# Temple University Benefits Synopsis

## 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  
or Personal Choice $30-High Deductible  
CVS/Caremark

**Prescription plan**

<table>
<thead>
<tr>
<th>Biweekly Employee Contribution Amounts</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Choice $15/Caremark</td>
<td>$72.29</td>
<td>$182.13</td>
</tr>
<tr>
<td>Keystone HMO $15/Caremark</td>
<td>$66.07</td>
<td>$166.29</td>
</tr>
<tr>
<td>Personal Choice $30-High Deductible</td>
<td>$61.67</td>
<td>$151.96</td>
</tr>
</tbody>
</table>

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

**Dental Insurance**
Fidelio Dental Plan

<table>
<thead>
<tr>
<th>Biweekly Employee Contribution Amounts</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$5.56</td>
<td>$5.56</td>
</tr>
<tr>
<td>Family</td>
<td>$5.56</td>
<td>$5.56</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
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**
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 $0.08
- 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**

<table>
<thead>
<tr>
<th>Spouse</th>
<th>$27.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children</td>
<td>$7.00</td>
</tr>
<tr>
<td>Spouse &amp; Children</td>
<td>$34.00</td>
</tr>
</tbody>
</table>

## 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
- Prudential Insurance Company
- $225.00 a week for a maximum of 26 weeks

### Employee Contribution
None

## Long Term Disability Insurance
- Prudential Insurance Company
- Elimination period 26 weeks
- Maximum monthly benefit $2,000 income and benefit continuation

### Employee Contribution
None

## Flexible Spending Account
- 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
- TIAA and Fidelity Investments
- **Employee Elected Contribution**
  - 0% of base salary
  - 1% of base salary
  - 2% of base salary
  - 3% of base salary
  - Effective 3-1-2015 - 4.5% of base salary
- **Temple University Contribution**
  - 4% of base salary
  - 5% of base salary
  - 6% of base salary
  - 7% of base salary
- **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 for Employee
- The first day of the semester following probation.
- 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.

### 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

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