

TEMPLE UNIVERSITY BENEFIT SYNOPSIS**Residents**

<i>Medical Plan</i>	<p><u>PLANS OFFERED (14 days to change your mind):</u> Personal Choice Blue Cross & Blue Shield -\$5.00 office co-pay for physicians/specialists within the Blue Cross network -No referrals necessary -Prescription benefit with AdvancePCS, 80%/20% co-pay with participating pharmacies Keystone Health Plan East HMO Delaware, New Jersey & Pennsylvania -\$2.00 office co-pay for primary care physician -Specialist coverage by referral -Prescription benefit with AdvancePCS, \$5.00 generic, \$10.00 brand name prescriptions</p>
<i>Eligibility</i>	Coverage begins on the first day of full time employment at no cost to employee for single or family coverage.
<i>Dental</i>	Coverage provided through United Concordia (UCCI) and begins on the first day of full time employment. There is no cost for this single or family coverage.
<i>Vision</i>	Free vision exam, frame (from a select group of frames) and lenses every two years at Temple University Hospital Ophthalmology Department, for employee, spouse, and other eligible dependents, as of start date.
<i>Group Term Life Insurance</i>	Free to employee as of start date. Amount of coverage \$10,000.00.
<i>Voluntary Group Term Life Insurance **</i>	Optional Employee purchases amounts in 1½, 2 or 3 times annual base salary. Maximum optional coverage \$290,000. Employee eligible as of start date.
<i>Accidental Death and Dismemberment</i>	Optional Employee and dependent coverage available as first day of month after enrollment. Employee pays premium.
<i>Voluntary Short Term Disability**</i>	Optional. Employee may purchase up to 60% replacement income in the event of an off the job injury or illness. Must enroll within 30 days of hire date to be eligible for guaranteed issue. Eligible as of enrollment date with UnumProvident representative. Please call 1-866-527-1142 x1015 to enroll.
<i>Long Term Disability</i>	Coverage provided at no cost to employee. Provides for \$2,000.00/month replacement income, after a 90 day elimination period. Effective as of date of hire.
<i>AFLAC Supplemental Insurances</i>	Optional: Employee may purchase supplemental group insurance plans through AFLAC. Various plans are offered, including Cancer and Recovery Protection. Must enroll within 30 days of hire date to be eligible. For eligibility and enrollment, contact 215-605-3173.
<i>Professional Liability Insurance</i>	Temple provides, at no cost, each resident with Professional Liability Insurance (malpractice) during his or her residency. Coverage is limited to the resident's professional responsibilities performed only at Temple and its approved affiliates and only while acting within the scope of the graduate training program. Eligible as of start date.
<i>Tail Coverage</i>	Primary professional liability tail and a CAT Fund tail are secured at the statutory limit of liability. This policy will respond to all incidents that occur from the date you began services at Temple University Hospital up until the date of your termination, but which are reported after your termination date.

TEMPLE UNIVERSITY RESIDENT BENEFITS

PNC Workplace Banking Optional. Benefits of the plan include the following; free checking account when you sign up for direct deposit, No fee to access your PNC checking account, free web banking and web payment online services. For more information, please contact PNC bank at (215) 585-7207.

Dependent Care Account Pre Tax employee contributions for dependent care expenses up to \$5,000 annually.

Flexible Spending Account Pre Tax employee contributions for health care expenses up to \$2,500 annually.

Pre Taxed Qualified Transportation Parking Pre tax benefit up to \$65.00/month for public transportation expenses, see Payroll in GSB Parking facilities are available at no cost to the employee, see the Parking Department in the Ontario Garage. For more information concerning parking on the Health Sciences Center, please see www.temple.edu/parking.

Supplemental Retirement Tax Deferred Annuity Employee eligible any time after the first of the month following start date. Choice between six companies. Full cost paid by employee on a pre-tax basis for retirement savings. Sign up through the Benefits Office.

Vacation 1st Year: 2 weeks per fiscal year, subject to approval of Department Head
2nd Year +: 3 weeks per fiscal year, subject to approval of Department Head.

Sick Leave 10 days per fiscal year.

Holidays 8 holidays and 3 personal days

<i>Holidays</i>		
• New Year's Day	• Independence Day	• Friday after Thanksgiving Day
• Memorial Day	• Labor Day	• Day before Christmas
	• Thanksgiving Day	• Christmas Day

Tuition Employee eligible first semester after date of hire.
Full-time employees are eligible for tuition *remission* at Temple University for up to six (6) credit hours per semester **or** tuition *reimbursement* for up to six credit hours per semester, up to \$315 per credit, at any other accredited, post-secondary school or hospital-based program in nursing or radiology. (No Tuition remission is given for courses taken in Temple's Schools of Law, Medicine, Dentistry or College of Podiatric Medicine.)

ALSO, your full-time, matriculating dependent children (birth or adoption) will receive up to \$1,750 per semester for tuition at Temple University or ANY other accredited, post-secondary school or hospital-based program in nursing or radiology. *After your third year*, you will receive up to \$3,500 per semester.

Part-time employees who work *20 hours or more per week*, receive \$750 per year to attend ANY accredited, post-secondary school OR hospital-based program in nursing or radiology, including Temple University. If you work *less than 20 hours per week*, you receive \$350 per year to attend ANY accredited, post-secondary school OR hospital based program in nursing or radiology, including Temple University.

Employee Assistance Program (EAP) Eligible employees (20+ hrs/wk) and qualified dependents are entitled to access EAP services including up to eight (8) free confidential counseling services per plan year.

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Educational Allowance
Temple University Hospital Clinical Residents only. Educational allowance of up to \$2,000.00, to be determined by the Temple University Hospital Graduate Medical Education Committee.

PDA to Enhance Training You have the option of using a Dell Axim PDA for the length of your training at Temple.

Paid Leaves Funeral Leave and Jury Duty Leave

Unpaid Leaves Medical, Military, Personal, Family Medical Leave (FMLA)

Credit Union Optional Philadelphia Federal Credit Union.

VISA Requirements H1-B, J-1 or a valid Employment Authorization

*Compensation**Effective July 1, 2004*

Position Level	Bi-weekly Stipend	Annualized Stipend
PGY1	\$1,523.59	\$39,719.89
PGY2	\$1,584.55	\$41,309.27
PGY3	\$1,647.96	\$42,962.29
PGY4	\$1,713.84	\$44,679.74
PGY5	\$1,782.40	\$46,467.29
PGY6	\$1,853.71	\$48,326.26
PGY7	\$1,927.85	\$50,259.08

This synopsis is for informational purposes only. The actual Benefit Plan documents and University policies will be controlling.