOURCES

- [Transamerica Life – 888-763-7474](#): for coverage questions or to submit a claim

Note: Scripps is not a plan sponsor or fiduciary for universal life insurance, and it is not covered under ERISA. Scripps does not endorse, recommend or guarantee this coverage or the accuracy of any of the statements made in the carrier's printed materials or website.

Plan highlights include:

- Affordable employee contributions (as little as \$6 per pay period)
- Cash value interest rates (Guaranteed: 3%; Current: 5.25%)
- Portable (If you leave Scripps you can continue coverage on a direct home billing basis)
- "Add-a-Buck" feature allows you to add coverage without evidence of insurability
- Layoff waiver
- Accelerated death benefit for terminal illness

Universal life insurance is a flexible, portable, permanent life insurance policy. It is coverage that you may keep when you retire or terminate employment with no age-related benefit reduction.

Eligibility

To be eligible for coverage, employees must be between the ages of 16 and 70; spouses must be between the ages of 16 and 65; and children must be between the ages of 0 and 21.

Benefit Amounts

The maximum employee face amount is \$150,000 guarantee issue if you enroll when first eligible. The maximum spouse face amount is \$100,000 for simplified issue. The maximum child face amount is \$25,000 for simplified issue.

Important Note

If you leave Scripps, you may be eligible to continue your policy through direct bill, provided you contact the insurance carrier within 31 days of termination of employment.



Critical Illness

Critical illness coverage offered through VOYA ReliaStar is designed to help survivors through the financial challenges associated with a critical illness. Various benefit levels are available.

Quick Facts	
ELIGIBILITY	<ul style="list-style-type: none"> Full-time and part-time benefit-eligible employees are eligible on date of hire or when approved by carrier
OPTIONS	<ul style="list-style-type: none"> Lump sum benefit upon diagnosis of covered illness or procedure
COVERAGE TIERS	<ul style="list-style-type: none"> Employee Spouse Child(ren)
ENROLLMENT/CHANGES	<ul style="list-style-type: none"> You may enroll or make coverage changes at any time by calling 877-880-6696
RESOURCES	<ul style="list-style-type: none"> VOYA ReliaStar – 800-537-5024: for coverage questions or to submit a claim

Note: Scripps is not a plan sponsor or fiduciary for critical illness insurance, and it is not covered under ERISA. Scripps does not endorse, recommend or guarantee this coverage or the accuracy of any of the statements made in the carrier's printed materials or website.

A lump sum benefit will be paid directly to you upon diagnosis of any of the following specified critical illnesses or procedures:

- Cancer
- Stroke
- Renal (kidney) failure
- Major organ transplant
- Coronary artery bypass surgery (limited to 25 percent of covered benefit)
- Carcinoma in situ (limited to 25 percent of covered benefit)
- Heart attack
- Coma
- Paralysis

Coverage is also available for your spouse and children. Spouse coverage is limited to 50 percent of the employee's benefit. Children's coverage is available in two benefit levels: \$2,500 or \$5,000.

You may contact VOYA ReliaStar at 800-537-5024 for coverage questions or to submit a claim.

Important Note

If you leave Scripps, you may be eligible to continue your policy through direct bill, provided you contact the insurance carrier within 31 days of termination of employment.



Group Legal Plan

Hyatt Legal Plans offers you and your family value, convenience and peace of mind by providing coverage for a wide range of personal legal matters from professional attorneys.

Quick Facts

ELIGIBILITY/ENROLLMENT

- Full-time and part-time benefit-eligible employees are eligible the first of the month following 60 days of employment; must enroll within 60 days of hire
- Department Directors and above, Fellows and Residents are eligible the first day of employment; must enroll within 31 days of hire

OPTION

- Group Legal Plan

OPEN ENROLLMENT/MID-YEAR CHANGES

- Current employees can make changes during the open enrollment period or within 31 days of a qualified status change
- Enroll or make changes online using the benefits web enrollment system

RESOURCES

- [Hyatt Legal Plans – 800-821-6400](https://www.hyatt.com/legal-plans) or [LegalPlans.com](https://www.LegalPlans.com) (password 5260010): for questions about covered services and the national network of attorneys

Note: Scripps is not a plan sponsor or fiduciary for the Group Legal Plan, and it is not covered under ERISA. Scripps does not endorse, recommend or guarantee this coverage or the accuracy of any of the statements made in the vendor's printed materials or website.

Access to More than 14,000 Attorneys

Hyatt Legal provides access to a national network of more than 14,000 attorneys. If you prefer, you may use your own attorney and be reimbursed according to a set fee schedule.

Fully Covered Services

The attorney fees for covered personal legal services are fully paid for by the plan when you use a network attorney. There are no limits on the number of times you may use the plan, and there are no dollar limits on your use of a plan attorney for covered services. Some services provided include:

- Wills and estate planning
- Personal bankruptcy
- Identity theft defense
- Protection from domestic violence
- Juvenile court defense
- Traffic ticket defense (no DUI)
- Document review

For a complete list of services contact Hyatt Legal Plans toll-free at 800-821-6400 and request a fact sheet.

Using the Plan

Once enrolled, call Hyatt Legal Plans toll-free at 800-821-6400. A client service representative will confirm that you are eligible to use the plan and give you a case number along with a list of local network attorneys. You may contact the attorney to schedule an appointment. You may also access services through their website [LegalPlans.com](https://www.LegalPlans.com) – simply click on **Members Log in** or learn more about the plan through the **Thinking About Enrolling** section – your password is **5260010**.

Important Note

If you leave Scripps, you may be eligible to continue your policy through direct bill, provided you contact the insurance carrier within 31 days of termination of employment.



Pet Insurance

We insure our homes, our automobiles, our own health — but what about our pets? PetFirst’s pet insurance is simple and easy to use providing comprehensive pet healthcare. Premiums are based on the pet’s age, breed, and geographic location.

Quick Facts

ELIGIBILITY

- Full-time and part-time benefit-eligible employees are eligible on date of hire or when approved by carrier

OPTION

- Pet Insurance

ENROLLMENT/CHANGES

- You may enroll or drop coverage at any time by calling 866-648-7387 or download an application from [InsideScripps.org](https://www.insidescripps.org)

RESOURCES

- [PetFirst](https://www.petfirst.com) – 866-648-7387: for questions about covered services

Note: Scripps is not a plan sponsor or fiduciary for pet insurance, and it is not covered under ERISA. Scripps does not endorse, recommend or guarantee this coverage or the accuracy of any of the statements made in the vendor’s printed materials or website.

