**Benefits Eligibility**

Begins 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

CVS/Caremark

**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>

**Prescription plan**

CVS/Caremark

**Monthly Employee Contribution Amounts**

<table>
<thead>
<tr>
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<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>Personal Choice $20/Caremark</td>
<td>$7.32</td>
<td>$22.10</td>
</tr>
</tbody>
</table>

**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 $490,000

**Monthly Employee Contribution Amounts**

|                     | Single | $0.032 | 30-34 | $0.048 | 35-44 | $0.056 | 45-49 | $0.088 | 50-54 | $0.136 | 55-59 | $0.256 | 60-64 | $0.384 | 65-69 | $0.744 | 70+ | $1.208 |
|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----|--------|
| Under 30 years old  |        | $0.032 | 30-34 | $0.048 | 35-44 | $0.056 | 45-49 | $0.088 | 50-54 | $0.136 | 55-59 | $0.256 | 60-64 | $0.384 | 65-69 | $0.744 | 70+ | $1.208 |
| Monthly Cost        |        | $0.15  | per $10,000 of insurance | $0.25  | per$10,000 of insurance |

**Survivor Income Insurance**

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

**Monthly Employee Contribution Amounts**

<table>
<thead>
<tr>
<th></th>
<th>Spouse</th>
<th>Children</th>
<th>Spouse &amp; Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Cost</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

**Monthly Employee Contribution Amounts**

<table>
<thead>
<tr>
<th></th>
<th>Single Policy</th>
<th>Family Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Cost</td>
<td>$0.15 per $10,000 of insurance</td>
<td>$0.25 per $10,000 of insurance</td>
</tr>
</tbody>
</table>
### Long Term Disability Insurance
- **Company:** Prudential Insurance Company
- **Elimination Period:** 26 weeks
- **Cost Share:** Between employee and University
- **Maximum Benefit:** $2,000 income and benefit continuation

#### Monthly Employee Contribution Amounts
- **Amount:** $0.29 per $100 monthly salary
- **Maximum Deduction:** $9.67 per month

### Supplemental Long Term Disability
- **Company:** Prudential Insurance Company
- **Core and Supplemental Maximum Monthly Benefit:** $5,000

#### Monthly Employee Contribution Amounts
- **Amount:** $0.251 per $100 monthly salary
- **Maximum Deduction:** $18.83 per month

### Flexible Spending Accounts
- **Dependent Care Expenses:**
  - Pre-tax contribution up to $5,000 annually
- **Health Care Expenses:**
  - Pre-tax contribution up to $2,600 annually

### Voluntary Contributions
- **Choice:** TIAA-CREF and Fidelity

### Holidays
- **Amount:** 11 per year

### Vacation
- **Amount:** 2 weeks per year on an accrual basis

### Sick Time
- **Amount:** 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.*