

TEMPLE UNIVERSITY

***POST DOCTORAL
FELLOW***

BENEFITS SUMMARY

POST DOCTORAL FELLOW BENEFIT SUMMARY INDEX

Health Insurance Options	2
Personal Choice Plan	3-4
Keystone Health Plan East	5-6
CVS/CareMark Prescription Plan	7
Aetna Dental Plan	8
Temple School of Dentistry.....	9
Temple Ophthalmology Plan.....	10
Prudential Group Term Life Insurance	11
Prudential Survivor Income Insurance.....	12
Prudential Accidental Death and Dismemberment Insurance.....	13
Prudential Long Term Disability Insurance.....	14
Prudential Supplemental Long Term Disability Insurance	15
Supplemental Tax Sheltered Annuity Plans	16
WageWorks Flexible Spending Accounts	17-19
Employee Assistance Program.....	20

HEALTH INSURANCE

<u>Options:</u>	Personal Choice (PPO) Preferred Provider Organization / CVS/CareMark Drug Program Keystone Health Plan East (HMO) Health Maintenance Organization / CVS/CareMark Drug Program
<u>Eligibility:</u>	Begins on the first day of full-time employment.
<u>Includes Coverage for:</u>	Employee, spouse and unmarried legally dependent biological, adopted, and stepchildren to age 19; to age 23 if a full time student. Domestic Partner – Coverage is available for employees with certification that he/she is a member of a domestic partnership in accordance with Temple University’s policy. Full Time Student verification is required for dependent children over the age of 19.
<u>Pre-existing conditions:</u>	None
<u>Employee Contribution:</u>	Single Coverage - 20% of the premium is required for single coverage. Employee and Dependent(s) coverage - The single employee contribution plus 12% of the difference between the single and family premium. Employee Contributions are on a pre-tax basis.

Personal Choice

Personal Choice is a Preferred Provider Organization (PPO), which allows you the freedom of choice. You may choose in-network providers or out-of-network providers. The covered benefit level is based on your choice of providers.

In Network Deductible: None

Out of Network Deductible: Annual deductible \$100 individual
\$300 per employee and dependent(s).

In-Patient Hospitalization

Semi-private room, dietary service & nursing service
Maternity benefits
Nervous and mental, drug addiction or alcoholism for 30 days
Diagnostic studies: x-ray and laboratory
Examinations
Emergency treatment
Surgical operations
Radiation & chemotherapy
Diagnostic studies (x-rays, EKG, ECG, etc.)

In Network: Covered 100%

Out of Network: Covered 100%

Emergency Room

In Network: \$25 copay, waived if admitted

Out of Network: \$25 copay, waived if admitted

Mental Health - In-Patient

In Network: Covered 100% for 30 days

Out of Network: Covered 100% for 30 day

Mental Health - Outpatient

In Network: Covered 100% after copay for up to 30 visits per year.
Copay: Visit 1-9 \$10
Visit 10-30 \$20

Out of Network: Covered 50% of allowable charges after deductible
Limit of 30 visits per year

Personal Choice

Office Visits

Primary Care and Specialty Care
Adult Preventative Care
Physical Exams
Annual OB/Gyn Exam
Pap Tests/Mammogram
Well Baby Care
Preventative Care
Immunizations

In Network: Covered 100% with \$10 copay

Out of Network: Covered 80% of allowable charges after deductible

Prescription Drugs – During Inpatient Hospitalization

In Network: Covered 100%

Out of Network: Covered 100%

BlueCard PPO Program

Personal Choice members have access to in-network coverage anywhere in the United States when they use providers that participate in the BlueCard PPO Network. Some services may require pre-authorization.

To locate a BlueCard PPO provider, contact Personal Choice customer service at 215-557-7577 within the Philadelphia area or 1-800-626-8144 outside the Philadelphia area. These phone numbers are listed on the back of the Personal Choice card. For additional information, you may also visit their website at www.ibx.com

Keystone Health Plan East

Keystone Health Plan is a Health Maintenance Organization (HMO), which requires you to choose a primary care physician. All medical services must be performed by or authorized by your primary care physician with a written referral. The covered benefit level is 100% less your co-payment.

In-Patient Hospitalization

Covered 100%

Semi-private room, dietary service & nursing service

Maternity benefits

Nervous and mental, drug addiction or alcoholism for 30 days

Diagnostic studies: x-ray and laboratory

Examinations

Emergency treatment

Surgical operations

Radiation & chemotherapy

Diagnostic studies (x-rays, EKG, ECG, etc.)

Emergency Room

All emergency room care must be reported to Keystone Health Plan East and your Primary care physician within 48 hours of the incident for coverage.

