**Health Insurance Eligibility**

Begins on the first day of the month following full-time employment.

### Health Insurance

Choice of health plan - Personal Choice $20 or Keystone HMO $20

**Prescription plan**

CVS/Caremark

<table>
<thead>
<tr>
<th>Biweekly Employee Contribution Amounts</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Choice $20/Caremark</td>
<td>$70.27</td>
<td>$186.45</td>
</tr>
<tr>
<td>Keystone HMO $20/Caremark</td>
<td>$64.00</td>
<td>$169.64</td>
</tr>
</tbody>
</table>

### Dental Insurance Eligibility

Begins after 90 days of full-time employment

**Dental Insurance**

Aetna Dental Plan

<table>
<thead>
<tr>
<th>Biweekly Employee Contribution Amounts</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$4.57</td>
<td>$13.81</td>
</tr>
</tbody>
</table>

### Vision Care Eligibility

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.

**Employee Contribution**

None

### Group Term Life

Prudential Insurance Company

**Basic Amount**

Employee coverage only: $10,000

**Employee Contribution**

None

### Optional Supplemental Insurance

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

**Monthly Employee Contribution Amounts**

Employee pays premium based on age per $1,000 of insurance.

- Under 30 years old: $0.032
- 30-34: $0.048
- 35-44: $0.056
- 45-49: $0.88
- 50-54: $0.136
- 55-59: $0.256
- 60-64: $0.384
- 65-69: $0.744
- 70+: $1.208

### Maximum Total Life Insurance Policy

Not to exceed $310,000

### Survivor Income Insurance

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

**Monthly Employee Contribution Amounts**

- Spouse: $27.00
- Children: $7.00
- Spouse & Children: $34.00

### Accidental Death and Dismemberment

Employee and dependent(s) coverage available

**Minimum policy** $10,000

**Maximum Policy** $150,000

**Monthly Employee Contribution Amounts**

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

### Accident and Sickness Benefit Eligibility

Prudential Insurance Company

**Accident and Sickness Benefit**

$220.00 a week for a maximum of 18 weeks

**Employee Contribution**

None
### Voluntary Short Term Disability Benefit

**Eligibility**
First day of the quarter following your date of hire

**Voluntary Short Term Disability**
60% of monthly base salary

**Employee Contribution**
Employee pays premium

### Long Term Disability Insurance

**Carrier**
Prudential Insurance Company

**Elimination period**
26 weeks

**Cost**
Cost shared between employee and University

**Maximum monthly benefit**
$4,000 income and benefit continuation

**Monthly Employee Contribution Amounts**
Employee pays premium of $0.62/per $100 monthly salary

Maximum deduction is $41.33 per month

### Flexible Spending Accounts

**Carrier**
WageWorks

<table>
<thead>
<tr>
<th>Dependent Care Expenses</th>
<th>Pre-tax contribution up to $5,000 annually</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care Expenses</td>
<td>Pre-tax contribution up to $2,600 annually</td>
</tr>
</tbody>
</table>

### Retirement Plan

**Plan**
Employee contribution 4.5% of base salary

**Retirement Plan Vendors**
TIAA and Fidelity Investments

**Less than 3 years of participation**
Temple University contribution 4.5% of base salary

**3 to 4 years of participation**
Temple University contribution 5% of base salary

**5 to 6 years of participation**
Temple University contribution 6.5% of base salary

**Greater than 6 years of participation**
Temple University contribution 8.5% of base salary

**Vesting**
Vesting in the University contributions requires three (3) years of participation in the plan.

### Tuition Remission Eligibility

**Employee**
Full tuition remission is available up to eight 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.

**Dependents**
Legally dependent children, including natural, adopted or non-adopted stepchildren, are eligible for undergraduate tuition remission of 50% in the first year of service, 75% in the second year of service and 100% thereafter. Children must be less than 24 years of age when initially enrolled in a Temple University undergraduate degree program and are eligible for a maximum of ten semesters to complete their degree.

### Holidays
11 per year

### Vacation
3 weeks per year on an accrual basis

### Sick Time
10 days per year on an accrual basis

---

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