Visiting Scholar Benefit Plan (UCB-VSBP)

Plan Year
September 1, 2013 – August 31, 2014

Presented by
Garnett-Powers & Associates (GPA)
The University of California, Berkeley (“UCB”) has partnered with Garnett-Powers & Associates to administer the Visiting Scholar Benefit Plan (“VSBP”).

September 1, 2013 is the start date for the plan year 2014-2015.

The VSBP fully meets the US State Department J visa requirements for J-1 Scholars and J-2 dependents.

The Plan is available to both domestic and international Visiting Scholars and Visiting Student Researchers (“Scholars”) at UCB who are affiliates of the Visiting Scholar and Postdoc Affairs (“VSPA”) Program.

The VSBP is designed to provide quality medical benefits for all Scholars while at the same time keeping the premiums at a reasonable level.
## Visiting Scholar Benefit Plan (UCB-VSBBP)

### Medical Benefits

**UnitedHealthcare Student Resources Options PPO**

<table>
<thead>
<tr>
<th></th>
<th>In-Network Scholar Pays</th>
<th>Out-of-Network Scholar Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Physician Office Visit</strong></td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Hospitalization:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Outpatient</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Pregnancy</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Prescription Drugs:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1</td>
<td>$15 Copay</td>
<td>No Benefits</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$35 Copay</td>
<td>No Benefits</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$75 Copay</td>
<td>No Benefits</td>
</tr>
<tr>
<td><strong>Emergency Room Visits:</strong></td>
<td>20%, $100 Copay</td>
<td>40%, $100 Copay</td>
</tr>
<tr>
<td><strong>Preventive Care Services:</strong></td>
<td>No Charge</td>
<td>No Benefits</td>
</tr>
<tr>
<td><strong>Mental Health:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td>Inpatient</td>
<td>20%</td>
<td>40%</td>
</tr>
<tr>
<td><strong>Deductible:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Each Insured</td>
<td>$250</td>
<td>$500</td>
</tr>
<tr>
<td><strong>Lifetime Maximum:</strong></td>
<td>$500,000 lifetime per injury or sickness</td>
<td></td>
</tr>
</tbody>
</table>

*For more detailed plan design information go to: [www.garnett-powers.com/academics/ucb]*
Visiting Scholar Benefit Plan
(UCB-VSBP)

Medical Benefit Rates

Visiting Scholar only:
   Monthly – $176
   Quarterly – $528

Additional premium for:

   J-2 Spouse
   Monthly – $472
   Quarterly – $1416

   Each J-2 Child
   Monthly – $258
   Quarterly – $774

Rates are good from September 1, 2013 through August 31, 2014
Visiting Scholar Benefit Plan (UCB-VSBBP)

Dental Benefits
Assurant HMO Dental Plan

In-Network
Scholar Pays

**Preventative Services:**
- Office Visit: $5
- Oral Exam: No Charge
- Prophylaxis: No Charge
- X-rays: No Charge

**Basic services:**
- Fillings: No Charge to $65
- Endodontics: No Charge to $165
- Periodontics: $25 to $250
- Oral Surgery: $17 to $150

**Major Services:**
- Crowns: $90 to $210

**Orthodontics:**
- Child: $1695
- Adult: $1895

For more detailed plan design information go to: www.garnett-powers.com/academics/ucb
Dental Benefit Rates

Visiting Scholar only:
Monthly – $11.88
Quarterly – $35.64

Visiting Scholar plus one dependent:
Monthly – $21.36
Quarterly – $64.08

Visiting Scholar plus family:
Monthly – $33.69
Quarterly – $101.07

*VS will add the dental premium to the medical premium to get total quarterly premium.

**Rates are good from September 1, 2013 through August 31, 2014
Medical Evacuation & Repatriation Coverage

- The VSBP plan includes GLOBAL EMERGENCY SERVICES assistance provided through FrontierMEDEX.
  - See policy brochure for details

- FrontierMEDEX includes medical evacuation and repatriation of remains benefits that meet the US State Department requirements
  - International J-1 Scholars and their J-2 dependents do not need to purchase supplemental coverage to meet their J Visa requirements
Family Member Eligibility

The family member categories are the following:

- Spouse
- Domestic partner
- Same-sex domestic partner
- Opposite-sex domestic partner only if one partner is over age 62
- Unmarried natural or adopted child or children are covered until the age of 26

NOTE: Other family members are NOT eligible (e.g., parents, nieces or nephews)

* See Eligibility and Definitions sections in policy brochure
Visiting Scholar Benefit Plan (UCB-VSBP)

Information Sources

Website:
Garnett-Powers’ VSBP website:
www.garnett-powers.com/academics/ucb

Toll Free Phone:
Garnett-Powers’ VSBP customer service number:
888-441-3719

Email Address:
Garnett-Powers’ email address:
UCBVSBP@Garnett-Powers.com