\$35 copay, waived if admitted

Mental Health - In-Patient

Covered 100% for 35 days

Mental Health - Outpatient

20 visits per year

\$25 copay per visit

Keystone Health Plan East

Office Visits

Covered 100% with \$10 copay

Primary Care
Adult Preventative Care
Physical Exams
Annual OB/Gyn Exam
Pap Tests/Mammogram
Well Baby Care
Preventative Care
Immunizations

Specialist Visits

Written referral from primary doctor required
Covered 100% with \$15 copay

Vision Care

Covered 100% with \$15 copay
Once every two calendar years
Including screening, eye exams and refractions through Davis Vision Participating Providers

Prescription Drugs – During Inpatient Hospitalization

In Network: Covered 100%

Out of Network: Covered 100%

To contact Keystone Health Care East customer service, call 215-241-3367 within the Philadelphia area, or 1-800-275-2583 outside the Philadelphia area. For additional information, you may also visit their website at www.ibx.com

PRESCRIPTION PLAN

CVS/CareMark

Eligibility: You must be enrolled in one of the Health Insurance plans.

Includes Coverage for: Employee, spouse and unmarried legally dependent biological, adopted, and stepchildren to age 19; to age 23 if a full time student.

Domestic Partner – Coverage is available for employees with certification that he/she is a member of a domestic partnership in accordance with Temple University’s policy.

Employee Contribution: Included in the health insurance employee contribution.

Plan: Employee pays 20% of the wholesale cost for brand name drugs and 10% of the wholesale cost for generic drugs at the pharmacy.

Exceptions and Limitations:

The Plan does not include coverage for:

- Drugs available without a prescription.
- All injectable and immunizing agents, except insulin.
- Any drug administered by a physician.
- Therapeutic devices or appliances regardless of their intended use.

Limitation on quantity per prescription:

A 31-day supply or 100 doses whichever is less.

Refill Limitation:

Prescriptions may be refilled a maximum of 5 times in any six month period upon written authorization of the prescriber. No prescription may be refilled after six (6) months from the date of issue.

Mail Order Program:

Available for up to a (90) day supply.

All prescriptions for narcotics and controlled substances are subject to local and federal laws imposing quantity limitations.

Prior authorization required for specific drugs.

To contact CVS/CareMark customer service, call 1-800-966-5772. For additional information, you may also visit their website at www.caremark.com

Temple University’s carrier number is 4103. Your group number is 8003.

DENTAL INSURANCE

Aetna Dental

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

Includes Coverage for: Employee, spouse and unmarried legally dependent biological, adopted and stepchildren to age 19; to age 23 if a full time student.

Domestic Partner – Coverage is available for employees with certification that he/she is a member of a domestic partnership in accordance with Temple University’s policy.

Employee Contribution: 7.5% of the premium is required for coverage

Benefit Levels:

<u>Type</u>	<u>Description</u>	<u>Plan Pays</u>	<u>Deductible</u>
I Basic	Visits examinations x-rays, cleaning Lab studies	100% UCR	None
II Basic	Fillings, Periodontics Endodontics, Denture Repairs	80% UCR	\$50 lifetime
Major Services	Inlays, crowns, pontics removable bridges & dentures	70% UCR	\$50 annually
Orthodontics		50% UCR	None

Annual Basic and Major Services Maximum benefit: **\$2,000**

Lifetime Orthodontic Maximum benefit: **\$2,500**

Type of Plan: Passive PPO design - If your provider is a participating dentist in the Aetna network, then that dentist has agreed to a negotiated fee schedule with Aetna. Participating dentists will not balance bill you any additional charges for covered services beyond your normal co-pay.

To contact Aetna Dental customer service, call 1-800-843-3661. For additional information you may also visit their website at www.aetna.com and use the Aetna Navigator member website to search for a participating dentist. The Navigator website also lets you review your covered dependents, check the status of a claim, and review your claims history.

Temple University’s group number is 815029.

TEMPLE SCHOOL OF DENTISTRY

If your dental work is done at the Temple School of Dentistry deductibles and co-payments may be waived under the Program.

Acceptance into this Program is subject to the policies of the Dean of the Temple School of Dentistry. These policies may change from time to time. The current policy covers services provided at the Undergraduate Clinic. These services must meet the educational purposes of the School of Dentistry.

VISION CARE

Temple University Ophthalmology

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

Includes Coverage for: Employee, spouse and unmarried legally dependent biological, adopted, and stepchildren to age 19; to age 23 if a full time student.

Domestic Partner – Coverage is available for employees with certification that he/she is a member of a domestic partnership in accordance with Temple University's policy.

Full Time Student verification is required for dependent children over the age of 19.