Take Advantage of These Benefits

- Comprehensive coverage for accidents, illnesses and routine care
- Save up to 90% on your pet’s veterinary bills after a \$100 per incident deductible (no deductible on routine care claims)
- Use any veterinarian nationwide
- Coverage for older pets ages ten years and up

How It Works

1. Visit any licensed veterinarian.
2. Pay your veterinarian.
3. Send the complete claim form to PetFirst.
4. Receive your reimbursement check as quickly as two weeks.

Important Note

If you leave Scripps, you may be eligible to continue your policy through direct bill, provided you contact the insurance carrier within 31 days of termination of employment.

My choice.

Enrolling Is Easy

Pet owners with dogs or cats ages eight weeks and up are eligible for coverage. Simply call 866-648-PETS (7387) Monday-Friday, 5 a.m. - 6 p.m. PST to enroll. Your pet’s accident and routine coverage are effective upon your first payroll deduction. There is a 14-day waiting period on illness coverage.



Auto & Home Insurance

Available from Travelers, this benefit is designed to help you save money on the coverage you need for your auto, home, renters, and other personal insurance premiums.

Quick Facts

ELIGIBILITY

- Full-time and part-time benefit-eligible employees are eligible on date of hire or when approved by carrier

OPTIONS

- Special program rates for auto insurance
- Additional protection for homeowners, condominium, renters, excess liability (umbrella), valuable items, boat & yacht
- Convenient payroll deduction

ENROLLMENT/CHANGES

- You may request quotes, apply or cancel coverage at any time by calling 888-695-4640

RESOURCES

- [Travelers – 888-695-4640](tel:888-695-4640) or [Travelers.com/scripps](https://www.travelers.com/scripps): for questions

Note: Scripps is not a plan sponsor for auto and home insurance, and it is not covered under ERISA. Scripps does not endorse, recommend or guarantee this coverage or the accuracy of any of the statements made in the carrier's printed material or website.

Through the Travelers Auto and Home Insurance program you can comparison shop coverage for your cars, homes or other personal property. In addition to helping you save money with special program rates on auto insurance, you may benefit from:

- Discounts for insuring multiple policies and multiple cars through the program, anti-theft devices, degreed professionals, good drivers, good students, hybrid vehicles, home buyers, protective devices, and green homes
- Convenient payment options, including payroll deduction
- Coverage options that meet your individual insurance needs
- 24/7 claim reporting
- Portable policies

Licensed insurance representatives at Travelers can help you choose the coverage that best meets your needs and can help you determine your savings. You can request quotes and apply at any time throughout the year, regardless of when your current policies are due to expire. To learn more and request your free quotes, call Travelers at 888-695-4640, Monday through Friday, from 5 a.m. to 6 p.m., PST, and Saturday from 5 a.m. to 3 p.m., PST, or visit [Travelers.com/scripps](https://www.travelers.com/scripps).

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Important Note

If you leave Scripps, you may be eligible to continue your policy through direct bill, provided you contact the insurance carrier within 31 days of termination of employment.



Identity Theft Protection

Identity theft is the fastest growing crime in America.¹ It can affect your finances, your credit, your medical benefits, dental benefits, 401(k) and more. LifeLock monitors your personal information and when activity occurs, you're alerted² by email, text or phone call.³ If the activity is a threat, a U.S.-based LifeLock specialist will help resolve the issue. All LifeLock membership levels are backed by the same \$1 Million Service Guarantee.⁴

Quick Facts

ELIGIBILITY

- Full-time and part-time benefit-eligible employees are eligible on date of hire or when approved by carrier

OPTION

- Identity Theft Protection – two plans to choose from

COVERAGE CATEGORIES

- Employee Only
- Employee + Adult
- Employee + Minor(s)
- Employee + Adult + Minor(s)

ENROLLMENT/CHANGES

- You may enroll or drop coverage at any time by calling 800-543-3562 or online at LifeLock.com (see promo code in table below)

RESOURCES

- [LifeLock – 800-607-9174](tel:800-607-9174) or LifeLock.com: for questions

Note: Scripps is not a plan sponsor or fiduciary for identity theft protection, and it is not covered under ERISA. Scripps does not endorse, recommend or guarantee this coverage or the accuracy of any of the statements made in the vendor's printed materials or website.

How to Enroll

1. Visit www.LifeLock.com or call 800-607-9174.
2. Use the appropriate promo code in table below based on who you are enrolling.
3. Select your LifeLock plan.⁵
4. Your LifeLock coverage will begin upon successful completion of your enrollment.
5. You will receive a welcome email from LifeLock with instructions on how to take full advantage of your LifeLock membership.

LifeLock Monthly Costs*

	LifeLock® Identity Theft Protection	LifeLock Ultimate™	Promo Code
Employee Only	\$6.00	\$21.25	SCRIPPS1
Employee + Minor(s)	\$7.50	\$30.81	SCRIPPS2
Employee + Adult	\$12.00	\$42.00	SCRIPPS3
Employee + Adult & Minor(s)	\$13.50	\$52.06	SCRIPPS4

* Monthly costs subject to change.

Choose from Two LifeLock Plans

Plan 1: LifeLock® Identity Theft Protection

- LifeLock Identity Alert® System²
- Lost Wallet Protection
- Address Change Verification
- Reduced Pre-Approved Credit Card Offers
- Black Market Website Surveillance
- LifeLock Privacy Monitor™ Tool
- Identity Restoration Support
- Live Member Service Support
- \$1 Million Service Guarantee⁴

Plan 2: LifeLock Ultimate™

All the protection of Plan 1 plus:

- Checking and Savings Account Application Alerts²
- Bank Account Takeover Alerts²
- Credit Inquiry Alerts²
- Online Annual Credit Report
- Online Annual Credit Score
- Monthly Credit Score Tracking
- Court Records Scanning
- Fictitious Identity Monitoring
- File-Sharing Network Searches
- Sex Offender Registry Reports

Important Note

If you leave Scripps, you may be eligible to continue your policy through direct bill, provided you contact the insurance carrier within 31 days of termination of employment.

No one can prevent all identity theft.

¹ Federal Trade Commission, Consumer Sentinel Network Data Book for January-December 2015.

² LifeLock does not monitor all transactions at all businesses.

³ Fastest alerts require member's current email address. Phone alerts made during normal local business hours.

⁴ Service Guarantee benefits for State of New York members are provided under a Master Insurance Policy issued by State National Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by United Specialty Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

⁵ Must agree on LifeLock's terms and conditions available at LifeLock.com/terms.

ScholarShare® College Savings Plan

529 plans are flexible, tax-advantaged accounts designed specifically for college savings. The ScholarShare® College Savings Plan is California's 529 Plan. Established in 1999, it is sponsored by the ScholarShare Investment Board, an agency of the State of California. The plan provides parents, grandparents, and others a tax-advantaged way to save for a child's college education.

