

**TEMPLE UNIVERSITY BENEFIT SYNOPSIS
AFSCME**

Health Insurance Eligibility	Begins on the first day of full-time employment
Health Insurance/Prescription	Personal Choice/CareMark Prescription Plan Keystone Health Plan East/CareMark Prescription Plan
Personal Choice /CareMark Prescription	
Employee Contribution	Monthly Cost
Single Coverage	\$124.39
Family Coverage	\$280.98
Keystone Health Plan East/CareMark Prescription	
Employee Contribution	Monthly Cost
Single Coverage	\$122.25
Family Coverage	\$272.71
Prescription Benefit Eligibility	Begins on the first day of full-time employment. You must be enrolled in one of the health insurance plans.
Prescription Plan	CareMark/CVS
Employee Contribution	Included in the Health Insurance employee contribution
Dental Insurance Eligibility	Begins after 90 days of full-time employment
Dental Insurance	United Concordia
Employee Contribution	Monthly Cost
Single Coverage	\$5.66
Family Coverage	\$18.99
Vision Care Eligibility	Begins after 90 days of full-time employment
Vision Care	Temple Ophthalmology Vision evaluation and provision of eyeglasses once every two years. You may elect a \$25 allowance towards the cost of contact lenses in lieu of eyeglasses.
Employee Contribution	None
Group Term Life	Prudential Insurance Company
Standard Policy	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
Employee Contribution	Employee pays premium based on age per \$1,000 of insurance. Under 30 years old \$0.04, 30-34 \$0.06, 35-44 \$0.07, 45-49 \$0.11, 50-54 \$0.17, 55-59 \$0.32, 60-64 \$0.48, 65-69 \$0.93, 70+ \$1.51
Maximum Total Life Insurance Policy	Not to exceed \$310,000
Survivor Income Insurance	Provides percentage of salary to spouse and children
Employee Contribution	Monthly Cost
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
Employee Contribution	Monthly Cost
Single Policy	\$0.15 per \$10,000 of insurance
Family Policy	\$0.25 per \$10,000 of insurance

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<p>Accident and Sickness Benefit Eligibility</p> <p>Accident and Sickness Benefit</p> <p style="text-align: right;">Employee Contribution</p> <p>Long Term Disability Insurance</p> <p style="text-align: right;">Employee Contribution</p>	<p>Begins after 90 days of full-time employment</p> <p>Prudential Insurance Company</p> <p>\$225.00 a week for a maximum of 26 weeks</p> <p style="text-align: right;">None</p> <p>Prudential Insurance Company</p> <p>Elimination period 26 weeks</p> <p>Maximum monthly benefit \$2,000</p> <p>Employee pays portion of premium</p> <p style="text-align: right;">Monthly Cost \$0.29/per \$100 monthly salary</p>
<p>Flexible Spending Account</p> <p style="text-align: right;">Dependent Care Expenses</p> <p style="text-align: right;">Health Care Expenses</p>	<p>WageWorks</p> <p>Pre-tax contribution up to \$5,000 annually</p> <p>Pre-tax contribution up to \$5,000 annually</p>
<p>Pension Plan</p> <p style="text-align: right;">Pension Plan Carriers</p> <p style="text-align: right;">Plan</p> <p style="text-align: right;">Vesting</p>	<p>Participation may begin on the first of the month following date of full-time employment</p> <p>TIAA CREF and Fidelity Investments</p> <p>Employee contribution 4.5% of base salary</p> <p>Temple University contribution 8.5% of base salary</p> <p>Vesting in the University contributions requires three (3) years of participation in the plan.</p>
<p>Supplemental Tax Sheltering</p>	<p>Choice of TIAA-CREF and Fidelity</p>
<p>Tuition Remission Eligibility</p> <p style="text-align: right;">Employee</p> <p style="text-align: right;">Dependents</p>	<p>The first semester after hire-date</p> <p>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.</p> <p>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 less than 24 years of age when initially enrolled.</p>
<p>Holidays</p> <p>Vacation</p> <p>Sick Time</p>	<p>11 per year</p> <p>2 weeks per year on an accrual basis</p> <p>10 days per year on an accrual basis</p>

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