## Health Insurance Eligibility

Begins on the first day of full-time employment

### Health Insurance

Choice of health plan - Personal Choice $10 or Keystone HMO $10
or Personal Choice $30-High Deductible

**Prescription plan**

CVS/Caremark

<table>
<thead>
<tr>
<th>Monthly Employee Contribution Amounts</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Choice $10/Caremark</td>
<td>$140.21</td>
<td>$372.33</td>
</tr>
<tr>
<td>Keystone HMO $10/Caremark</td>
<td>$127.68</td>
<td>$338.73</td>
</tr>
<tr>
<td>Personal Choice $30-High Deductible</td>
<td>$117.98</td>
<td>$306.17</td>
</tr>
</tbody>
</table>

## Dental Insurance Eligibility

Begins after 90 days of full-time employment

**Dental Insurance**

United Concordia

<table>
<thead>
<tr>
<th>Monthly Employee Contribution Amounts</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$5.66</td>
<td>$18.99</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

<table>
<thead>
<tr>
<th>Monthly Employee Contribution Amounts</th>
<th>Employee pays premium based on age per $1,000 of insurance.</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td></td>
</tr>
</tbody>
</table>

## Maximum Total Life Insurance Policy

Not to exceed $310,000

## Survivor Income Insurance

Provides $500/mth to spouse and $200/mth to children

<table>
<thead>
<tr>
<th>Monthly Employee Contribution Amounts</th>
<th>Spouse</th>
<th>Children</th>
<th>Spouse &amp; Children</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$27.00</td>
<td>$7.00</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

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

$225.00 a week for a maximum of 26 weeks

**Employee Contribution**: None
### Long Term Disability Insurance
- **Insurance Company:** Prudential Insurance Company
- **Elimination Period:** 26 weeks
- **Cost Sharing:** Cost shared between employee and University
- **Monthly Employee Contribution Amounts:** Employee pays premium of $0.29 per $100 monthly salary
- **Maximum Deduction:** $9.67 per month
- **Maximum Monthly Benefit:** $2,000 income and benefit continuation

### Flexible Spending Account
- **Dependent Care Expenses:** WageWorks
- **Health Care Expenses:** Pre-tax contribution up to $5,000 annually

### Retirement Plan
- **Plan Vendors:** TIAA and Fidelity Investments
- **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.

### 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.
- **Spouse/Domestic Partner:** 50% tuition remission for Temple University courses for spouse/domestic partners of employees in salary grade T26 and above.
- **Dependents:** 100% tuition remission for legally dependent children for up to ten (10) semesters to complete a degree in a Temple University undergraduate program. The dependent child must be less than 24 years of age when initially enrolled.

### Holidays
- 11 per year

### Vacation
- 15 days 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.