### Health Insurance Eligibility
Begins on the first day of full-time employment

<table>
<thead>
<tr>
<th>Health Insurance</th>
<th>Choice of health plan - Personal Choice $20 or Keystone HMO $20 CVS/Caremark</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription plan</td>
<td>Biweekly Employee Contribution Amounts</td>
</tr>
<tr>
<td></td>
<td>Single</td>
</tr>
<tr>
<td>Personal Choice $20/Caremark</td>
<td>$76.24</td>
</tr>
<tr>
<td>Keystone HMO $20/Caremark</td>
<td>$69.31</td>
</tr>
</tbody>
</table>

### Dental Insurance Eligibility
Begins after 90 days of full-time employment

<table>
<thead>
<tr>
<th>Dental Insurance</th>
<th>United Concordia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biweekly Employee Contribution Amounts</td>
<td>Single</td>
</tr>
<tr>
<td>$2.83</td>
<td>$9.50</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
- 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
- Single Policy: $0.15 per $10,000 of insurance
- Family Policy: $0.25 per $10,000 of insurance

### Accident and Sickness Benefit Eligibility
Begins after 90 days of full-time employment
Prudential Insurance Company
Employee Contribution: None
Minimum Policy: $10,000
Maximum Policy: $150,000
Monthly Cost:
- Single Policy: $0.15 per $10,000 of insurance
- Family Policy: $0.25 per $10,000 of insurance
Monthly Cost:
- Single Policy: $225.00 a week for a maximum of 26 weeks
- Family Policy: $225.00 a week for a maximum of 26 weeks
**TEMPLE UNIVERSITY BENEFIT SYNOPSIS**

**LOCAL 835**

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Details</th>
</tr>
</thead>
</table>
| **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 $2,650 annually |
| **Pension Plan** | Participation may begin on the first of the month following 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** | 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.  
**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** | 2 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.*