

TEMPLE UNIVERSITY BENEFIT SYNOPSIS PHYSICIAN EMPLOYEES	
Benefits Eligibility	<i>Begins on the first day of full-time employment</i>
Health Insurance/Prescription	<i>Personal Choice/CareMark Prescription Plan or Keystone Health Plan East/CareMark Prescription Plan</i>
Personal Choice /CareMark Prescription	
Employee Contribution	<i>Monthly Cost</i>
Single Coverage	\$130.61
Family Coverage	\$347.09
Keystone Health Plan East/CareMark Prescription	
Employee Contribution	<i>Monthly Cost</i>
Single Coverage	\$128.36
Family Coverage	\$336.88
Aetna Dental Insurance	
Employee Contribution	<i>Monthly Cost</i>
Single Coverage	\$5.54
Family Coverage	\$16.74
Vision Care	<i>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.</i>
Employee Contribution	<i>None</i>
Group Term Life	<i>Prudential Insurance Company</i>
Standard Policy	<i>Employee coverage only: \$10,000</i>
Employee Contribution	<i>None</i>
Optional Supplemental Insurance	<i>1.5, 2 or 3x times annual base salary to a maximum supplemental policy of \$490,000</i>
Employee Contribution	<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>
Maximum Total Life Insurance Policy	<i>Not to exceed \$500,000</i>
Survivor Income Insurance	<i>Provides percentage of salary to spouse and children</i>
Employee Contribution	<i>Monthly Cost</i>
Spouse	\$27.00
Children	\$7.00
Spouse & Children	\$34.00
Accidental Death and Dismemberment	<i>Employee and dependent(s) coverage available Minimum policy \$10,000 Maximum Policy \$150,000</i>
Employee Contribution	<i>Monthly Cost</i>
Single Policy	\$0.15 per \$10,000 of insurance
Family Policy	\$0.25 per \$10,000 of insurance
Short Term Disability Insurance	<i>Prudential Insurance Company Elimination period 4 weeks Monthly Benefit: 60% of benefit base salary Maximum Benefit period: 22 weeks Benefit Continuation</i>
Employee Contribution	<i>Employee pays premium</i>
	<i>Monthly Cost</i>
	\$24.75
Long Term Disability Insurance	<i>UNUM Elimination period 26 weeks Maximum monthly benefit \$10,000</i>
Employee Contribution	<i>None</i>

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Benefits Eligibility	Begins on the first day of full-time employment
Flexible Spending Accounts	WageWorks
Dependent Care Expenses	Pre-tax contribution up to \$5,000 annually
Health Care Expenses	Pre-tax contribution up to \$5,000 annually
Pension Plan	Participation may begin on the first of the month following date of full-time employment
Pension Plan Carriers	TIAA CREF and Fidelity Investments
Plan	Employee contribution 4.5% of base salary up to Social Security Wage Base (\$110,100 for 2012) 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 \$250,000)
Vesting	Vesting in the University contributions requires three (3) years of participation in the plan.
Supplemental Tax Sheltering	Choice of TIAA-CREF and Fidelity
Computer Loan	Interest free- computer loan Lifetime loan maximum \$2,500
Tuition Remission Eligibility	The first semester after hire-date
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	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	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 be less than 24 years of age when initially enrolled.

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