

**TEMPLE UNIVERSITY BENEFIT SYNOPSIS  
ADMINISTRATION T26 and ABOVE**

<b>Benefits Eligibility</b>	<i>Begins on the first day of full-time employment</i>
<b>Health Insurance/Prescription</b>	<i>Personal Choice/CareMark Prescription Plan or Keystone Health Plan East/CareMark Prescription Plan</i>
<b>Personal Choice /CareMark Prescription</b>	
<b>Employee Contribution</b>	<i>Monthly Cost</i>
<b>Single Coverage</b>	\$124.39
<b>Family Coverage</b>	\$280.98
<b>Keystone Health Plan East/CareMark Prescription</b>	
<b>Employee Contribution</b>	<i>Monthly Cost</i>
<b>Single Coverage</b>	\$122.25
<b>Family Coverage</b>	\$272.71
<b>Aetna Dental Insurance</b>	
<b>Employee Contribution</b>	<i>Monthly Cost</i>
<b>Single Coverage</b>	\$5.54
<b>Family Coverage</b>	\$16.74
<b>Vision Care</b>	<i>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.</i>
<b>Employee Contribution</b>	<i>None</i>
<b>Group Term Life</b>	<i>Prudential Insurance Company</i>
<b>Standard Policy</b>	<i>Employee coverage only: \$10,000</i>
<b>Employee Contribution</b>	<i>None</i>
<b>Optional Supplemental Insurance</b>	<i>1.5, 2 or 3x times annual base salary to a maximum supplemental policy of \$490,000</i>
<b>Employee Contribution</b>	<i>Employee pays premium based on age per \$1,000 of insurance. Under 30 years old \$0.04, 30-34 \$0.06, 35-44 \$0.07, 45-49 \$0.11, 50-54 \$0.17, 55-59 \$0.32, 60-64 \$0.48, 65-69 \$0.93, 70+ \$1.51</i>
<b>Maximum Total Life Insurance Policy</b>	<i>Not to exceed \$500,000</i>
<b>Survivor Income Insurance</b>	<i>Provides percentage of salary to spouse and children</i>
<b>Employee Contribution</b>	<i>Monthly Cost</i>
<b>Spouse</b>	\$27.00
<b>Children</b>	\$7.00
<b>Spouse &amp; Children</b>	\$34.00
<b>Accidental Death and Dismemberment</b>	<i>Employee and dependent(s) coverage available Minimum policy \$10,000 Maximum Policy \$150,000</i>
<b>Employee Contribution</b>	<i>Monthly Cost</i>
<b>Single Policy</b>	\$0.15 per \$10,000 of insurance
<b>Family Policy</b>	\$0.25 per \$10,000 of insurance
<b>Short Term Disability Insurance</b>	<i>Prudential Insurance Company Elimination period 4 weeks Monthly Benefit: 60% of benefit base salary Maximum Benefit period: 22 weeks Benefit Continuation</i>
<b>Employee Contribution</b>	<i>Employee pays premium</i>
	<i>Monthly Cost</i>
	\$24.75

<b>TEMPLE UNIVERSITY BENEFIT SYNOPSIS ADMINISTRATION T26 and ABOVE</b>	
<b>Benefits Eligibility</b>	Begins on the first day of full-time employment
<b>Long Term Disability Insurance</b>  <b>Employee Contribution</b>  <b>Supplemental Long Term Disability Insurance</b> <b>Employee Contribution</b>	Prudential Insurance Company Elimination period 26 weeks Maximum monthly benefit \$4,000 Benefit Continuation Employee pays portion of premium Monthly Cost \$0.62/per \$100 monthly salary Prudential Insurance Company Core and Supplemental Maximum monthly benefit \$10,000 Employee pays premium Monthly Cost \$0.605/per \$100 monthly salary
<b>Flexible Spending Accounts</b> <b>Dependent Care Expenses</b> <b>Health Care Expenses</b>	WageWorks Pre-tax contribution up to \$5,000 annually Pre-tax contribution up to \$5,000 annually
<b>Pension Plan</b>  <b>Pension Plan Carriers</b> <b>Plan</b>  <b>Vesting</b>	Participation may begin on the first of the month following date of full-time employment TIAA CREF and Fidelity Investments Employee contribution 4.5% of base salary up to Social Security Wage Base (\$110,100 for 2012) and 5% of base salary above Social Security Wage Base. Temple University contribution 8.5% of base salary up to Social Security Wage Base and 13% of base salary above Social Security Wage Base (maximum annual salary \$250,000) Vesting in the University contributions requires three (3) years of participation in the plan.
<b>Supplemental Tax Sheltering</b>	Choice of TIAA-CREF and Fidelity
<b>Computer Loan</b>	Interest free- computer loan Lifetime loan maximum \$2,500
<b>Tuition Remission Eligibility</b>  <b>Employee</b>  <b>Spouse</b>  <b>Dependents</b>	The first semester after hire-date 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. One-half tuition remission 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. 100% tuition remission for legally dependent children for up to ten (10) semesters to complete a degree in a Temple University undergraduate program. The dependent child must less than 24 years of age when initially enrolled.
<b>Holidays</b>	11 per year
<b>Vacation</b>	4 weeks per year on an accrual basis
<b>Sick Time</b>	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.**