Quick Facts

OPTIONS

- You select the amount to save

ENROLLMENT/CHANGES

- You may enroll or make contribution changes at any time by calling ScholarShare at 800-544-5248

RESOURCES

- ScholarShare 800-544-5248 or www.ScholarShare.com: for questions

Note: Scripps is not a plan sponsor or fiduciary for ScholarShare College Savings Plan, and it is not covered under ERISA. Scripps does not endorse, recommend or guarantee this coverage or the accuracy of any of the statements made in the vendor's printed materials or website.

The features of the ScholarShare® College Savings Plan include:

- Tax-deferred investment earnings
- Federal income and California state tax-free distributions (when used for eligible college expenses)
- A wide range of portfolios available for your investments
- High contribution limits
- No income restrictions
- Funds can be used for qualified higher education expenses at virtually all accredited colleges nationwide and eligible international institutions

Once you have established your ScholarShare® College Savings Plan account, you may make contributions via direct deposit through payroll deduction.

For more information, visit www.ScholarShare.com, or call ScholarShare at 800-544-5248.



Savings Bonds

Through [TreasuryDirect.gov](https://www.treasurydirect.gov), you can buy electronic savings bonds from the U.S. Treasury through an online account.

Quick Facts

OPTIONS

- Purchase electronic Series EE and I savings bonds through [TreasuryDirect.gov](https://www.treasurydirect.gov)

ENROLLMENT/CHANGES

- Set up account on [TreasuryDirect.gov](https://www.treasurydirect.gov); set up payroll direct deposit to buy savings bonds and other Treasury securities

RESOURCES

- [TreasuryDirect.gov](https://www.treasurydirect.gov) or call 844-284-2676

Note: Scripps is not a plan sponsor or fiduciary for the savings bond program, and it is not covered under ERISA. Scripps does not endorse, recommend or guarantee this coverage or the accuracy of any of the statements made in the vendor's printed materials or website.

After you open a TreasuryDirect account, you can set up payroll direct deposit to buy savings bonds. Follow these steps:

- Set up an account on [TreasuryDirect.gov](https://www.treasurydirect.gov)
- Submit a request for payroll direct deposit
- Scripps will set up direct deposit from your pay in the amount you request

Workforce Awards



FORTUNE 100 Best Companies
(2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015 & 2016)



The Advisory Board Company Workplace of the Year
(2016)



20 Best Workplaces in Health Care
(2015)



Working Mother 100 Best Companies
(2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015 & 2016)



AARP Best Employer for Workers Over 50
(2004, 2005, 2006, 2007, 2008, 2009, 2011 & 2013)



San Diego Business Journal Healthiest Employer in San Diego
(2010, 2012, 2013 & 2014)



E-Learning! Corporate Enterprise Top Learning 100 Companies
(2011, 2012, 2013, 2014 and 2016)



National Association of Female Executives, Top 10 Non-Profit Company
(2013, 2014, 2015 & 2016)



Retirement Savings

Scripps Health 401(a) Retirement Savings Plan

Retiree 401(h) Health Insurance Savings Account

Scripps Health 403(b) Plan

Retirement Savings

Scripps offers you several ways to invest in your future and help secure your retirement readiness.

- The Scripps Health 401(a) Retirement Savings Plan provides an annual contribution from Scripps as well as an opportunity for you to make after-tax contributions and receive matching contributions from Scripps
- The Retiree 401(h) Health Insurance Savings Account allows you to save for the cost of post-retirement health insurance premiums
- The Scripps Health 403(b) plan allows you to increase your retirement savings using pre-tax and/or Roth contributions



My benefits.

Planning and Saving for Retirement Is Easy!

Fidelity offers state-of-the-art online resources for Scripps employees. The Scripps custom site, www.netbenefits.com/scrippshealth offers you:

- **Educational resources** and easy-to-use smart planning tools including a retirement calculator
- **Investing insights** geared to your planning needs
- **Easy account access** to enroll, decide how much to contribute, select investment funds, or designate beneficiaries
- **Online access for scheduling guidance appointments** with Fidelity

You have easy-to-understand information about the plan and investing at your fingertips, day or night, seven days a week.

My life.

Fidelity On-Site Schedule

Get a better understanding of the steps you can take to help ensure your retirement readiness by scheduling a complimentary one-on-one consultation with a Fidelity Planning and Guidance representative at your location. The consultation gives you an opportunity to get guidance and learn more about the Scripps Health retirement plans. Representatives can answer questions, provide educational materials and explain Fidelity's tools and resources available to you.

For dates and times Fidelity will be at your location, visit Events on InsideScripps.org.

To schedule an appointment call 800-642-7131 or go to getguidance.fidelity.com.

Scripps Health 401(a) Retirement Savings Plan

Save today for a more secure retirement tomorrow.

The 401(a) plan is designed to help you prepare for retirement through a combination of employee savings and employer contributions. Highlights of the plan are included here. For complete plan details, go to www.netbenefits.com/scrippshealth or refer to your enrollment guide.

Quick Facts	
YOUR ACCOUNT	<ul style="list-style-type: none"> Scripps makes a 1% annual contributions for eligible employees You can make after-tax contributions and receive Scripps matching contributions You choose how your account is invested
ENROLLMENT	<ul style="list-style-type: none"> You may enroll or make contribution and investment changes at any time at www.netbenefits.com/scrippshealth or by calling Fidelity at 800-343-0860
RESOURCES	<ul style="list-style-type: none"> Fidelity – 800-343-0860 or www.netbenefits.com/scrippshealth

Eligibility

All employees age 21 and older who have completed six months of service will be automatically enrolled in the Scripps Health 401(a) Retirement Savings Plan.

Enrollment

If you are a new hire, you will be automatically enrolled in the plan at a rate of one percent of pay once you meet the eligibility requirements. You can increase your contributions at any time by calling Fidelity at 800-343-0860 or by logging in at www.netbenefits.com/scrippshealth.

If you are an existing employee and you elected to opt out in the past, you can enroll in the plan at any time by calling Fidelity at 800-343-0860 or by logging in at www.netbenefits.com/scrippshealth.

Scripps Annual Contribution

All eligible employees receive a one percent annual contribution to their 401(a) account from Scripps. To receive this contribution, you must be employed by Scripps on the last day of the year.

Employee Contributions

Employees considered non-highly compensated by IRS guidelines may contribute up to sixty percent of pay on an after-tax basis. Employees considered highly compensated by IRS guidelines may contribute up to three percent of pay. Contribution amounts may be changed at any time at www.netbenefits.com/scrippshealth or by calling Fidelity Investments at 800-343-0860.

