## Health Insurance Eligibility

Begins on the first day of full-time employment

### Health Insurance

Choice of health plan - Personal Choice $15 or Keystone HMO $15

### Prescription plan

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 $15/Caremark</td>
<td>$74.37</td>
<td>$152.54</td>
<td>$197.20</td>
</tr>
<tr>
<td>Keystone HMO $15/Caremark</td>
<td>$67.70</td>
<td>$138.87</td>
<td>$191.94</td>
</tr>
</tbody>
</table>

## Dental Insurance Eligibility

Begins after 90 days of full-time employment

### Dental Insurance

United Concordia

<table>
<thead>
<tr>
<th>Biweekly Employee Contribution Amounts</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2.83</td>
<td>$2.83</td>
<td>$9.50</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.

### Employee Contribution

None

## Group Term Life

Employee coverage only: $10,000

### Basic Amount

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

<table>
<thead>
<tr>
<th>Family Policy</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.25</td>
<td>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

$225.00 a week for a maximum of 26 weeks

### Employee Contribution

None
# Temple University Benefit Synopsis

**Local 835**

## Long Term Disability Insurance
- **Prudential Insurance Company**
- **Elimination period:** 26 weeks
- **Cost shared between employee and University**
- **Maximum monthly benefit:** $3,000 income and benefit continuation
- **Monthly Employee Contribution Amounts:**
  - Employee pays premium of $0.42/per $100 monthly salary
  - Maximum deduction is $21.00 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 $2,600 annually

## Pension Plan
- **Participation may begin on the first of the month following the date of full-time employment**
- **Pension Plan**
  - **Defined Benefit Plan**
    - Employee contribution 2% of base salary
  - **Vesting**
    - Vesting in the University contributions requires five (5) years of participation in the plan.

## Voluntary Contributions
- **Choice of TIAA and Fidelity**

## 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
- **2 weeks per year on an accrual basis**

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

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