### 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 C/S/Caremark

### Prescription plan

**Monthly Employee Contribution Amounts**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Single</th>
<th>EE+1</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Choice $20/Caremark</td>
<td>$167.51</td>
<td>$357.13</td>
<td>$540.23</td>
</tr>
<tr>
<td>Keystone HMO $20/Caremark</td>
<td>$151.51</td>
<td>$323.01</td>
<td>$487.86</td>
</tr>
<tr>
<td>Personal Choice $30-High Deductible</td>
<td>$147.48</td>
<td>$314.41</td>
<td>$474.67</td>
</tr>
</tbody>
</table>

### Aetna Dental Insurance

**Monthly Employee Contribution Amounts**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Single</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$8.41</td>
<td>$25.42</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 for 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**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Under 30 years old</th>
<th>30-34</th>
<th>35-44</th>
<th>45-49</th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>70+</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0.032</td>
<td>$0.048</td>
<td>$0.056</td>
<td>$0.08</td>
<td>$0.14</td>
<td>$0.25</td>
<td>$0.35</td>
<td>$0.45</td>
<td>$0.60</td>
</tr>
</tbody>
</table>

**Maximum Total Life Insurance Policy** Not to exceed $500,000

### Survivor Income Insurance

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

**Monthly Employee Contribution Amounts**

<table>
<thead>
<tr>
<th>Plan Type</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

**Monthly Employee Contribution Amounts**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Single Policy</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$0.15 per $10,000 of insurance</td>
</tr>
<tr>
<td>Family Policy</td>
<td></td>
<td>$0.25 per $10,000 of insurance</td>
</tr>
</tbody>
</table>

### Short Term Disability Insurance

Prudential Insurance Company

Elimination period 4 weeks

**Monthly Benefit** 60% of benefits base salary and benefit continuation

**Maximum Benefit period** 22 weeks

**Monthly Employee Contribution Amounts** Employee pays premium of $22.68
| **Long Term Disability Insurance** | UNUM  
Elimination period 26 weeks  
Maximum monthly benefit $10,000 |
| **Monthly Employee Contribution Amounts** | None |
| **Flexible Spending Accounts** | WageWorks  
Dependent Care Expenses: Pre-tax contribution up to $5,000 annually  
Health Care Expenses: Pre-tax contribution up to $2,600 annually |
| **Retirement Plan** | Participation may begin on the first of the month following date of full-time employment  
Retirement Plan Vendors: TIAA and Fidelity Investments  
Plan Employee contribution 4.5% of base salary up to Social Security Wage Base (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. |
| **Voluntary Contributions** | Choice of TIAA and Fidelity |
| **Computer Loan** | Interest free- computer loan  
Lifetime loan maximum $2,500 |
| **Tuition Remission Eligibility** | The first day of the semester coincident with, or following date of hire.  
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/Certified Domestic Partner One-half tuition remission 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.  
Dependents Legally dependent children, including natural, adopted or non-adopted stepchildren, are eligible for undergraduate tuition remission of 50% in the first year of service, 75% in the second year of service and 100% thereafter. Children must be less than 24 years of age when initially enrolled in a Temple University undergraduate degree program and are eligible for a maximum of ten semesters to complete their degree. |

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