Scripps Matching Contributions

Scripps matches your after-tax contributions based upon your years of service. Employees who have worked at Scripps for less than ten years will receive a match of three percent provided that they contribute at least three percent. Employees who have worked at Scripps for ten or more years and contribute at least three percent will receive enhanced matching contributions according to the schedule that follows. You must be employed on the last day of the year to receive the match for that year.

Years of Service	Scripps Annual Contribution	Employee Contribution	Scripps Matching Contribution	Your Total Annual 401(a) Savings
0-9	1%	3%	3%	7%
10-14	1%	3%	4%	8%
15-19	1%	3%	5%	9%
20 +	1%	3%	6%	10%

Vesting

Vesting is a term used to describe ownership in your account balance. You are always 100 percent vested in your after-tax contributions to the plan as well as any earnings received on your contributions. Scripps matching contributions, annual contributions and any associated earnings vest according to the following schedule:

Years of Service	Percent Vested
1	25%
2	50%
3 or more	100%

Distributions

Distributions from the plan are generally permitted for the following events: termination of employment, retirement, total and permanent disability, or death. You may withdraw funds from your employee after-tax account at any time while still employed at Scripps. Once you attain age 62 you may withdraw your entire vested account balance while still employed. Distributions may be subject to taxes and penalties. Consult with your tax advisor before taking a distribution from your account.



Investment Choices

The plan offers you a range of investment options. In addition to “core” funds, the investment options include target date funds, which are a mix of stocks, bonds and short-term investments within a single fund, allocated based on the years until the fund's target retirement date.

You can elect to have Fidelity manage your account by taking advantage of Fidelity's Portfolio Advisory Services at Work program. In addition, you can broaden your investment choices through the Fidelity BrokerageLink feature. For more information and to see if these options are right for you, go to www.netbenefits.com/scrppshealth or call Fidelity at 800-343-0860.

A complete description of the plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at Fidelity NetBenefits® at www.netbenefits.com/scrppshealth or by calling 800-343-0860 to speak to a Fidelity Retirement Representative.

My choice.

Stay Connected to Your Retirement Accounts with Fidelity Mobile



If you have a Blackberry, Palm®, web-enabled phone or other PDA, use your mobile browser to visit Fidelity.mobi. To get the free iPhone app, search "Fidelity" in the App Store.

Retiree 401(h) Health Insurance Savings Account

The Retiree 401(h) Health Insurance Savings Account, also known as the 401(h) account, helps you plan for retirement by allowing you to save for the cost of post-retirement health insurance premiums.

Quick Facts	
ACCOUNT	<ul style="list-style-type: none"> You can save for the cost of post-retirement health insurance premiums You choose how your account is invested
ENROLLMENT	<ul style="list-style-type: none"> Call the Scripps HR Service Center – 858-678-MyHR (6947)
RESOURCES	<ul style="list-style-type: none"> Scripps HR Service Center – 858-678-MyHR (6947) or email hr@scrippshealth.org

A key advantage of this account is that distributions you receive at retirement for reimbursement of health insurance premiums for you, your spouse or your dependents are **tax-free**.

If you participate in the Scripps Health 401(a) Retirement Savings Plan, you may elect to place up to 25 percent of your total accumulated employee after-tax and employer contributions into your 401(h) account.

Funds accumulated in the Retiree Health Insurance Savings Account are to be used solely to reimburse post-retirement health insurance premiums. Funds remain in your Retiree 401(h) Health Insurance Savings Account until you reach retirement age.

The 401(h) account can be an excellent means of saving for the cost of post-retirement health insurance premiums, but there are significant restrictions. Please review the features and restrictions carefully prior to enrolling.



Scripps Health 403(b) Plan

The Scripps Health 403(b) Plan is designed to make saving for your retirement flexible, simple and convenient. You can save with pre-tax dollars and/or Roth (after-tax) contributions.

Quick Facts

ACCOUNT

- You can make pre-tax and/or designated Roth after-tax contributions to your account
- You choose how your account is invested

ENROLLMENT

- You may enroll at any time by calling Fidelity Investments at 800-343-0860 or enrolling online at www.netbenefits.com/scrippshealth

RESOURCES

- Fidelity – 800-343-0860 or www.netbenefits.com/scrippshealth

Eligibility

The 403(b) Plan is available to all employees on the first day of employment.

Enrollment

You may enroll in the plan at any time by calling Fidelity Investments at 800-343-0860 or logging in at www.netbenefits.com/scrippshealth.

Employee Contributions

You can save using pre-tax or Roth (after-tax) contributions — whichever best suits your savings strategy.

The IRS limit on the total of pre-tax and Roth contributions is \$18,000 for 2016. If you are at least age 50 during the year you can make an additional \$6,000 "catch up" contribution. Check www.netbenefits.com/scrippshealth or call Fidelity at 800-343-0860 for 2017 limit updates.

For more information on Roth contributions, review your plan enrollment guide or go to www.netbenefits.com/scrippshealth.

Note: Department directors and above are eligible to enroll in the Scripps Health 457(b) Plan, a non-qualified plan. The 457(b) allows pre-tax contributions up to \$18,000 for 2016. Scripps does not contribute to this plan. For additional information go to www.netbenefits.com/scrippshealth or call Fidelity at 800-343-0860. For questions, call the HR Service Center at 858-678-MyHR (6947) or email hr@scrippshealth.org.

Vesting

Vesting is a term that describes ownership in your account balance. You are always 100% vested in your contributions to the Plan as well as any investment earnings on your contributions.

Distributions

Distributions from the Plan are generally permitted upon termination of employment, attainment of age 59 1/2, retirement, total and permanent disability, and death. In addition, distributions for IRS-defined hardships are available.

Distributions may be subject to taxes and penalties. Be sure to consult with your tax advisor before taking a distribution from your account.

For more information or to request a distribution, go to www.netbenefits.com/scrippshealth or call Fidelity at 800-343-0860.

Loans

You may borrow from your 403(b) account. Loan repayments, including interest, are deducted from your pay on an after-tax basis. For more information or to request a loan, go to www.netbenefits.com/scrippshealth or call Fidelity at 800-343-0860.

Investment Choices

The plan offers you a range of investment options. In addition to "core" funds, the investment options include target date funds, which are a mix of stocks, bonds and short-term investments within a single fund, invested based on the years until the fund's target retirement date.

You can elect to have Fidelity manage your account by taking advantage of Fidelity's Portfolio Advisory Services at Work program. In addition, you can broaden your investment choices through the Fidelity's BrokerageLink feature. For more information, go to www.netbenefits.com/scrippshealth or call Fidelity at 800-343-0860.

