

**TEMPLE UNIVERSITY BENEFIT SYNOPSIS  
1199C TEMPLE BENEFIT PACKAGE**

<b>Benefit Plan Options</b>	<i>Temple University Benefits Package OR 1199C National Benefit Fund Package Begins on the first day of full-time employment Begins 30 days after the completion of your probationary period.</i>
<b>Temple Benefit Plan Eligibility 1199C National Benefit Fund Eligibility</b>	
<b>Temple Health Insurance</b>	<i>Personal Choice or Keystone Health Plan East Bi-Weekly Cost \$80.00</i>
<b>Employee Contribution</b>	
<b>1199C National Benefit Fund Health Insurance</b>	<i>Keystone Point of Service Plan Bi-Weekly Cost \$80.00</i>
<b>Employee Contribution</b>	
<b>Temple Prescription Plan 1199C National Benefit Fund Prescription Plan</b>	<i>CareMark Medco</i>
<b>Employee Contribution</b>	<i>None</i>
<b>Temple Dental Insurance 1199C National Benefit Fund Dental Insurance</b>	<i>United Concordia Dental Matrix</i>
<b>Employee Contribution</b>	<i>None</i>
<b>Temple Vision Care 1199C National Benefit Fund Vision Plan</b>	<i>Temple Ophthalmology Davis Vision included with Keystone Point of Service</i>
<b>Employee Contribution</b>	<i>None</i>
<b>Group Term Life</b>	<i>Prudential Insurance Company Employee coverage only: \$10,000</i>
<b>Standard Policy Employee Contribution</b>	<i>None</i>
<b>Optional Supplemental Insurance</b>	<i>1.5, 2 or 3x times annual base salary to a maximum supplemental policy of \$300,000</i>
<b>Employee Contribution</b>	<i>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</i>
<b>Maximum Total Life Insurance Policy</b>	<i>Not to exceed \$310,000</i>
<b>Survivor Income Insurance</b>	<i>Provides percentage of salary to spouse and children</i>
<b>Employee Contribution</b>	<i>Monthly Cost</i>
<b>Spouse</b>	<i>\$27.00</i>
<b>Children</b>	<i>\$7.00</i>
<b>Spouse &amp; Children</b>	<i>\$34.00</i>
<b>1199C National Benefit Fund Group Term Life</b>	<i>1st year of service \$1,250 policy Thereafter 1x annual salary to maximum policy of \$15,000</i>
<b>Employee Contribution</b>	<i>None</i>
<b>Accidental Death and Dismemberment</b>	<i>Employee and dependent(s) coverage available Minimum policy \$10,000 Maximum Policy \$150,000</i>
<b>Employee Contribution</b>	<i>Monthly Cost</i>
<b>Single Policy</b>	<i>\$0.15 per \$10,000 of insurance</i>
<b>Family Policy</b>	<i>\$0.25 per \$10,000 of insurance</i>
<b>1199C National Benefit Fund Accidental Death and Dismemberment</b>	<i>1x annual salary maximum policy \$15,000</i>
<b>Employee Contribution</b>	<i>None</i>
<b>Temple Short Term Disability</b>	<i>Not available</i>
<b>1199C National Benefit Fund Short Term Disability</b>	<i>2/3rd average weekly earnings maximum benefit \$444.00 maximum duration of benefits within a 52 week period 26 weeks</i>
<b>Employee Contribution</b>	<i>None</i>
<b>Temple Long Term Disability Insurance Eligibility</b>	<i>Begins on the first day of full-time employment</i>
<b>Long Term Disability Insurance</b>	<i>Prudential Insurance Company Elimination period 26 weeks Maximum monthly benefit \$3,000</i>
<b>Employee Contribution</b>	<i>Employee pays portion of premium Monthly Cost \$0.42/per \$100 monthly salary</i>
<b>1199C National Benefit Fund Long Term Disability</b>	<i>Not available</i>

<b>TEMPLE UNIVERSITY BENEFIT SYNOPSIS</b> <b>1199C TEMPLE BENEFIT PACKAGE</b>	
<b>Flexible Spending Account</b> <i>Dependent Care Expenses</i>	<i>WageWorks</i> <i>Pre-tax contribution up to \$5,000 annually</i>
<b>Pension Plan</b>  <b>Pension Plan Carriers</b> <i>Less than 3 years of participation</i> <i>3 to 4 years of participation</i> <i>5 to 6 years of participation</i> <i>7 to 8 years of participation</i> <b>Greater than 8 years of participation</b>  <b>Vesting</b>	<i>Participation begins on the first of the month following date of full-time employment</i> <i>TIAA CREF and Fidelity Investments</i> <i>Temple University contribution 3% of base salary</i> <i>Temple University contribution 3.5% of base salary</i> <i>Temple University contribution 4% of base salary</i> <i>Temple University contribution 4.5% of base salary</i> <i>Temple University contribution 5% of base salary</i>  <i>Vesting in the University contributions requires five (5) years of participation in the plan.</i>
<b>Supplemental Tax Sheltering</b>	<i>Choice of TIAA-CREF and Fidelity</i>
<b>Tuition Remission Eligibility for Employee</b>  <b>Employee</b>  <b>Dependents</b>	<i>The first semester after hire-date</i>  <i>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.</i>  <i>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.</i>
<b>Holidays</b>	<i>11 per year</i>
<b>Vacation</b>	<i>2 weeks per year on an accrual basis</i>
<b>Sick Time</b>	<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.*