1199C & PTEA BENEFIT SUMMARY INDEX

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NATIONAL BENEFIT FUND

Benefits are provided through the National Benefits Fund. The Fund offers eligible employees health, dental and prescription drug benefits in addition to life insurance and short-term disability benefits. Health benefits are effective on the 60th day following date of hire. Employees pay $40 per week for benefits coverage.

Enrollment is handled by the National Benefit Fund. Information about 1199C and PTEA benefits may be found at:

Website: http://1199cfunds.org/health-welfare-benefits/

Phone: 215-735-5720
DEFINED CONTRIBUTION RETIREMENT PLAN

ELIGIBILITY: First day of the month following employment. Employee contributions are not required in order to receive the University contributions. However, employees must complete the enrollment process in order to participate.

VESTING: 100% vested after 5 years of credited service.

<table>
<thead>
<tr>
<th>Years of Participation</th>
<th>Temple Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beginning January 1, 2007</td>
<td></td>
</tr>
<tr>
<td>Less than 3</td>
<td>3.0%</td>
</tr>
<tr>
<td>3 through 4</td>
<td>3.5%</td>
</tr>
<tr>
<td>5 through 6</td>
<td>4.0%</td>
</tr>
<tr>
<td>7 through 8</td>
<td>4.5%</td>
</tr>
<tr>
<td>Greater than 8</td>
<td>5.0%</td>
</tr>
</tbody>
</table>

INVESTMENT ALTERNATIVES:

You may allocate Temple's contributions between Fidelity Investments and TIAA.

Both Fidelity Investments and TIAA offer a wide choice of investments. The investment choices include a variety of growth, stock, bond, money market, balanced, and fixed interest funds.

To contact TIAA customer service, call 1-800-842-2888. For additional information, you may also visit their website at www.tiaa.org

To contact Fidelity Investments customer service, call 1-800-343-0860. For additional information, you may also visit their website at www.fidelity.com/atwork
VOLUNTARY CONTRIBUTIONS

- All employees make elect to make contributions on a pre-tax or Roth 403(b) after tax basis
- Voluntary contributions are not matched by the University
- Employees may enroll or change elections effective the first of any month
- Investment alternatives:
  - Fidelity Investments Voluntary Contributions
  - TIAA Supplemental Retirement Annuity (SRA)

Detailed information and assistance are available on the Benefits website at [http://www.temple.edu/hr/departments/benefits/retirement.htm](http://www.temple.edu/hr/departments/benefits/retirement.htm). You may also e-mail the Benefits Office at Retirement@temple.edu or call 215-926-2270.

**Please Note:** Employee contributions are subject to Federal maximums.
WAGEWORKS FLEXIBLE SPENDING ACCOUNTS

Eligibility: Begins on the first day of full-time employment.

Accounts: A Flexible Spending Account allows you to contribute money, on a pre-tax basis, to pay for eligible healthcare expenses and for dependent care expenses. You may enroll in one or both – healthcare and dependent care are set up as separate accounts. You do not pay federal income tax or Social Security tax on these contributions.

You elect an annual amount to contribute and Temple will deduct the amount in equal installments from your pay for the balance of the calendar year. You cannot change your contribution amount or suspend your payroll deductions during the year unless you have a qualified change in family status, as defined by the Internal Revenue Service.

Enroll: Enrollment is on-line at www.wageworks.com or you may call Wage Works at 1-877-924-3967. To enroll on-line, register as a first time user and create a password to set up your account. You have 31 days from the date of your benefits orientation to complete the enrollment process. Enrollment is for the current calendar year only; you must re-enroll each December for the next calendar year.

Healthcare Account

Healthcare Account Expenses can include those incurred by yourself, your spouse, or any dependent that you claim on your income tax return.

Some examples of qualified expenses are as follows:

- Deductibles and co-payments for Healthcare plans (medical, dental and vision)
- Co-payments for prescription drugs
- Amounts over usual and customary plan limits
- Purchase of prescription sunglasses, contact lenses and cleaning solutions

The maximum annual deduction qualifying for pre-tax reimbursement is $2,650 for the 2018 calendar year.

Expenses must be incurred from January 1, 2018 through March 15, 2019 for the 2018 plan year. Claims for reimbursement of expenses may be submitted through May 31, 2019.

In accordance with Federal Tax Law, any unused account balances will be forfeited if not used for qualified expenses by the end of the plan year. The University is not permitted to refund it to you.

When you enroll, you will receive a Healthcare Prepaid Visa debit card with the value of your annual election amount loaded onto the card. You may use the card like a credit card to pay for eligible Healthcare expenses. The money is deducted directly from your Healthcare spending account. As an alternative, you may elect to file claims for reimbursement.

For additional information, visit their website at www.wageworks.com or contact Wage Works customer service at 877-924-3967.
Dependent Care Account

Eligible expenses are only those expenses that you incur because you work, and are expenses for services received during the calendar year in which you are participating. If you are a two-parent family, both parents must be working in order to qualify for the Plan.

Eligible dependents are defined as:
    1) children under the age of 13;
    2) older, disabled dependents that you can claim on your tax return.

The maximum annual deduction qualifying for pre-tax reimbursement is $5,000 per household $2,500 if married, filing separately.

Expenses must be incurred from January 1, 2018 through December 31, 2018. Claims for reimbursement of expenses may be submitted through March 31, 2019.

In accordance with Federal Tax Law, any unused balances will be forfeited if not used for qualified expenses by the end of the calendar year. The University is not permitted to refund it to you.

You may arrange for direct payments to your provider or you can file claims along with the required documentation and be reimbursed by direct deposit or check.