401(a) & 403(b) Retirement Plans At-a-Glance		
	401(a) RETIREMENT SAVINGS PLAN	403(b) PLAN
Eligibility	<ul style="list-style-type: none"> • Six months of service and age 21. 	<ul style="list-style-type: none"> • Immediately eligible to participate.
Enrollment	<ul style="list-style-type: none"> • Automatic at a rate of 1%. • Existing employees who previously opted out can enroll at any time via NetBenefits or by calling the Fidelity Retirement Service Center. • Rehires who previously satisfied the eligibility requirements are automatically enrolled 30 days following rehire. 	<ul style="list-style-type: none"> • Online via NetBenefits or call the Fidelity Retirement Service Center.
Contribution Limits	<ul style="list-style-type: none"> • Contributions from 1% to 60% of your pay.* (Employees considered highly compensated by the IRS are limited to contributions of 3% of pay.) 	<ul style="list-style-type: none"> • Contributions from 1% to 80% of your pay up to \$18,000 in 2016. • Employees age 50 and above can contribute an additional \$6,000 in 2016.
Employee Contributions	<ul style="list-style-type: none"> • After-tax contributions. 	<ul style="list-style-type: none"> • Traditional pre-tax contributions. • Roth after-tax contributions.
Employer Contributions	<ul style="list-style-type: none"> • Matching contributions based upon total years of service: <ul style="list-style-type: none"> — 0–9 years = 3% match based on a 3% employee after-tax contribution. — 10–14 years = 4% match based on a 3% employee after-tax contribution. — 15–19 years = 5% match based on a 3% employee after-tax contribution. — 20 years = 6% match based on a 3% employee after-tax contribution. • 1% annual contribution based on eligible pay. • Must be employed on last day of the calendar year to receive the employer matching contributions and the 1% annual contribution. 	<ul style="list-style-type: none"> • No Scripps contributions.
Vesting	<ul style="list-style-type: none"> • 100% vested in employee contributions, as well as any associated earnings. • Employer matching and annual contributions and any associated investment earnings on them vest according to the following schedule: <ul style="list-style-type: none"> — 1 Year: 25% — 2 Years: 50% — 3 Years: 100% 	<ul style="list-style-type: none"> • 100% vested in employee contributions as well as any investment earnings.
Loans	<ul style="list-style-type: none"> • Not allowed. 	<ul style="list-style-type: none"> • Loans are permitted. • Initiate loans online in NetBenefits or call the Fidelity Retirement Service Center.
Withdrawals**	<ul style="list-style-type: none"> • Allowable upon termination of employment, retirement, permanent disability, or death. • In-service withdrawals of employee account permitted at any time. • In-service withdrawals of total vested account balance allowable at age 62. 	<ul style="list-style-type: none"> • Allowable upon termination of employment, retirement, permanent disability, or death. • In-service withdrawals of pre-tax and Roth accounts allowed upon attainment of age 59 1/2. • Distribution of Roth contributions and associated earnings are tax-free if qualified. • Hardship withdrawals permitted.
Rollovers	<ul style="list-style-type: none"> • You are permitted to roll over eligible balances from a previous employer's plan. 	<ul style="list-style-type: none"> • You are permitted to roll over eligible balances from a previous employer's plan.

* Annual additions to the plan (your contributions and Scripps Health's contributions combined) may not exceed 100% of your pay or \$53,000 for 2016 (whichever is less).

** For non-Roth contributions and associated earnings, any assets distributed from your 403(b) plan will be taxed as ordinary income in the year withdrawn. If you are under age 59 1/2 at the time of the distribution, a 10% early withdrawal penalty may apply to any non-Roth amounts withdrawn. If the distribution is eligible to be rolled over, but is not directly rolled over to an eligible plan or IRA, 20% mandatory withholding of federal income tax applies. Be sure you understand the federal and state tax consequences of any distribution before you initiate one. You may wish to consult your tax advisor about your situation.



My Scripps BENEFITS



Time Off

Paid Time Off (PTO)

Paid Short-term Disability (PSD)

Jury Duty

Bereavement Leave

Other Types of Leave

Paid Time Off (PTO)

The Paid Time Off (PTO) program gives you time to connect with what's important to you. Whether it's being there for your friends and family, or finding the time to do what you want, we understand that you have a life outside of work.

How It Works

All full-time and part-time benefit-eligible employees earn PTO based on an accrual rate designed to provide paid time off for vacation, legal and personal holidays, personal and family needs, emergencies and incidental sick time. You accrue PTO hours based on the number of eligible hours worked each pay period up to a full-time equivalent (80 hours), your length of service, and your position at Scripps.

Non-Management Employee PTO Accrual Rates

Length of Service	Accrual Rate Per Eligible Hour, 8 & 10-Hr Shifts	Accrual Rate Per Eligible Hour, 12-Hr Shifts	Hours Accrued Per Year for a FT Emp
0-48 months	.0923	.1025	192 hours
49-108 months	.1115	.1239	232 hours
109 months or more	.1308	.1453	272 hours

Management Employee PTO Accrual Rates

Length of Service	Accrual Rate Per Eligible Hour	Hours Accrued Per Year
0-12 months	.0923	192 hours
13-48 months	.1115	232 hours
49 months or more	.1308	272 hours

Important Notes to Remember

- Employees begin accruing PTO on their first day of employment.
- The PTO maximum accrual cap is 440 hours.
- Your current PTO accumulation is shown on your paycheck stub and in Kronos.
- If you end your employment with Scripps, your accumulated PTO will be cashed out and paid to you upon departure.

For information regarding PTO cash out/withdrawal provisions and PTO donations, refer to the Paid Time Off Program (PTO) - Policy #307 on [InsideScripps.org](https://www.insidescripps.org).



Paid Short-term Disability (PSD)

Paid short-term disability (PSD) is used for extended absences of more than two work days due to illness, hospitalization, inpatient/outpatient surgery, pregnancy disability, invasive medical procedures or work related injury or illness.

How It Works

All full-time and part-time benefit-eligible employees earn PSD at the rate of .0269 hours per eligible hour worked each pay period, up to a full-time equivalent (80 hours). The maximum accrual of PSD for a full-time employee is 56 hours per year with a maximum PSD balance of 480 hours. Employees are eligible to accrue and use PSD from their date of hire.

PSD may be used for your own extended illness or injury subject to a one or two shift waiting period. For absences due to hospitalization, surgery, work related injury or pregnancy, PSD may be used beginning with the first hour missed.

For an eligible family member's extended illness or injury, up to one half of an employee's annual PSD accrual (maximum 28 hours, prorated for part-time employees) may be used each calendar year.

If you take time off to attend to a sick child, spouse, parent, or registered domestic partner who is hospitalized or has outpatient surgery, you may use up to one half of your annual PSD accrual beginning on the first hour of work missed.

For additional information regarding PSD, refer to the Paid Short-term Disability Program (PSD) — Policy #308 on [InsideScripps.org](https://www.insidescripps.org).

My benefits.