Employee Contribution: None

Plan: Vision evaluation and provision of eyeglasses once every two years. Employees and their eligible dependents *must* have their eye exam performed by the Temple University Department of Ophthalmology in order to receive benefit coverage for the exam. Employees then have the option to choose a standard pair of frames and lenses for free, or different frames and specialty lenses and pay the additional cost. In lieu of eyeglasses, some employees may elect to receive a \$25 allowance for the purchase of contact lenses.

Exam: A vision care exam consists of an evaluation of refractive error (glasses) and an exam of the eye that includes an exam of the anterior part of the eye, the optic nerve and the central retina. Such an exam is designed to detect cornea problems, cataracts, glaucoma and macular degeneration. Advances in examination techniques often permit these exams to be done without dilating the pupil. If necessary, a dilated exam for a peripheral retinal exam or for diabetes may be done during the vision care appointment, but a follow up medical exam may be required.

The University Department of Ophthalmology provides eye exams and eyeglasses at the Health Sciences Campus:

Temple University Physicians' (TUP) Optical Boutique

Temple Hospital, Parkinson Pavilion, 6th Floor
Suite 640
3401 North Broad Street
Philadelphia, PA 19140
215-707-3185

Employees calling to make an appointment for themselves or a dependent will need the employee's TUID number for verification of eligibility.

GROUP TERM LIFE INSURANCE

Prudential Life Insurance

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

Includes Coverage for: Employee only

Employee Contribution: None

- * Coverage type: Standard Group Term Life Insurance
- * Coverage: \$10,000

Optional Supplemental Insurance

Coverage for: Employee only

Employee Contribution: Based on age/salary

- * Coverage type: Supplemental Group Term Life Insurance
- * Coverage: 1.5, 2 or 3 times your annual base salary to a maximum policy of \$500,000
- * Pre-existing conditions: waived if you enroll within 31 days of employment. Proof of insurability is required to apply at a later date.
- * Premium: Payroll deduction rates per \$1,000 of coverage:

<u>AGE</u>	<u>MONTHLY DEDUCTION</u>
Under age 30	\$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

SURVIVOR INCOME BENEFIT INSURANCE

Prudential Life Insurance

Optional Insurance

Eligibility: First day of full-time employment. You MUST be enrolled in the Optional Supplemental Life Insurance program to be eligible to enroll in this plan.

This plan provides income to your spouse and children if you pass away while insured.

* Coverage:

- Spouse: Maximum of \$500 per month until the age of 65, remarriage or death.
- Children: Maximum of \$200 per month until the age of 19 or (23 for full-time student) or death.
 - Spouse & Children:
Maximum of \$700 per month.

* Premium (payroll deduction) per \$100 of covered monthly salary:

<u>Coverage</u>	<u>Rate per \$100</u>	<u>Monthly Deduction</u>
Spouse only	\$1.35/\$100	\$27.00
Children	\$.35/\$100	\$ 7.00
Spouse & Children	\$1.70/\$100	\$34.00

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Prudential Insurance

Optional Insurance

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

Includes Coverage for: Employee and dependent(s)

Plan Covers:

<u>Loss of:</u>	<u>Coverage Level</u>
Life, Both hands, both feet, One hand and one foot, One hand and sight of one eye, One foot and sight of one eye, Sight of both eyes	100% of policy at time of accident
One Hand One Foot Sight of one eye	50 % of policy at time of accident
Thumb & one finger of either hand	25% of policy at time of accident

*** Premium:**

<u>Coverage</u>	<u>Monthly Deduction Per \$10,000 of Insurance</u>
Single	.15/\$10,000
Employee and dependent(s)	.25/\$10,000

* Policy: Minimum \$10,000 Maximum: \$150,000

* Dependent coverage: If enrolled on an employee and dependent(s) basis, for each \$5,000 of your coverage your dependents coverage will be:

<u>Dependent</u>	<u>Benefit</u>
Spouse	\$1,000
Children	\$ 500
Spouse and children	\$1,500

LONG TERM DISABILITY INSURANCE (Core Plan)

Prudential Insurance

Optional Insurance

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

Includes Coverage for: Employee only

- * Pre-existing conditions: waived if you enroll within 31 days of employment. Proof of insurability is required to apply at a later date. An administrative fee of \$50 per application is charged by carrier for processing.
- * Plan:
 - Elimination period: 26 consecutive weeks (6 months)
 - Coverage Amount: 60% of your monthly salary to maximum of \$2,000.
 - Monthly Maximum Benefit: \$2,000
 - Monthly Minimum Benefit: \$50
- * Benefit Continuation:
 - 1) If enrolled, all Health, Welfare and Pension benefits you are enrolled in at the time of disability will continue AT NO COST to you during the time you are on an approved disability leave and are receiving periodic payments from the long-term disability carrier.
 - 2) If NOT enrolled, your benefits will be terminated when accrued sick time has been exhausted.
- * Premium:
 - .29 per \$100 of Monthly Base Salary up to \$3,333.33
 - Maximum monthly deduction: \$9.67

SUPPLEMENTAL LONG TERM DISABILITY INSURANCE

Prudential Insurance

Optional Insurance

Eligibility: Begins on the first day of full-time employment. **You MUST** be enrolled in the Core Long Term Disability plan to be eligible to enroll in this plan.

