**Benefits Eligibility**

Benefits begin on the first day of full-time employment.

**Health Insurance**

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

or Personal Choice $30-High Deductible

CVS/Caremark

**Prescription plan**

**Monthly Employee Contribution Amounts**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Single</th>
<th>EE+1</th>
<th>Family</th>
<th>Single</th>
<th>EE+1</th>
<th>Family</th>
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</thead>
<tbody>
<tr>
<td>Personal Choice $20/Caremark</td>
<td>$144.65</td>
<td>$310.01</td>
<td>$471.36</td>
<td>$164.38</td>
<td>$350.44</td>
<td>$530.28</td>
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<td>Keystone HMO $20/Caremark</td>
<td>$130.76</td>
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<td>$425.46</td>
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<td>Personal Choice $30-High Deductible</td>
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<td>$413.89</td>
<td>$144.61</td>
<td>$308.31</td>
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**Aetna Dental Insurance**

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<th>Single</th>
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</thead>
<tbody>
<tr>
<td>$7.32</td>
<td>$22.10</td>
<td>$8.41</td>
<td>$25.42</td>
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</tr>
</tbody>
</table>

**Vision Care**

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

**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 $490,000

**Maximum Total Life Insurance Policy**

Not to exceed $500,000

**Survivor Income Insurance**

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

**Accidental Death and Dismemberment**

Employee and dependent(s) coverage available

Minimum policy $10,000

Maximum Policy $150,000

**Short Term Disability Insurance**

Prudential Insurance Company

Elimination period: 4 weeks

Monthly Benefit: 60% of benefits base salary and benefit continuation

Maximum Benefit period: 22 weeks
TEMPEL UNIVERSITY BENEFIT SYNOPSIS
ADMINISTRATION T26 and ABOVE

**Long Term Disability Insurance**
Prudential Insurance Company
Elimination period 26 weeks
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

**Supplemental Long Term Disability**
Prudential Insurance Company
Core and Supplemental Maximum monthly benefit $10,000

**Monthly Employee Contribution Amounts**
Employee pays premium of $0.605 per $100 monthly salary
Maximum deduction is $90.75 per month

**Flexible Spending Accounts**
WageWorks
Dependent Care Expenses
Pre-tax contribution up to $5,000 annually
Health Care Expenses
Pre-tax contribution up to $2,700 annually

**Retirement Plan**
Participation may begin on the first of the month following date of full-time employment

**Retirement Plan Vendors**
TIAA and Fidelity Investments

**Plan**
Employee contribution 4.5% of base salary up to Social Security Wage Base ($132,900 for 2019) 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 $280,000)

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

**Voluntary Contributions**
Choice of TIAA and Fidelity

**Computer Loan**
Interest free- computer loan
Lifetime loan maximum $2,500

**Tuition Remission Eligibility**
The first day of the semester coincident with, or following date of hire.

**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.

**Spouse/Certified Domestic Partner**
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.

**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% beginning the semester following the completion of three years of service. 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**
4 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.