Scripps offers voluntary short- and long-term disability coverage for additional income replacement. See pages 49–50 for more information.

Jury Duty

After 60 days of employment, all full-time and part-time benefit-eligible employees are granted up to 40 hours paid time off while serving on jury duty.

Bereavement Leave

All full-time and part-time benefit-eligible employees are given up to one work week (40 hours) maximum paid time off due to the death of your immediate family member and up to three days (24 hours) paid time off due to the death of an extended family member. Time off is prorated for part-time employees. For additional information on bereavement leave, refer to the Bereavement Leave — Policy #311 on [InsideScripps.org](https://www.insidescripps.org).

Other Types of Leave

Refer to the leave of absence policies page on [InsideScripps.org](https://www.insidescripps.org) for information on other types of leave including:

- Family Medical Leave Act (FMLA)
- Pregnancy Disability
- California Family Rights Act (CFRA)
- Military Leave
- Discretionary Personal Leave of Absence

If you need to request a leave of absence call 866-901-0256 or send an email to LeaveofAbsence@ScrippsHealth.org.



My Scripps BENEFITS



Work-Life

Employee Assistance Program

LifeCare Resources and Referrals

Adoption Reimbursement

Family Care Resources

Passport Discount Program

Transportation Discount Benefit

Scripps Work-Life Events

Work-Life

Our Work-Life programs give you the flexibility to help balance your time at work and your personal life. Work-Life programs can also save you time and money.

Employee Assistance Program (EAP)

Every now and then, caregivers need care too

Recognizing that life events do not always go as planned, Scripps offers the Employee Assistance Program (EAP) to help you and your family members cope with problems and stress at work or at home.

This free, confidential, short-term assessment, counseling and referral service can help with a variety of personal issues including work related concerns, conflict resolution, marital or relationship concerns, and grief and loss matters amongst the many other issues EAP supports staff around.

All Scripps employees, their family members, volunteers and physicians are eligible beginning on the date of hire.

For more information, call 619-260-7322.

LifeCare® Resources and Referrals

Make Your Life a Little Easier with LifeCare

Whatever life throws at you, LifeCare can help — 24 hours a day! LifeCare is a Scripps-paid benefit that offers you and your family members free educational materials, personalized referrals, and an interactive web site to assist with:

- **Financial & Legal Concerns** — Free legal and financial consultations to assist with budgeting, collections, bankruptcy, and credit/debt repair. Limits apply; call for details.
- **Child Care & Parenting** — Care options, centers, in-home care, child safety, parenting resources, back-up care, etc.
- **Adult Care & Aging** — Short- and long-term care options, caregiving resources, retirement, back-up care, etc.
- **Pregnancy & Adoption** — Prenatal care, birthing options, breastfeeding, domestic and international adoption resources, etc.
- **Daily Needs** — Home improvement, pet care, relocation, travel, time/stress management, etc.
- **Education** — Pre-K to college, financial aid, scholarships, special needs programs, etc.





Interactive Web Tools

Log on to [LifeCare.com](https://www.lifecare.com) to search for local resources, listen to topical podcasts, join live and on-demand webinars, use community comparison tools, participate in discussion groups and social networks, and read tips, checklists, and in-depth information on all of the topics that are important to you and your family.

My choice.

Contact LifeCare Today!

LifeCare is provided at no cost to you, so try it today. Call 866-273-1833 (800-873-1322 for TDD/TTY service) to speak with a LifeCare specialist anytime day or night or log on to [LifeCare.com](https://www.lifecare.com):

- Look for the “Member Sign In” box.
- Not registered yet? Follow the “**NEW USERS**” link and use Registration Code: **SCRIPPS** and Member ID: **Your 6-digit corporate ID**.
- For assistance logging on, contact the help desk at 888-604-9565.

Elder Care Assistance

Caring for mom, dad and other loved ones as they age can be challenging at times. That's why Scripps offers LifeCare's Professional Care Management Program and other adult care and healthy aging assistance:

- Get up to four hours of in-person assistance paid by Scripps from a professional care manager — including a detailed care plan (limits apply, call for details).
- Receive personal guidance and educational materials to help you understand your options.
- Request pre-screened referrals to adult care facilities and caregiving resources with confirmed availability.
- Access online caregiving tips, in-depth articles, on-demand e-seminars, a health encyclopedia, and more.
- Request your free adult care kit, loaded with helpful caregiving materials.



Professional Care Management Program

- Depending on your situation, you may be able to receive up to four hours of in-person assistance from a professional care manager (PCM) paid by Scripps.
- PCMs are professional nurses and social workers who are trained to assess your older loved ones' physical, mental, social and financial needs.
- PCMs will conduct an in-home, hospital, or care facility assessment.
- Your PCM will listen to your particular concerns and provide you with a detailed care plan.
- LifeCare will help you find any community resources that are recommended in your care plan.

Flexible Care Hours

Your PCM hours can be used for:

- **In-home assessments** — PCM provides a thorough assessment for the elder's home and activities of daily living and delivers a detailed care plan.
- **Facility reviews** — PCM visits and tours selected care facilities to evaluate and report on the environment, care, staffing, and overall level of quality.
- **Post-hospitalization assessments** — PCM visits the hospital prior to the elder's discharge to evaluate the elder's condition and needs. In many cases, the PCM will also evaluate the home or facility where the care recipient will be going.
- **Ongoing care coordination** — PCM provides a variety of services and assistance including coordination of medical services, bill paying, appointment coordination, setting up community services, insurance claims submission support, etc.



Adoption Reimbursement

Financial assistance for the parents-to-be

If you are adopting a child, you may be eligible for financial reimbursement of up to \$2,000 through Scripps. The child must be under the age of 18 and may not be your child, your spouse's child, or your significant other's natural born child, stepchild or previously adopted child.

All full-time and part-time benefit-eligible employees with at least one year of service are eligible for the adoption reimbursement. Qualified expenses include private or public adoption fees from a licensed agency, and court and legal fees.

Expenses must be incurred after you become eligible for the reimbursement and must be submitted no later than three months after the adoption has been finalized. You may not be reimbursed for expenses that have been paid or reimbursed through another program.

Family Care Resources

Where imagination and self-esteem flourish

Scripps offers several options for child care from on-site daycare to back-up care for emergencies.

On-site Discounted Child Care

Gluck Child Care Center

The Gluck Child Care Center is located on the campus of Green Hospital and Scripps Clinic Torrey Pines. Children of Scripps full-time and part-time benefit-eligible employees receive priority enrollment in addition to a 15 percent discounted tuition rate.

The center serves children ages three months to six years in age-appropriate classrooms. The hours are 6:45 a.m. to 6:30 p.m. The program is staffed by fully qualified teachers. Parents are always welcome and encouraged to visit.