Includes Coverage for: Employee only

* Pre-existing conditions: waived if you enroll within 31 days of employment. Proof of insurability is required to apply at a later date. An administrative fee of \$50 per application is charged by carrier for processing.

* Plan:

- Elimination period: 26 consecutive weeks (6 months)

Coverage Amount: The Supplemental plan in conjunction with the Core Plan, will increase your total LTD benefit to 66 2/3% of your monthly base salary, to a maximum monthly disability benefit of \$5,000 per month.

- Core and Supplemental Monthly Maximum Benefit: \$5,000

- Monthly Minimum Benefit: \$50

* Premium:

- .27 per \$100 of Monthly Base Salary up to \$7,500

- Maximum monthly deduction: \$20.25

SUPPLEMENTAL TAX SHELTERED ANNUITY PLANS

Tax Sheltered Annuity (TSA):

- Allows employees to make contributions on a pre-tax basis.
- A TSA is in addition to any other pension plan for which you may be eligible.
- Investment alternatives:

Fidelity Investments Voluntary Contributions
TIAA-CREF Supplemental Retirement Annuity (SRA)

Detailed information and assistance are available from the Benefits office at: 1-1321.

Please Note: Employee contributions are subject to Federal tax deferred maximums.

FLEXIBLE SPENDING ACCOUNTS

WAGEWORKS

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

FSA Accounts:

A Flexible Spending Account allows you to contribute money, on a pre-tax basis, to pay for eligible dependent care expenses and eligible health care expenses. These are two separate accounts. You do not pay federal income tax or Social Security tax on these contributions. When you incur an eligible expense, you are then reimbursed from your account.

Dependent Care Account:

Eligible dependents are defined as:

- 1) children under the age of 13;
- 2) older, disabled dependents whom you can claim on your tax return.

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.

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

Health Care Expense Account:

Health care 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 health care plans (medical, dental and vision)
- Co-payments for prescription drugs
- Over the counter drugs that treat a medical condition (allergy medicine, antacid, cold relief and pain relievers)
- Amounts over usual and customary plan limits
- Purchase of prescription sunglasses, contact lenses and cleaning solutions

The maximum annual contribution qualifying for pre-tax reimbursement is \$5,000 per family.

FLEXIBLE SPENDING ACCOUNTS

How the FSA Plans Work:

You designate the amount to be deducted in equal installments from your paycheck. 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.

How to Enroll in the Plan:

Enrollment is on-line at www.wageworks.com or you may call WageWorks at 1-877-924-3967. To enroll on-line register as a first time user and create your own account. You have 31 days from the date of your benefits orientation to complete the enrollment process. Enrollment in the plan is for the current calendar year only. You must re-enroll each December to continue your participation in the plan.

How to Pay for your Health and Dependent Care Expenses:

Pay My Provider:

Tell WageWorks how much to pay your provider and when you want them to send the payment. WageWorks will write a check directly from your spending account.

File a Paper Claim:

To receive reimbursement from your account you can submit a claim form along with the proper documentation for your eligible expenses to WageWorks via fax or mail. Your reimbursement will be processed either in the form of a check payable to you, or a direct deposit to your checking or savings account.

WageWorks Debit Card: This only applies to health care expenses.

Use the card like a credit card to pay for eligible health care expenses. The money is deducted directly from your health care spending account.

Claims for reimbursement of expenses incurred from January 1, 2009 through March 15, 2010 may be submitted through May 31, 2010. Expenses may be incurred from January 1, 2009 through March 15, 2010. 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.

To contact WageWorks customer service, call 877-924-3967.
For additional information, you may also visit their website at www.wageworks.com

FLEXIBLE SPENDING ACCOUNTS

Commuter Benefit program:

How the Commuter Benefits Program works:

You place your order based on how you currently get to work (regional rail, bus or subway) and WageWorks 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.*

How to Enroll in the Plan:

Enrollment is on-line at www.wageworks.com or you may call WageWorks at 1-877-924-3967. To enroll on-line register as a first time user and create your own account.

EMPLOYEE ASSISTANCE PROGRAM

Ceridian LifeWorks

Program Highlights

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

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

LifeWorks can be reached 24 hours per day at 1-888-267-8126 or at 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.