## 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

### Prescription plan

Monthly Employee Contribution Amounts

<table>
<thead>
<tr>
<th></th>
<th>Salary below $76,000</th>
<th>Salary above $76,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>EE+1</td>
</tr>
<tr>
<td>Personal Choice $20/Caremark</td>
<td>$147.41</td>
<td>$315.93</td>
</tr>
<tr>
<td>Keystone HMO $20/Caremark</td>
<td>$133.33</td>
<td>$285.74</td>
</tr>
<tr>
<td>Personal Choice $30-High Deductible</td>
<td>$129.78</td>
<td>$278.13</td>
</tr>
</tbody>
</table>

## Monthly Employee Contribution Amounts

- **Salary below $76,000**
  - **Single**
  - **EE+1**
  - **Family**
- **Salary above $76,000**
  - **Single**
  - **EE+1**
  - **Family**

### Aetna Dental Insurance

<table>
<thead>
<tr>
<th></th>
<th>Salary below $76,000</th>
<th>Salary above $76,000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>Monthly Employee Contribution Amounts</td>
<td>$7.32</td>
<td>$22.10</td>
</tr>
</tbody>
</table>

## Vision Care

- **Employee Contribution**: None

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

## Group Term Life

- **Basic Amount**: Prudential Insurance Company
- **Employee coverage only**: $10,000
- **Employee Contribution**: None

## Optional Supplemental Insurance

- **Employee pays premium based on age per $1,000 of insurance**
- **1.5, 2 or 3x times annual base salary to a maximum supplemental policy of $490,000**

### Monthly Employee Contribution Amounts

- **Under 30 years old**: $0.032 per $1,000 of insurance
- **30-34**: $0.048 per $1,000 of insurance
- **35-44**: $0.056 per $1,000 of insurance
- **45-49**: $0.88 per $1,000 of insurance
- **50-54**: $0.136 per $1,000 of insurance
- **55-59**: $0.256 per $1,000 of insurance
- **60-64**: $0.384 per $1,000 of insurance
- **65-69**: $0.744 per $1,000 of insurance
- **70+**: $1.208 per $1,000 of insurance

### Maximum Total Life Insurance Policy

- **Not to exceed $500,000**

## 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

- **Monthly Cost**: $0.15 per $10,000 of insurance
- **Monthly Benefit period**: 22 weeks

## 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

### Monthly Employee Contribution Amounts

- **Employee pays premium of $22.68**
### 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**: $21.00 per month

### Supplemental Long Term Disability
- **Prudential Insurance Company**
- **Core and Supplemental Maximum monthly benefit**: $6,000

**Monthly Employee Contribution Amounts**
- Employee pays premium of $0.27 per $100 monthly salary
- **Maximum deduction**: $24.30 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

### Retirement Plan
- **Participation**: may begin on the first of the month following date of full-time employment
- **Vendors**: TIAA and Fidelity Investments
  - **Plan Employee contribution**: 4.5% of base salary up to Social Security Wage Base ($127,200 for 2017) 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 $270,000)
- **Vesting**: Vesting in the University contributions requires three (3) 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, 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
- **3 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.*