For additional information, visit their website at www.wageworks.com or contact Wage Works customer service at 877-924-3967.

Commuter Benefits Program

You place your order based on how you currently get to work (regional rail, bus or subway) and Wage Works will fulfill your order by mailing you a pass or recharging your commuter card just prior to the beginning of the month. These charges are deducted from your paycheck each month. The portion of your cost that is deducted pre-tax reduces the amount of earnings on which you have to pay taxes (this is how you save). If you choose the "Every Month" frequency, you will automatically get the same order each month until you change or cancel it or become ineligible for the program.

Unlike health care and dependent care flexible spending accounts, there is no open enrollment period for the commuter benefits program and you can enroll or cancel your enrollment at any time.

Enroll: Enrollment is on-line at www.wageworks.com or you may call Wage Works at 1-877-924-3967. To enroll on-line register as a first time user and create your own account.
TUITION REMISSION PROGRAM

Eligibility: Tuition benefits begin upon completion of probation.

Includes Benefits for: Full-time employee, their spouse/domestic partner, and legally dependent children of employee, including natural, adopted, or non-adopted stepchildren of the employee who are less than 24 years of age when initially enrolled in a Temple University undergraduate degree program.

Benefit Entitlement

Employee: 100% tuition remission for eligible Temple University courses, up to (8) credits for undergraduate and/or graduate courses per semester.

Employees may register for any class that does not interfere with their regular work schedule. Upon request, a Vice President or Dean may approve a flexible work schedule for an employee to allow the employee to take a course during normal work hours. Under such an arrangement, the flexible schedule must not negatively impact the functioning of the office.

Dependent Children:

Year one of service: 50% tuition remission
Year two of service: 75% tuition remission
Beginning the semester following the completion of three years of service: 100% tuition remission

Fall/Spring Semester: Tuition remission for up to 10 semesters to complete their degree in a Temple University undergraduate program. Dependent children may be full-time matriculated, or they may be part-time matriculated or non-matriculated students.

Summer Sessions: An eligible dependent child who is a full-time matriculated student at any University, including Temple, may receive tuition remission for Temple University courses taken over the summer sessions. For purposes of this policy, either one or both consecutive summer sessions are counted as a single semester, and therefore, will be counted as one of the 10 semesters for which a dependent child is eligible under Temple University’s tuition remission program.

Temple Abroad: An eligible dependent child who is a full-time matriculated student at any University, including Temple, may receive tuition remission for Temple University courses taken as part of Temple Abroad provided that he/she applies for and is accepted into the program through Temple University’s standard admission process.

No tuition remission is given for courses taken in Temple University’s schools of Law, Medicine, Dentistry or Podiatric Medicine, with the exception of specially designated graduate courses as determined by the Dean’s office of the specific professional school. In the School of Pharmacy, tuition remission is limited to undergraduate programs.
TUITION REMISSION PROGRAM

The tuition remission program includes expenses for tuition only; any other fees are not covered under the program. Employees should also be aware that in any given semester, the value of tuition remission benefits on a per-credit-hour basis will equal the per-credit-hour rate of the least costly program offering the degree at Temple University. For example, the calculated rate of tuition remission pre-credit-hour for the Executive MBA program will not exceed the standard per-credit-hour rate for the traditional MBA program.

The first step is to register for the course(s). For assistance with the registration process, you may contact the Academic Resource Center.

 Procedure for Submitting Tuition Remission Request:

Once the student has registered, Temple University employees need to log into TUportal to submit the online Tuition Remission request.

- Select Staff Tools
- Scroll down to “Employee Forms” Channel and select Bursar forms
- Select Tuition Remission Tab
  o Employee’s information will be displayed in the ”Requested By” frame
  o Select Term from Drop Down Box
  o Select Recipient – Dependent or Self/Employee
- Click the Radio button for the Recipient you would like processed
  o If Self/Employee is selected, you will need to answer a question in a pop-up dialogue box
- Click Submit
- Student will receive an e-mail notification once the tuition remission is posted to the student account.

PLEASE NOTE: Graduate tuition benefits are considered taxable. Under current tax law, the value of employee graduate tuition benefits in excess of $5,250.00 will be included in the employee’s taxable wages and all applicable taxes will be withheld during the year that the tuition benefits are received.

A detailed description of the tuition remission benefit may be found in the Employee Manual and/or in your collective bargaining agreement.
**EMPLOYEE ASSISTANCE PROGRAM**

**LifeWorks**

**Program Highlights**

LifeWorks can help you and your family with a wide range of issues, including:

- Parenting
- International Issues
- Older Adults
- Midlife and Retirement
- Disability
- Financial
- Stress Management
- Legal
- Work
- Managing People
- Emotional well-being
- Addiction and Recovery
- Health
- Smoking Cessation

LifeWorks can be reached 24 hours per day at 1-888-267-8126 or at [www.lifeworks.com](http://www.lifeworks.com).

**User id:** temple

**Password:** eap

After logging onto the web site, employees may set up their own individual account and sign up for monthly newsletters and bookmark items of personal interest. The service is free and completely confidential.

LifeWorks offers service such as:

- 24 hour/365 day access to a toll-free phone line manned by masters level social workers.
- Unlimited number of phone calls by employees and their family members for issues and advice ranging from crisis intervention, family counseling, day care resources, elder care concerns, substance abuse, financial concerns, legal advice, etc.
- Access to LifeWorks information and referral web-site.
- Referrals to local certified and licensed providers for face-to-face counseling on various issues. Employees have 5 lifetime free counseling sessions, per family member, per issue.
- Legal referral service for free 30 minute consultation with an attorney versed in state specific statutes. 25% discount for work beyond the consultation.