

**TEMPLE UNIVERSITY BENEFIT SYNOPSIS
PHYSICIAN EMPLOYEES**

Long Term Disability Insurance	UNUM Elimination period 26 weeks Maximum monthly benefit \$10,000
Employee Contribution	None
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 (\$106,800 for 2009) 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 \$245,000)
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.