

**TEMPLE UNIVERSITY BENEFIT SYNOPSIS
POST DOCTORAL FELLOWS**

Benefits Eligibility	Begins on the first day of full-time employment
Health Insurance/Prescription	Personal Choice/CareMark Prescription Plan or 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
Aetna Dental Insurance	
Employee Contribution	Monthly Cost
Single Coverage	\$5.54
Family Coverage	\$16.74
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
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 \$490,000
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 \$500,000
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
Long Term Disability Insurance	Prudential Insurance Company Elimination period 26 weeks Maximum monthly benefit \$2,000 Benefit Continuation
Employee Contribution	Employee pays portion of premium
	Monthly Cost
	\$0.29/per \$100 monthly salary
Supplemental Long Term Disability Insurance	Prudential Insurance Company Core and Supplemental Maximum monthly benefit \$5,000
Employee Contribution	Employee pays premium
	Monthly Cost
	\$0.251/per \$100 monthly salary

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Benefits Eligibility	<i>Begins on the first day of full-time employment</i>
Flexible Spending Accounts	<i>WageWorks</i>
Dependent Care Expenses	<i>Pre-tax contribution up to \$5,000 annually</i>
Health Care Expenses	<i>Pre-tax contribution up to \$5,000 annually</i>
Supplemental Tax Sheltering	<i>Choice of TIAA-CREF and Fidelity</i>
Holidays	<i>11 per year</i>
Vacation	<i>2 weeks per year on an accrual basis</i>
Sick Time	<i>10 days per year on an accrual basis</i>

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