### Health Insurance Eligibility

**Begins on the first day of 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>EE+1</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Choice $20/Caremark</td>
<td>$76.24</td>
<td>$156.37</td>
<td>$213.25</td>
</tr>
<tr>
<td>Keystone HMO $20/Caremark</td>
<td>$69.31</td>
<td>$142.18</td>
<td>$206.41</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></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

**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: $0.088
- 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>$0.15 per $10,000 of insurance</th>
</tr>
</thead>
<tbody>
<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

**Employee Contribution**  
None

**$225.00 a week for a maximum of 26 weeks**
# Temple University Benefit Synopsis

**Local 835**

## Long Term Disability Insurance
- **Insurance Company**: Prudential Insurance Company
- **Elimination Period**: 26 weeks
- **Cost Sharing**: 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 $2,700 annually

## Pension Plan
- **Participation**: May begin on the first of the month following date of full-time employment
  - **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% 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.

## Benefits Breakdown
- **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.*