The center's philosophy is to provide an integrated curriculum in which imagination and self expression flourish. The children's daily experiences include creative arts, music and movement, critical thinking and problem solving, science, language and literacy development, and social interactions with peers. For more information, including a current fee schedule, contact the center at 858-455-5220 or visit their website at GluckChildcare.org.

My benefits.

Child care referrals are also available through LifeCare. See pages 75–76 for additional information.

Bright Horizons Care Advantage™

Whether you're experiencing a breakdown in your normal child care, looking for an after-school sitter, have adult/elder care needs, or need someone to walk the dog—Bright Horizons Care Advantage is here for you.

Back-up Care Advantage Program

The **Back-up Care Advantage Program** steps in when regular care for children or adults is unavailable. A 4-hour minimum copay for care is required. Consider back-up care when:

- Your child, spouse/partner, parent or other adult relative is recovering from illness or surgery and needs at-home assistance
- Your primary caregiver has quit and you are between full-time care arrangements
- You have a new baby and need temporary care as you transition back to work

Back-up Care Advantage Program Costs		
	Managers	Non-Managers
In-Center Services	<ul style="list-style-type: none"> • \$20 per child/visit • \$30 per family/visit 	<ul style="list-style-type: none"> • \$20 per child/visit • \$30 per family/visit
In-Home Services	<ul style="list-style-type: none"> • \$10 per hour for first five visits • \$12 per hour for 6-10 visits 	<ul style="list-style-type: none"> • \$8 per hour for first five visits • \$10 per hour for 6-15 visits
Maximum number of usage annually	10	15

Have Questions?

Contact Bright Horizons Care Advantage:

- www.careadvantage.com/scripps: User Name: **Scripps Health**, Password: **scripps25**
- Call **877-242-2737**

Bright Horizons CareDirect

Bright Horizons CareDirect offers the most comprehensive online care database with proprietary matching technology for evening, weekend, and pet care. With CareDirect, you get access to:

- Self-selected, pre-screened caregivers
- Everyday care (babysitters and nannies) for children and for special needs
- Elder care, planning, and referrals
- Homework and household help
- Pet care
- Preferred enrollment access and exclusive discounts at participating child care centers nationwide



Passport Discount Program

The Passport Discount Program offers employees savings on shopping, dining and all kinds of everyday services when you use the Scripps Passport discount card.

Save on:

- Travel and vacations
- Theme parks
- Restaurants
- Clothes and accessories
- Movie tickets
- Electronics and computers
- Much more



Once you receive your free Passport card, visit PassportLifestyle.com/register to register your card and explore the discounts available through the program. Registration is quick and easy, and once done you can browse the site for a complete list of participating companies and restaurants.

There are no limits to how often you can use the card — your benefits are unlimited and unrestricted.

If you have questions, or would like to suggest a business that you'd like to see in the program, email support@passportunlimited.com or worklife@scrippshealth.org.



Passport Discounts on the Go

Looking for the nearest restaurant that will accept your Passport card? Curious which local merchants can offer you a great deal on your next coffee or dry cleaning? Install the Passport mobile app and use your phone's current location to find nearby Passport restaurants and merchants that offer discounted member pricing. Visit PassportLifestyle.com for more information. Search "Passport Mobile" in your phone's App store.

Discount Movie Tickets

Scripps employees can purchase discounted movie tickets through payroll deduction for your favorite movie theatres at savings up to 35%. For more information or to order discount movie tickets go to: https://www.surveymonkey.com/r/Discount_Movie_Tickets.

Microsoft Home Use Program (HUP)

Microsoft Home Use Program (HUP), offers amazing discounts to Scripps employees. All Scripps employees are eligible to purchase Microsoft Office Professional Plus 2013 or Office for Mac 2011 for only \$9.95. To receive this great discount on Microsoft products, follow these steps:

1. Visit www.microsofthup.com
2. Enter your Scripps email and program code F5CDAF309A
3. Buy and download Microsoft Office Professional Plus 2013

You can purchase one program per employee for use on one PC owned by the employee. If you have questions about ordering online, contact Microsoft HUP Customer Service at 877-248-1220 from 6 a.m. to 6 p.m. Monday through Friday.

For more information, contact Work-Life Services at 858.678.6573, or email worklife@scrippshealth.org.

Transportation Discount Benefit

Scripps provides a 30 percent discount for employees using public transportation such as the bus, trolley or Coaster trains and a \$30 per month discount for employees using van pools. Our program benefits both employees and the environment by contributing to a work-life balance, as well as reducing greenhouse gas emissions.

You can save even more money by purchasing transit passes or paying for monthly van pool lease costs on a pre-tax basis through convenient payroll deduction, up to the IRS maximum limit.

Go to InsideScripps.org HR pages for more information.

My choice.

If you're tired of fighting traffic on your way to work, take advantage of the transportation discount benefit and beat the rush! Join a Scripps van pool. There's room for everyone!



Scripps Work-Life Events

Scripps offers a wide variety of family-friendly activities and events to promote fun and camaraderie in the community during non-work hours. There is something for everyone with special activities and events expensed through payroll deduction such as:

- Scripps Movie Night: Advance screenings and matinees
- Scripps Broadway Night: Discounts on season tickets and popular shows
- Scripps Night at the Chargers Game
- Scripps Hockey Nights
- Scripps at the Ballet
- Holiday Wonderland at Petco Park
- Scripps Night at the Ballpark

For more information, contact worklife@scrippshealth.org or check out all Scripps events on the front page of InsideScripps.org at <https://insidescripps.org/news/pages/events.aspx>





My Scripps BENEFITS



Careers and Learning

Center for Learning & Innovation (CFLI)

Tuition Reimbursement

President's Scholarship Program

Martin Luther King, Jr. Scholarship Program

Straighterline

Career Development Resources

Scripps Center for Learning & Innovation

Scripps promotes and supports professional development and learning opportunities for all employees. The Scripps Center for Learning & Innovation (CFLI) offers clinical and non-clinical educational opportunities, specialized training and career growth resources for employees at all levels. In addition, both new and seasoned leaders at Scripps can take advantage of leadership development programs designed to cultivate the knowledge and skills to be successful in their roles.

CFLI initiates the learning process for new employees entering the organization through New Employee Orientation, and continues to promote and support growth and development throughout each employee's career with Scripps. Through CFLI, employees can access classroom and online education courses, workshops and seminars, and training programs. The clinical and ancillary education options assist staff with tools and skills to care for our patients and enhance their careers.

In addition to the learning opportunities available through CFLI, the Talent Development department also supports the continual career growth of employees by administering academic programs, financial assistance and extensive career development resources and training.



