2026

New to AIARC Benefits?

Please visit **Enrolling in AIARC Benefits** on the AIARC Benefits Hub for instructions and forms.

BENEFITS AT A GLANCE

AIARC
Association of International Agricultural Research Centers

The AIARC member organizations are deeply committed to supporting you, your eligible dependents, and the vital work you do. That is why the Centers joined together to offer an array of benefits to keep you and your loved ones happy and healthy. This benefits snapshot provides an overview of the benefits available to you and your eligible dependents. Further coverage details can be found on the AIARC Benefit Hub at **www.aiarcbenefits.org**.

For new participants, please visit Enrolling in AIARC Benefits on the AIARC Benefits Hub for instructions and forms for setting up your benefits and/or accounts.

This guide provides an overview of the benefits program. It is not intended to be a complete description of the benefits or official summary of the plan descriptions for the respective benefit programs. If there is a conflict between this guide and the official plan documents, the plan documents will govern. AIARC reserves the right to modify or terminate any of the benefits described at any time and for any reason.

Who Is Eligible for Benefits?

You

You are eligible if you meet the criteria for one of the following Employment Classifications as determined by your Center:

- A full-time employee working your Center's normal work week
- A part-time employee working at least 20 hours per week or 50% of your Center's normal work week and hired to work at the Center for at least one year
- A long-term consultant contracted to work for a Center for at least a year
- A short-term employee or consultant contracted to work for a Center less than a year but more than two months
- A visiting scientist working temporarily at a Center
- A trainee/student in a Center's training/educational program. Coverage is limited to two months or less
- A very short-term employee working at a Center for less than two months

Note: Please be aware that benefits vary based on your designated Employment Classification. If you do not know your Employment Classification, contact your Center's Human Resource department to make sure you understand the benefits for which you are eligible.

Your Dependents*

If you enroll in the medical plan, you may enroll your eligible dependents to include:

- Your legal spouse or domestic partner
- Your natural, adopted, or stepchildren (including the children of a domestic partner) up to age 26, who have the same permanent residence as you and receive more than 50% of their financial support from you

**Dependent coverage restrictions apply.*

Want More Details?

For more information on Benefits Eligibility, visit **www.aiarcbenefits.org/actively-employed-participants**.

Medical

AIARC offers medical coverage worldwide and in the U.S. through Cigna. As part of the AIARC Medical Plan, you will receive preventive care and global telehealth at no cost to you.

Want More Details?

For more information on Medical Coverage, visit **www.aiarcbenefits.org/medical**.

International Medical Plan (Europe and International-Other)

Plan Features*	Care Received Outside the U.S. & Europe (International-Other)	Care Received Within Europe	Care Received within the U.S. – Cigna Open Access Plan (OAP)	
			In-Network	Out-of-Network
	You pay:		You pay:	You pay:
Annual Deductible** Individual/Family	$0 / $0**	$200 / $400	$400 / $800	$600 / $1,200
Coinsurance	10% after deductible	10% after deductible	20% after deductible	40% after deductible
Annual Out-of-Pocket Maximum Individual/Family	$1,000 / $2,000	$1,000 / $2,000	$3,500 / $7,000	$7,500 / $15,000
Preventive Care Visit	Covered in full	Covered in full	Covered in full	
Global Telehealth/IEAP	Covered in full	Covered in full	Covered in full	
Hospital Deductible	$0	$0	$0	$500/admission

**This section applies only to active and retired participants enrolled in the International Medical Plan.*
***There is no annual deductible for active participants enrolled in the International-Other Category when receiving care outside the U.S. and Europe.*

U.S. Medical Plan

Plan Features	Care Received within the U.S. – Cigna Open Access Plan (OAP)		Care Received Outside the U.S.
	In-Network	Out-of-Network	
	You pay:	You pay:	You pay:
Annual Deductible Individual/Family	$400 / $800	$600 / $1,200	$200 / $400
Annual Out-of-Pocket Maximum Individual/Family	$3,500 / $7,000	$7,500 / $15,000	$1,000 / $2,000
Coinsurance	10% after deductible	30% after deductible	10% after deductible
Preventive Care Visit	Covered in full		Covered in full
Global Telehealth/IEAP	Covered in full		Covered in full
Hospital Deductible	$0	$500/admission	$0

Dental

If you are in the Employment Classification of full-time employee, part-time employee, or long-term consultant, you are eligible for the dental benefit. Short-term or very short-term employees, short-term consultants, visiting scientists, and trainees/students are **not** eligible for dental benefits. The dental plan includes preventive and diagnostic services at no cost. This benefit includes orthodontia coverage for children under the age of 18.

Plan Features	Care Received Outside the U.S.	Care Received in the U.S. – Cigna PPO	
		In-Network	Out-of-Network*
Calendar Year Benefit Maximum	$2,000 per individual		
Orthodontia Lifetime Maximum	$2,000 per individual**		
	You pay:	**You pay:**	
Calendar Year Deductible	None		
Diagnostic & Preventive Services (e.g., x-rays, cleanings, exams)	$0	$0	10%
Basic Restorative Services (e.g., fillings, extractions, root canals)	20%	20%	30%
Major Restorative Services (e.g., dentures, crowns, bridges)	40%	40%	50%
Orthodontia (children to age 18)	20%**	20%**	20%**
Treatment of Temporomandibular Joint Disorder	Not covered		
Cosmetic Dentistry	Not covered		

**For out-of-network services, members pay applicable coinsurance plus any amount that exceeds the usual, customary, and reasonable charge.*
***You will pay 20% until the orthodontia maximum of $2,000 is reached, then you will be responsible for the full balance.*

Want More Details?

