<table>
<thead>
<tr>
<th>Health Insurance Eligibility</th>
<th>Begins on the first day of full-time employment</th>
</tr>
</thead>
</table>
| **Health Insurance**
| Prescription plan           | Choice of health plan - Personal Choice $12 or Keystone HMO $12 or Personal Choice $30-High Deductible CVS/Caremark |

<table>
<thead>
<tr>
<th>Biweekly Employee Contribution Amounts</th>
<th>Single</th>
<th>EE+1</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Choice $12/Caremark</td>
<td>$67.48</td>
<td>$131.40</td>
<td>$181.47</td>
</tr>
<tr>
<td>Keystone HMO $12/Caremark</td>
<td>$60.96</td>
<td>$118.71</td>
<td>$163.70</td>
</tr>
<tr>
<td>Personal Choice $30-High Deductible</td>
<td>$60.96</td>
<td>$118.71</td>
<td>$163.70</td>
</tr>
</tbody>
</table>

**Dental Insurance Eligibility** Begins after 90 days of full-time employment

- **Dental Insurance** Fidelio Dental Plan

<table>
<thead>
<tr>
<th>Biweekly Employee Contribution Amounts</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$5.56</td>
<td>$5.56</td>
</tr>
</tbody>
</table>

**Vision Care Eligibility** Begins after 90 days of full-time employment

- **Vision Care**
  - Vision evaluation and provision of eyeglasses once every two years provided by the University. You may elect a $25 allowance contact lenses in lieu of eyeglasses.

**Group Term Life**

- **Basic Amount** Employee coverage only: $12,000

**Optional Supplemental Insurance**

- 1.5, 2 or 3x times annual base salary to a maximum supplemental policy of $300,000

<table>
<thead>
<tr>
<th>Monthly Employee Contribution Amounts</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>None</td>
</tr>
</tbody>
</table>

**Maximum Total Life Insurance Policy**

- Not to exceed $312,000

**Survivor Income Insurance**

- Provides $500/mth to spouse and $200/mth to children

<table>
<thead>
<tr>
<th>Monthly Employee Contribution Amounts</th>
<th>Spouse</th>
<th>Children</th>
<th>Spouse &amp; Children</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$27.00</td>
<td>$7.00</td>
<td>$34.00</td>
</tr>
</tbody>
</table>

**Accidental Death and Dismemberment**

- Employee and dependent(s) coverage available
  - Minimum policy $10,000
  - Maximum Policy $150,000

<table>
<thead>
<tr>
<th>Monthly Employee Contribution Amounts</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Policy</td>
<td>$0.15 per $10,000 of insurance</td>
</tr>
<tr>
<td>Family Policy</td>
<td>$0.25 per $10,000 of insurance</td>
</tr>
</tbody>
</table>

**Accident and Sickness Benefit Eligibility** Begins after 90 days of full-time employment

- **Accident and Sickness Benefit** Prudential Insurance Company
  - $250.00 a week for a maximum of 26 weeks

<table>
<thead>
<tr>
<th>Employee Contribution</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Type</td>
<td>Description</td>
</tr>
<tr>
<td>------------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Voluntary Short Term Disability</strong></td>
<td></td>
</tr>
<tr>
<td>Benefit</td>
<td>Unum Provident</td>
</tr>
<tr>
<td>Eligibility</td>
<td>First day of the quarter following your date of hire</td>
</tr>
<tr>
<td>Coverage</td>
<td>60% of monthly base salary less Accident and Sickness Benefit</td>
</tr>
<tr>
<td>Employee Contribution</td>
<td>Employee pays premium</td>
</tr>
<tr>
<td><strong>Long Term Disability Insurance</strong></td>
<td></td>
</tr>
<tr>
<td>Provider</td>
<td>Prudential Insurance Company</td>
</tr>
<tr>
<td>Elimination Period</td>
<td>26 weeks</td>
</tr>
<tr>
<td>Cost Shared</td>
<td>Cost shared between employee and University</td>
</tr>
<tr>
<td>Benefit Period</td>
<td>Maximum monthly benefit $2,000</td>
</tr>
<tr>
<td>Employee Contribution Amounts</td>
<td>Employee pays premium of $0.29/100 monthly salary</td>
</tr>
<tr>
<td>Maximum Deduction</td>
<td>$9.67 per month</td>
</tr>
<tr>
<td><strong>Flexible Spending Account</strong></td>
<td>WageWorks</td>
</tr>
<tr>
<td>Dependent Care Expenses</td>
<td>Pre-tax contribution up to $5,000 annually</td>
</tr>
<tr>
<td>Health Care Expenses</td>
<td>Pre-tax contribution up to $2,500 annually</td>
</tr>
<tr>
<td><strong>Retirement Plan</strong></td>
<td>Participation begins on the first of the month following full-time employment</td>
</tr>
<tr>
<td>Plan Provider</td>
<td>TIAA and Fidelity Investments</td>
</tr>
<tr>
<td>Employee Elected Contribution</td>
<td>Temple University Contribution</td>
</tr>
<tr>
<td>0% of base salary</td>
<td>4.25% of base salary</td>
</tr>
<tr>
<td>1% of base salary</td>
<td>5.25% of base salary</td>
</tr>
<tr>
<td>2% of base salary</td>
<td>6.25% of base salary</td>
</tr>
<tr>
<td>Vesting</td>
<td>Vesting in the University contributions requires three years of participation in the plan.</td>
</tr>
<tr>
<td><strong>Voluntary Contributions</strong></td>
<td>Choice of TIAA and Fidelity</td>
</tr>
<tr>
<td><strong>Tuition Remission Eligibility for Employee</strong></td>
<td>The first day of the semester following probation.</td>
</tr>
<tr>
<td>Employee</td>
<td>Full tuition remission is available up to six credit hours in Temple University undergraduate colleges for either undergraduate or graduate courses. No tuition credit is given for courses taken in Temple's School of Law, Medicine, Dentistry or College of Podiatric Medicine.</td>
</tr>
<tr>
<td>Dependents</td>
<td>Legally dependent children (by birth or adoption) who are enrolled as full-time matriculated students eligible for full tuition for ten semesters in Temple University's undergraduate program. The dependent child must be less than 24 years of age when initially enrolled.</td>
</tr>
<tr>
<td><strong>Holidays</strong></td>
<td>11 per year</td>
</tr>
<tr>
<td><strong>Vacation</strong></td>
<td>2 weeks per year on an accrual basis</td>
</tr>
<tr>
<td><strong>Sick Time</strong></td>
<td>10 days per year on an accrual basis</td>
</tr>
</tbody>
</table>

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