Tuition Reimbursement

Scripps employees may receive reimbursement for tuition and other related expenses for college courses or continuing education courses (CEU) of up to \$1,500 per calendar year. Scripps provides reimbursement for tuition and textbook fees for qualified courses to benefit-eligible full-time and part-time employees.

Educational Scholarships and Programs

To support the continual development of Scripps employees, Talent Development Services administers Scripps educational scholarships and programs including tuition reimbursement, President's Scholarship and Martin Luther King, Jr. Scholarship.

President's Scholarship Program

Scripps supports and promotes those employees who wish to further their career and education by pursuing a college degree or certificate. Employees in good standing who have been employed by Scripps for at least one year may apply for the President's Scholarship.

Martin Luther King, Jr. Scholarship Program

In recognition of Dr. Martin Luther King, Jr.'s legacy and leadership in the American civil rights movement, Scripps has developed the Martin Luther King, Jr. Scholarship Program. The scholarships are awarded annually to applicants who best demonstrate the spirit of Dr. King's message, "We have an opportunity to make America a better nation." Applications are open to all Scripps employees and their eligible dependents.

Scripps Education Benefits At-a-Glance			
EDUCATION PROGRAM	TYPE OF PROGRAM	MAXIMUM ELIGIBLE AMOUNT	APPLICATION PERIOD AND DEADLINE
Tuition Reimbursement <i>Open to full-time and part-time employees who are benefit-eligible.</i>	Reimbursement	\$1,500 per year of which \$1,000 can be used for CE courses	Year round. Application must be submitted within 90 days of course completion
President’s Scholarship <i>Open to full-time and part-time employees with at least one year of service at Scripps.</i>	Scholarship	\$1,500	Application period opens in January and scholarships awarded in March
Martin Luther King, Jr. Scholarship <i>Open to all employees in good standing with at least one year of service at Scripps and eligible dependents.</i>	Scholarship	\$1,000	Application period opens in November and scholarships are awarded the following January

Straighterline

Take college classes at your own speed. Straighterline offers affordable, self-paced online general education courses for transfer credit to colleges and universities. Open to employees and immediate family members. Visit straighterline.com/scripps for more information. Use promo code SCR50.

Career Development Resources

Talent Development Services supports your career growth at Scripps by offering academic programs, financial assistance, and career development services. Access the Talent Development page at <https://insidescripps.org/talentdevelopment>.

My choice.

For more information regarding Center for Learning & Innovation programs, please contact 858-435-7171 (tie 315) or visit www.scripps.org/cfli.

Contact Talent Development Services at developingtalent@scrippshealth.org or 858-435-7157 for information on career planning and financial assistance.



Ask the Experts

Benefit	Company	Phone Number	Web Address
HEALTH AND WELLNESS			
Medical Plan/Mental Health & Chemical Dependency <ul style="list-style-type: none"> • Scripps HMO Option • Scripps EPO Option 	Scripps Health Plan HealthComp	844-337-3700 877-552-7247	MyScrippsHealthPlan.com MyScrippsHealthPlan.com
Prescription Drugs <ul style="list-style-type: none"> • Scripps HMO Option • Scripps EPO Option 	MedImpact MedImpact	844-282-5343 800-788-2949	MyScrippsHealthPlan.com MyScrippsHealthPlan.com
Chiropractic/Acupuncture <ul style="list-style-type: none"> • Scripps HMO Option • Scripps EPO Option 	American Specialty Health HealthComp	800-678-9133 877-552-7247	www.ashlink.com/ash/ScrippsHP MyScrippsHealthPlan.com
Vision Plan	MESVision (Medical Eye Services)	800-877-6372	MESVision.com
Dental Plan <ul style="list-style-type: none"> • Scripps Dental Plan 	HealthComp	877-552-7247	MyScrippsHealthPlan.com
Scripps Wellness Program	Scripps Health	858-678-MyHR (6947)	ScrippsWellness.com
FINANCIAL WELLNESS			
Flexible Spending Accounts (FSA) Health and Dependent Care	HealthComp	877-552-7247	MyScrippsHealthPlan.com
Short-term Disability <ul style="list-style-type: none"> • Enrollment • Claims/Policy Questions 	Weniger Lazar VOYA ReliaStar	877-880-6696 800-537-5024	n/a n/a
Long-term Disability	Scripps HR Service Center	858-678-MyHR (6947)	InsideScripps.org
Life and AD&D Insurance	Scripps HR Service Center	858-678-MyHR (6947)	InsideScripps.org
Universal Life Insurance <ul style="list-style-type: none"> • Enrollment • Claims/Policy Questions 	Weniger Lazar Transamerica Life	877-880-6696 888-763-7474	n/a n/a
Critical Illness Insurance <ul style="list-style-type: none"> • Enrollment • Claims/Policy Questions 	Weniger Lazar VOYA Reliastar	877-880-6696 800-537-5024	n/a n/a
Group Legal Plan	Hyatt Legal Plans	800-821-6400	LegalPlans.com Password: 5260010
Identity Theft Protection	LifeLock	800-607-9174	LifeLock.com
Pet Insurance	PetFirst	866-648-7387	PetFirst.com
Auto & Home Insurance	Travelers	888-695-4640	Travelers.com/scripps
ScholarShare College Savings Plan	ScholarShare	800-544-5248	www.ScholarShare.com
Savings Bonds	TreasuryDirect.gov	844-284-2676	TreasuryDirect.gov
RETIREMENT SAVINGS			
Scripps Health 401(a) Retirement Savings Plan	Fidelity Investments	800-343-0860	www.netbenefits.com/scrippshealth
Scripps Health 403(b) Plan	Fidelity Investments	800-343-0860	www.netbenefits.com/scrippshealth
Retiree 401(h) Health Insurance Savings Account	Scripps Health	858-678-MyHR (6947)	InsideScripps.org
WORK-LIFE			
Employee Assistance Program (EAP)	Scripps Health	619-260-7322	InsideScripps.org
LifeCare and Elder Care/Professional Care Management Program (PCM)	LifeCare	866-273-1833	LifeCare.com Company Code: SCRIPPS
Child Care Benefits	Gluck Child Care Bright Horizons	858-455-5220 866-273-2773	GluckChildCare.org BrightHorizons.com/Backup
Back-up Child/Elder Care, Online Care Database	Bright Horizons Care Advantage	877-242-2737	www.careadvantage.com/scripps User name: ScrippsHealth Password: scripps25
Transportation Discount Benefit	Scripps HR Service Center	858-678-MyHR (6947)	InsideScripps.org
Employee Discount Program	Passport Unlimited	800-410-4211	PassportLifestyle.com
CENTER FOR LEARNING & INNOVATION			
Center for Learning & Innovation	Scripps Health	858-435-7171	www.Scripps.org/CFLI