For more information on Dental Coverage, visit **www.aiarcbenefits.org/dental**.

Vision

If you are in the Employment Classification of full-time employee, part-time employee, or long-term consultant, you are eligible for the vision benefit. Short-term or very short-term employees, short-term consultants, visiting scientists, and trainees/students are **not** eligible for vision benefits. The vision plan includes a vision exam at no cost, and a percentage of lenses, frames, and contacts every 12 months.

Plan Features	Benefit	
	Frequency	You Pay
Vision Exam	Every 12 months	$0
Lenses, Frames, or Contacts	Every 12 months	20% up to $500 per year

Want More Details?

For more information on Vision coverage, visit **www.aiarcbenefits.org/vision**.

Hearing Aids

With your Cigna coverage, you pay 20% of the cost of hearing aids—up to $2,500 for each ear, every three years.

Global Telehealth

Global telehealth is available through the Cigna Wellbeing App, giving you 24/7 access to licensed physicians—at no cost to you, and without the hassle of waiting rooms or scheduling delays. With the app, you can connect with a medical professional anytime via phone or video, putting you in control of your healthcare, no matter where you are.

International Employee Assistance Program (IEAP)

The International Employee Assistance Program (IEAP) through Cigna offers free support when you need help with work, home, personal, or family issues. You and your household members can access confidential services like counseling for challenges like illness, grief, stress, depression, finances, and more—saving you time and money.

Using the Cigna Wellbeing App, the IEAP provides:

- Unlimited phone sessions
- Up to six in-person sessions per issue, per year
- Critical support after traumatic events
- Resources for parenting, aging, work, and more
- AWARE one-on-one coaching
- Computerized Cognitive Behavioral Therapy sessions

Want More Details?

For more information on Global Telehealth and to download the app, visit **www.aiarcbenefits.org/global-telehealth**.

For more information on the International Employee Assistance Program (IEAP), including how to download the app or look up toll-free numbers, visit **www.aiarcbenefits.org/international-employee-assistance-program**.

Emergency Medical, Security, and Travel Assistance Services

International SOS provides emergency medical, security, and travel assistance for those traveling or living outside of their home countries. With access to 26 Assistance Centers worldwide, members can receive 24/7 support from medical and security experts, helping to keep you informed and safe.

Business Travel Accident (BTA)

AIARC offers BTA insurance, which provides financial benefits in the event of an employee's accidental death during employer-sponsored overnight business travel in the amount of 3x annual salary for the Employment Classifications of full- and part-time employees. For short-term employees or long-term consultants, the death benefit offered is a fixed amount of $50,000 or $100,000.

Want More Details?

For more information on International SOS, visit **www.aiarcbenefits.org/emergency-medical-security-and-travel-assistance-services.**

For more information on Business Travel Accident, visit **www.aiarcbenefits.org/business-travel-accident**.

Death & Disability

AIARC provides coverage for employees and their eligible dependents in the event of death, dismemberment, or disability, through Utmost Corporate Solutions. Eligibility and coverage amounts for death and disability benefits are determined by your Employment Classification. If you do not know your Employment Classification, contact your Center's Human Resource department to make sure you understand the benefits for which you are eligible.

Life Insurance

AIARC offers Life insurance in the amount of 3x or 5x the annual salary for the Employment Classification of full-time and part-time employees. For short-term employees or long-term consultants, the death benefit offered is a fixed amount of $50,000 or $100,000.

Long-Term Disability (LTD)

AIARC offers LTD coverage at 70% of monthly salary after the waiting period (180 days) for the Employment Classifications of full- and part-time employees. If your Center offers the retirement option and you are enrolled in the IARC Retirement Plan, you will receive a 100% retirement contribution in addition to your LTD salary payment.

Want More Details?

For more information on Death & Disability eligibility and coverage, visit **www.aiarcbenefits.org/eligibility**.

Accidental Death & Dismemberment (AD&D)

In addition to the life benefit, AIARC offers Accidental Death coverage, if death happens within 180 days of an accident. The death benefit is determined in the amount of 3x or 5x the annual salary for the Employment Classification of full-time and part-time employees. For short-term employees or long-term consultants, the death benefit offered is a fixed amount of $50,000 or $100,000. Accidental Death coverage is also provided for eligible dependents for all Employment Classifications.

The Employment Classifications of full-time and part-time employees and short-term employees or long-term consultants will receive a lump sum accidental dismemberment benefit, which is determined as a percentage of the full accidental death benefit, in the event of an injury or disabling loss (dismemberment) due to an accident. Accidental Dismemberment coverage is also provided for eligible dependents for all Employment Classifications.

Name a Beneficiary

It is important to name a beneficiary for your Life and AD&D insurance and retirement plan benefit in the event of your death to ensure that the financial benefit is paid to individuals based on your current wishes.

Retirement Plan

AIARC offers both International and U.S. Retirement Plans, with employer contributions based on your Center's schedule. You may also make voluntary contributions.

International Retirement: For non-U.S. taxpayers, AIARC provides a retirement plan through Zurich International Online (ZIO).

U.S. Retirement: For U.S. taxpayers, AIARC offers a retirement plan through Vanguard.

Want More Details?

For more information on the Retirement Plan, including eligible Employment Classification, retirement plan features, and rules, visit **www.aiarcbenefits.org/international-retirement** or **www.aiarcbenefits.org/u-s-retirement**.

For quick access to contacts and key information, download the **AIARC Benefits Contacts app**.